



Solvency and Financial Condition Report - disclosure 2016

Monetary amounts in € thousands

**OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage en
bijbehorende verzekeringsentiteiten**

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage en bijbehorende verzekeringsentiteiten

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Openbare rapportagestaten van OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.

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OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage

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OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage
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	51.632
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3.460.268
Property (other than for own use)	R0080	3.847
Holdings in related undertakings, including participations	R0090	2
<i>Equities</i>	<i>R0100</i>	<i>418.998</i>
Equities - listed	R0110	418.998
Equities - unlisted	R0120	0
<i>Bonds</i>	<i>R0130</i>	<i>2.847.032</i>
Government Bonds	R0140	677.281
Corporate Bonds	R0150	2.169.452
Structured notes	R0160	300
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	187.579
Derivatives	R0190	
Deposits other than cash equivalents	R0200	2.810
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	1.637
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	1.637
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	148.561
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	2.551.125
Own shares (held directly)	R0390	
not yet paid in	R0400	
Cash and cash equivalents	R0410	117.917
Any other assets, not elsewhere shown	R0420	16.054
Total assets	R0500	6.347.194

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage
S.02.01 - Balance Sheet



**Solvency II
value
C0010**

Liabilities

Technical provisions - non-life	R0510	3.273.012
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	3.273.012
TP calculated as a whole	R0570	0
Best estimate	R0580	3.190.057
Risk margin	R0590	82.955
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	5.416
Pension benefit obligations	R0760	57.868
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	361.883
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	33.298
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	109.360
Total liabilities	R0900	3.840.837
Excess of assets over liabilities	R1000	2.506.357

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage
S.05.02 - Premiums, claims and expenses by country



		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	BE C0090	DE C0100	PL C0110	GB C0120	FR C0130	C0140
	R0010							
Premium written								
Gross - Direct Business	R0110	8.880.902	16.538	14.155	6.660	638	525	8.919.419
Gross - Proportional reinsurance accepted	R0120	Monetary amounts in € thousands						0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	907						907
Net	R0200	8.879.995	16.538	14.155	6.660	638	525	8.918.512
Premium earned								
Gross - Direct Business	R0210	8.880.902	16.538	14.155	6.660	638	525	8.919.419
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	907						907
Net	R0300	8.879.995	16.538	14.155	6.660	638	525	8.918.512
Claims incurred								
Gross - Direct Business	R0310	8.700.239	7.923	6.754	2.059	484	371	8.717.831
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	8.700.239	7.923	6.754	2.059	484	371	8.717.831
Changes in other technical provisions								
Gross - Direct Business	R0410	-139.440						-139.440
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	-139.440						-139.440
Expenses incurred	R0550	422.254	786	673	317	28	25	424.083
Other expenses	R1200							
Total expenses	R1300							424.083

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	R01400							
Premium written								
Gross	R1410							0
Reinsurers' share	R1420							0
Net	R1500							0
Premium earned								
Gross	R1510							0
Reinsurers' share	R1520							0
Net	R1600							0
Claims paid								
Gross	R1610							0
Reinsurers' share	R1620							0
Net	R1700							0
Changes in other technical provisions								
Gross	R1710							0
Reinsurers' share	R1720							0
Net	R1800							0
Expenses incurred	R1900							0
Other expenses	R2500							
Total expenses	R2600							

S.22.01 - Impact of long term guarantees measures and transitionals



		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020					
Eligible own funds to meet Solvency Capital Requirement	R0050	0	0			
Solvency Capital Requirement	R0090	0	0			

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage
S.23.01 - Own Funds



		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
Basic own funds before deduction for participations in other financial sector						
Ordinary share capital (gross of own shares)	R0010					
Non-available called but not paid in ordinary share capital at group level	R0020					
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					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130	2.506.357	2.506.357			
Subordinated liabilities	R0140					
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax assets not available at the group level	R0170					
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own						
should not be represented by the reconciliation reserve and do not meet the criteria to be	R0220	6.150				
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities whereof deducted according to art 228 of the Directive 2009/138/EC	R0230					
Deductions for participations where there is non-availability of information (Article 229)	R0240					
Deduction for participations included by using D&A when a combination of methods is used	R0250					
Total of non-available own fund items	R0260					
Total deductions	R0270					
Total basic own funds after deductions	R0280	2.500.207	2.500.207			

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage
S.23.01 - Own Funds



		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
Ancillary own funds						
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					
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					
Non available ancillary own funds at group level	R0380					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Own funds of other financial sectors						
Reconciliation reserve	R0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450					
Own funds aggregated when using the D&A and a combination of method net of IGT	R0460					
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)						
	R0520	2.500.207	2.500.207			
Total available own funds to meet the minimum consolidated group SCR						
	R0530	2.500.207	2.500.207			
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)						
	R0560	2.500.207	2.500.207			
Total eligible own funds to meet the minimum consolidated group SCR						
	R0570	2.500.207	2.500.207			
Minimum consolidated Group SCR						
	R0610	586.310				
Ratio of Eligible own funds to Minimum Consolidated Group SCR						
	R0650	0				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)						
	R0660	2.500.207	2.500.207			
Group SCR						
	R0680	1.441.335				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A						
	R0690	0				

S.23.01 - Own Funds



		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	2.506.357				
Own shares (included as assets on the balance sheet)	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					
Other non available own funds	R0750					
Reconciliation reserve before deduction for participations in other financial sector	R0760	2.506.357				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total EPIFP	R0790					

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage
S.25.01 - Solvency Capital Requirement - for groups on Standard Formula



		Gross solvency capital requirement
		C0110
Market risk	R0010	253.782
Counterparty default risk	R0020	76.288
Life underwriting risk	R0030	
Health underwriting risk	R0040	1.060.566
Non-life underwriting risk	R0050	
Diversification	R0060	-216.014
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	1.174.622

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	266.713
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	1.441.335
Capital add-on already set	R0210	
Solvency capital requirement	R0220	1.441.335
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	
Minimum consolidated group solvency capital requirement	R0470	586.310
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	1.441.335

S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement for undertakings under consolidated method	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
financial institutions, alternative investment funds managers, UCITS management companies provisions	R0510 R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	Units in € thousands
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency Capital Requirement		
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	

S.32.01 - Undertakings in the scope of the group - Public Disclosure



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)
C0010	C0020	C0030	C0040	C0050	C0060	C0070
NL	W0000NL00003	2 - Specific code	Stichting CZ Lourdes	99 - Other	Stichting	2 - Non-mutual
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
NL	W1906NL00007	2 - Specific code	Stichting CZ Fund Management BV	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap (B.V.)	2 - Non-mutual
NL	W1906NL00008	2 - Specific code	Stichting CZ Fund Depository	11 - Non-regulated undertaking carrying out financial activities as defined in Article 1 (52) of Delegated Regulation (EU) 2015/35	Stichting	2 - Non-mutual
NL	724500HQ7QK19D9VM62	1 - LEI	OWM CZ Groep AV Zorgverz. U.A.	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Mutual
NL	724500ZLNED1UA66CA54	Monetary amounts in € thousands	Delta Lloyd Zorgverzekeringen NV	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual
NL	7245009MEI2V0LUORY12	1 - LEI	OHRA Ziektekosten verzekeringen NV	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual
NL	7245008CKXW5GKRGMG75	1 - LEI	OHRA Zorgverzekeringen NV	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual
NL	72450051YQLIROHV2228	1 - LEI	OWM CZ Groep Zorgverzekeraar U.A.	2 - Non life insurance undertaking	Onderlinge Waarborgmaatschappij	1 - Mutual
NL	W0000NL00006	2 - Specific code	Stichting CZ Onroerende Zaken	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Stichting	2 - Non-mutual
NL	W1906NL00002	2 - Specific code	CZ Zorgkantoor BV	8 - Credit institution, investment firm and financial institution	Besloten Vennootschap (B.V.)	2 - Non-mutual

OWM CZ groep Zorgverzekeraar U.A. - groepsrapportage
S.32.01 - Undertakings in the scope of the group - Public Disclosure



Supervisory Authority	% 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
C0080	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250
	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	
	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	
De Nederlandsche Bank	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
	0,00%	100,00%	0,00%	- aansturing en uitvoering van	1 - Dominant	100,00%	1 - Included in the scope	
	100,00%	100,00%	100,00%	0	1 - Dominant	100,00%	1 - Included in the scope	

OWM CZ groep Zorgverzekeraar U.A.

Inhoudsopgave



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- S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models
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- S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure

OWM CZ groep Zorgverzekeraar U.A.
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	18.033
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2.362.641
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	6.252
<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	2.356.549
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-159
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	1.543
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	1.543
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	92.619
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	2.084.468
Own shares (held directly)	R0390	
paid in	R0400	
Cash and cash equivalents	R0410	100.520
Any other assets, not elsewhere shown	R0420	15.955
Total assets	R0500	4.675.778

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S.02.01 - Balance sheet



Solvency II value

C0010

Liabilities

Technical provisions - non-life	R0510	2.362.406
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	2.362.406
TP calculated as a whole	R0570	0
Best estimate	R0580	2.305.817
Risk margin	R0590	56.589
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	57.412
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	318.445
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	40.168
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	109.331
Total liabilities	R0900	2.887.762
Excess of assets over liabilities	R1000	1.788.016

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S.05.02 - Premiums, claims and expenses by country



		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	BE	DE	PL	GB	FR	C0140
R0010		C0090	C0100	C0110	C0120	C0130		
Premium written								
Gross - Direct Business	R0110	6.207.822	14.036	11.429	5.817	357	294	6.239.755
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	707						707
Net	R0200	6.207.115	14.036	11.429	5.817	357	294	6.239.048
Premium earned								
Gross - Direct Business	R0210	6.207.822	14.036	11.429	5.817	357	294	6.239.755
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	707						707
Net	R0300	6.207.115	14.036	11.429	5.817	357	294	6.239.048
Claims incurred								
Gross - Direct Business	R0310	6.174.714	5.748	4.692	1.855	117	220	6.187.346
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	6.174.714	5.748	4.692	1.855	117	220	6.187.346
Changes in other technical provisions								
Gross - Direct Business	R0410	-160.306						-160.306
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	-160.306						-160.306
Expenses incurred	R0550	164.319	372	303	154	9	8	165.164
Other expenses	R1200							
Total expenses	R1300							165.164

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
R01400								
Premium written								
Gross	R1410							0
Reinsurers' share	R1420							0
Net	R1500							0
Premium earned								
Gross	R1510							0
Reinsurers' share	R1520							0
Net	R1600							0
Claims paid								
Gross	R1610							0
Reinsurers' share	R1620							0
Net	R1700							0
Changes in other technical provisions								
Gross	R1710							0
Reinsurers' share	R1720							0
Net	R1800							0
Expenses incurred	R1900							0
Other expenses	R2500							
Total expenses	R2600							

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S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business) <input type="checkbox"/>			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
				Contracts without options and guarantees	Contracts with options or guarantees				
		C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010		0						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	R0020		0						0
Technical provisions calculated as a sum of BE and RM <input type="checkbox"/>									
Best Estimate <input type="checkbox"/>									
Gross Best Estimate	R0030		0						0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		0						0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		0						0
Risk Margin	R0100		0						0
Amount of the transitional on Technical Provisions <input type="checkbox"/>									
Technical Provisions calculated as a whole	R0110		0						0
Best estimate	R0120		0						0
Risk margin	R0130		0						0
Technical provisions - total	R0200		0						0

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S.17.01 - Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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	372.918					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150	372.918					
Claims provisions							
Gross - Total	R0160	1.932.899					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	1.932.899					
Total Best estimate - gross	R0260	2.305.817					
Total Best estimate - net	R0270	2.305.817					
Risk margin	R0280	56.589					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320	2.362.406					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	2.362.406					

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S.17.01 - Non - life Technical Provisions



		Direct business and accepted proportional reinsurance						Accepted non-proportional reinsurance: <input type="checkbox"/>				Total Non-Life obligations
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	
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
Technical Provisions calculated as a sum of BE and RM												
Best estimate												
Premium provisions												
Gross - Total	R0060											372.918
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											372.918
Claims provisions												
Gross - Total	R0160											1.932.899
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											1.932.899
Total Best estimate - gross	R0260											2.305.817
Total Best estimate - net	R0270											2.305.817
Risk margin	R0280											56.589
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											2.362.406
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330											0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340											2.362.406

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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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	2.538.334	2.324.750	158.089	21.298	4.254						
-3	R0220	2.726.117	2.291.680	171.526	3.135							
-2	R0230	3.120.245	2.187.826	124.910								
-1	R0240	3.615.802	2.274.612									
0	R0250	4.571.064										

	C0170	C0180
R0100		
R0160		
R0170		
R0180		
R0190		
R0200		
R0210	4.254	5.046.724
R0220	3.135	5.192.458
R0230	124.910	5.432.982
R0240	2.274.612	5.890.414
R0250	4.571.064	4.571.064
Total	6.977.975	26.133.642

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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	0	0									
-3	R0220	0	0									
-2	R0230	0	0									
-1	R0240	0	56.136									
0	R0250	1.870.775										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	56.430
R0250	1.876.469
Total	1.932.899

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S.22.01 - Impact of long term guarantees measures and transitionals



		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical	Impact of transitional on interest rate	Impact of volatility adjustment set	Impact of matching adjustment set to
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020	0	0			
Eligible own funds to meet Solvency Capital Requirement	R0050	0	0			
Solvency Capital Requirement	R0090	0	0			
Eligible own funds to meet Minimum Capital Requirement	R0100	0	0			
Minimum Capital Requirement	R0110	0	0			

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S.23.01 - Own funds



		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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					
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	1.788.016	1.788.016			
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	6.150				
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	1.781.866	1.781.866			
Ancillary own funds						
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					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	1.781.866	1.781.866			
Total available own funds to meet the MCR	R0510	1.781.866	1.781.866			
Total eligible own funds to meet the SCR	R0540	1.781.866	1.781.866			
Total eligible own funds to meet the MCR	R0550	1.781.866	1.781.866			
SCR	R0580	997.273				
MCR	R0600	401.683				
Ratio of Eligible own funds to SCR	R0620	178,67%				
Ratio of Eligible own funds to MCR	R0640	443,60%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	1.788.016				
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					
Reconciliation reserve	R0760	1.788.016				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790					

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



		Gross solvency capital requirement
		C0110
Market risk	R0010	174.139
Counterparty default risk	R0020	67.196
Life underwriting risk	R0030	
Health underwriting risk	R0040	726.497
Non-life underwriting risk	R0050	
Diversification	R0060	-157.799
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	810.032

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	187.240
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	997.273
Capital add-on already set	R0210	
Solvency capital requirement	R0220	997.273
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	

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S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

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S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

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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	2.305.817	6.240.640
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	401.683	
MCRL Result	R0200		

Overall MCR calculation		C0070
Linear MCR	R0300	401.683
SCR	R0310	997.273
MCR cap	R0320	448.773
MCR floor	R0330	249.318
Combined MCR	R0340	401.683
Absolute floor of the MCR	R0350	2.500
Minimum Capital Requirement	R0400	401.683

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010		

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
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		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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				

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S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		
Overall MCR calculation			C0130
Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
Minimum Capital Requirement	R0400		C0130
Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		



Solvency and Financial Condition Report - disclosure 2016

Monetary amounts in € thousands

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.

Inhoudsopgave



- 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.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country
- S.17.01 - Non-life Technical Provisions
- S.19.01 - Non-life Insurance Claims Information
- S.22.01 - Impact of long term guarantees measures and transitionals
- S.23.01 - Own funds
- S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula
- S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model
- S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models
- S.28.01 - Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity
- S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
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	717.892
Property (other than for own use)	R0080	24.190
Holdings in related undertakings, including participations	R0090	443.072
<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	250.644
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	83.129
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	83.129
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	7.828
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	23.613
Own shares (held directly)	R0390	
paid in	R0400	
Cash and cash equivalents	R0410	134
Any other assets, not elsewhere shown	R0420	0
Total assets	R0500	832.597

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.02.01 - Balance sheet



Solvency II value
C0010

Liabilities

Technical provisions - non-life	R0510	94.240
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	94.240
TP calculated as a whole	R0570	0
Best estimate	R0580	86.526
Risk margin	R0590	7.715
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	5.416
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	3.566
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	6.976
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	110.198
Excess of assets over liabilities	R1000	722.399

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.05.02 - Premiums, claims and expenses by country



		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	DE C0090	BE C0100	PL C0110	GB C0120	ES C0130	C0140
	R0010							
Premium written								
Gross - Direct Business	R0110	643.813	1.255	1.246	111	65	58	646.547
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	0						0
Net	R0200	643.813	1.255	1.246	111	65	58	646.547
Premium earned								
Gross - Direct Business	R0210	643.813	1.255	1.246	111	65	58	646.547
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	0						0
Net	R0300	643.813	1.255	1.246	111	65	58	646.547
Claims incurred								
Gross - Direct Business	R0310	598.132	1.126	1.076	52	135	638	601.158
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	598.132	1.126	1.076	52	135	638	601.158
Changes in other technical provisions								
Gross - Direct Business	R0410	9.733						9.733
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	9.733						9.733
Expenses incurred	R0550	60.776	118	118	10	6	5	61.034
Other expenses	R1200							
Total expenses	R1300							61.034

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	R01400							
Premium written								
Gross	R1410							0
Reinsurers' share	R1420							0
Net	R1500							0
Premium earned								
Gross	R1510							0
Reinsurers' share	R1520							0
Net	R1600							0
Claims paid								
Gross	R1610							0
Reinsurers' share	R1620							0
Net	R1700							0
Changes in other technical provisions								
Gross	R1710							0
Reinsurers' share	R1720							0
Net	R1800							0
Expenses incurred	R1900							0
Other expenses	R2500							
Total expenses	R2600							

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Insurance with profit participation	Index-linked and unit-linked insurance				Other life insurance		
			C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060	Contracts without options and guarantees	Contracts with options or guarantees
					C0040	C0050		C0070	C0080
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	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								
Risk Margin	R0100								
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
Technical provisions - total	R0200								

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business) <input type="checkbox"/>		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)							
					C0090	C0100				C0150	C0160	Contracts without options and guarantees	Contracts with options or guarantees	C0190	C0200	C0210
												C0170	C0180			
Technical provisions calculated as a whole	R0010			0						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	R0020			0						0						
Technical provisions calculated as a sum of BE and RM <input type="checkbox"/>																
Best Estimate <input type="checkbox"/>																
Gross Best Estimate	R0030			0						0						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			0						0						
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090			0						0						
Risk Margin	R0100			0						0						
Amount of the transitional on Technical Provisions <input type="checkbox"/>																
Technical Provisions calculated as a whole	R0110			0						0						
Best estimate	R0120			0						0						
Risk margin	R0130			0						0						
Technical provisions - total	R0200			0						0						

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.17.01 - Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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	37.454					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150	37.454					
Claims provisions							
Gross - Total	R0160	49.072					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	49.072					
Total Best estimate - gross	R0260	86.526					
Total Best estimate - net	R0270	86.526					
Risk margin	R0280	7.715					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320	94.240					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	94.240					

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.17.01 - Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
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						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
Claims provisions							
Gross - Total	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate - gross	R0260						
Total Best estimate - net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.17.01 - Non - life Technical Provisions



		Accepted non-proportional reinsurance: <input type="checkbox"/>				Total Non-Life obligations
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	
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
Technical Provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross - Total	R0060					37.454
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					37.454
Claims provisions						
Gross - Total	R0160					49.072
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					49.072
Total Best estimate - gross	R0260					86.526
Total Best estimate - net	R0270					86.526
Risk margin	R0280					7.715
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					94.240
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					94.240

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	513.143	51.370	977	-293	-103						
-3	R0220	505.809	46.126	664	48							
-2	R0230	532.750	44.721	448								
-1	R0240	547.923	43.656									
0	R0250	553.303										

	C0170	C0180
R0100		
R0160		
R0170		
R0180		
R0190		
R0200		
R0210	-103	565.094
R0220	48	552.647
R0230	448	577.919
R0240	43.656	591.579
R0250	553.303	553.303
Total	597.353	2.840.542

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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	0	0									
-3	R0220	0	0									
-2	R0230	0	0									
-1	R0240	0	391									
0	R0250	48.532										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	393
R0250	48.679
Total	49.072

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.22.01 - Impact of long term guarantees measures and transitionals



		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020	0	0			
Eligible own funds to meet Solvency Capital Requirement	R0050	0	0			
Solvency Capital Requirement	R0090	0	0			
Eligible own funds to meet Minimum Capital Requirement	R0100	0	0			
Minimum Capital Requirement	R0110	0	0			

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.23.01 - Own funds



		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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					
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	722.399	722.399			
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	722.399	722.399			
Ancillary own funds						
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					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	722.399	722.399			
Total available own funds to meet the MCR	R0510	722.399	722.399			
Total eligible own funds to meet the SCR	R0540	722.399	722.399			
Total eligible own funds to meet the MCR	R0550	722.399	722.399			
SCR	R0580	212.132				
MCR	R0600	53.033				
Ratio of Eligible own funds to SCR	R0620	340,54%				
Ratio of Eligible own funds to MCR	R0640	1362,17%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	722.399				
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					
Reconciliation reserve	R0760	722.399				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790					

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.25.01 - Solvency Capital Requirement - for undertakings on
Standard Formula



		Gross solvency capital requirement	USP
		C0110	C0080
Market risk	R0010	135.193	
Counterparty default risk	R0020	5.553	
Life underwriting risk	R0030		
Health underwriting risk	R0040	105.169	
Non-life underwriting risk	R0050		
Diversification	R0060	-53.184	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	192.730	

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	19.402
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	212.132
Capital add-on already set	R0210	
Solvency capital requirement	R0220	212.132
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	

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

OWM CZ groep Aanvullende verzekering Zorgverzekeraar U.A.
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	86.526	646.738
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	34.463	
MCRL Result	R0200		

Overall MCR calculation		C0070
Linear MCR	R0300	34.463
SCR	R0310	212.132
MCR cap	R0320	95.459
MCR floor	R0330	53.033
Combined MCR	R0340	53.033
Absolute floor of the MCR	R0350	2.500
Minimum Capital Requirement	R0400	53.033



	R0010	Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations			

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
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		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		
Overall MCR calculation			C0130
Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
Minimum Capital Requirement			C0130
Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		



Solvency and Financial Condition Report - disclosure 2016

Monetary amounts in € thousands

Delta Lloyd Zorgverzekering N.V.

Delta Lloyd Zorgverzekering N.V.

Inhoudsopgave



- 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.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country
- S.17.01 - Non-life Technical Provisions
- S.19.01 - Non-life Insurance Claims Information
- S.22.01 - Impact of long term guarantees measures and transitionals
- S.23.01 - Own funds
- S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula
- S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model
- S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models
- S.28.01 - Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity
- S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure

Delta Lloyd Zorgverzekering N.V.
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	644.441
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	442.279
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	<i>300</i>
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	300
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	201.876
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-13
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	
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	8.891
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	148.839
Own shares (held directly)	R0390	
paid in	R0400	
Cash and cash equivalents	R0410	-2
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	802.170

Delta Lloyd Zorgverzekering N.V.
S.02.01 - Balance sheet



Solvency II value

C0010

Liabilities

Technical provisions - non-life	R0510	273.935
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	273.935
TP calculated as a whole	R0570	0
Best estimate	R0580	268.152
Risk margin	R0590	5.783
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	0
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	2.440
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	82.761
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	22
Total liabilities	R0900	359.159
Excess of assets over liabilities	R1000	443.011

Delta Lloyd Zorgverzekering N.V.
S.05.02 - Premiums, claims and expenses by country



		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	BE C0090	DE C0100	PL C0110	GB C0120	ES C0130	C0140
	R0010							
Premium written								
Gross - Direct Business	R0110	620.808	589	582	520	110	81	622.690
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	57						57
Net	R0200	620.751	589	582	520	110	81	622.633
Premium earned								
Gross - Direct Business	R0210	620.808	589	582	520	110	81	622.690
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	57						57
Net	R0300	620.751	589	582	520	110	81	622.633
Claims incurred								
Gross - Direct Business	R0310	637.552	325	326	88	84	24	638.400
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	637.552	325	326	88	84	24	638.400
Changes in other technical provisions								
Gross - Direct Business	R0410	26.697						26.697
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	26.697						26.697
Expenses incurred	R0550	62.473	32	32	9	8	2	62.556
Other expenses	R1200							
Total expenses	R1300							62.556

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	R01400							
Premium written								
Gross	R1410							0
Reinsurers' share	R1420							0
Net	R1500							0
Premium earned								
Gross	R1510							0
Reinsurers' share	R1520							0
Net	R1600							0
Claims paid								
Gross	R1610							0
Reinsurers' share	R1620							0
Net	R1700							0
Changes in other technical provisions								
Gross	R1710							0
Reinsurers' share	R1720							0
Net	R1800							0
Expenses incurred	R1900							0
Other expenses	R2500							
Total expenses	R2600							

S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business) □			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
				C0100	C0150	C0160				Contracts without options and guarantees	Contracts with options or guarantees
										C0170	C0180
Technical provisions calculated as a whole	R0010		0					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	R0020		0					0			
Technical provisions calculated as a sum of BE and RM □											
Best Estimate □											
Gross Best Estimate	R0030		0					0			
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		0					0			
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		0					0			
Risk Margin	R0100		0					0			
Amount of the transitional on Technical Provisions □											
Technical Provisions calculated as a whole	R0110		0					0			
Best estimate	R0120		0					0			
Risk margin	R0130		0					0			
Technical provisions - total	R0200		0					0			

Delta Lloyd Zorgverzekering N.V.
S.17.01 - 'Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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	83.151					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150	83.151					
Claims provisions							
Gross - Total	R0160	185.001					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	185.001					
Total Best estimate - gross	R0260	268.152					
Total Best estimate - net	R0270	268.152					
Risk margin	R0280	5.783					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320	273.935					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	273.935					

Delta Lloyd Zorgverzekering N.V.
S.17.01 - 'Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
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						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
Claims provisions							
Gross - Total	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate - gross	R0260						
Total Best estimate - net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						

Delta Lloyd Zorgverzekering N.V.
S.17.01 - 'Non - life Technical Provisions



		Accepted non-proportional reinsurance: <input type="checkbox"/>				Total Non-Life obligations
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	
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
Technical Provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross - Total	R0060					83.151
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					83.151
Claims provisions						
Gross - Total	R0160					185.001
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					185.001
Total Best estimate - gross	R0260					268.152
Total Best estimate - net	R0270					268.152
Risk margin	R0280					5.783
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					273.935
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					273.935

Delta Lloyd Zorgverzekering N.V.
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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	209.135	203.235	8.556	411	356						
-3	R0220	219.920	190.864	8.580	558							
-2	R0230	256.961	163.471	4.072								
-1	R0240	357.428	208.928									
0	R0250	471.097										

	C0170	C0180
R0100		
R0160		
R0170		
R0180		
R0190		
R0200		
R0210	356	421.692
R0220	558	419.923
R0230	4.072	424.504
R0240	208.928	566.357
R0250	471.097	471.097
Total	685.011	2.303.572

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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	0	0									
-3	R0220	0	0									
-2	R0230	0	0									
-1	R0240	0	5.280									
0	R0250	179.143										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	5.308
R0250	179.693
Total	185.001

Delta Lloyd Zorgverzekering N.V.
S.23.01 - Own funds



		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	32.965	32.965			
Share premium account related to ordinary share capital	R0030	464.143	464.143			
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	-54.097	-54.097			
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	443.011	443.011			
Ancillary own funds						
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					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	443.011	443.011			
Total available own funds to meet the MCR	R0510	443.011	443.011			
Total eligible own funds to meet the SCR	R0540	443.011	443.011			
Total eligible own funds to meet the MCR	R0550	443.011	443.011			
SCR	R0580	165.562				
MCR	R0600	41.883				
Ratio of Eligible own funds to SCR	R0620	267,58%				
Ratio of Eligible own funds to MCR	R0640	1057,73%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	443.011				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	497.108				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	-54.097				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790					

Delta Lloyd Zorgverzekering N.V.
S.25.01 - Solvency Capital Requirement - for undertakings on
Standard Formula



		Gross solvency capital requirement	USP
		C0110	C0080
Market risk	R0010	108.440	
Counterparty default risk	R0020	1.973	
Life underwriting risk	R0030		
Health underwriting risk	R0040	74.685	
Non-life underwriting risk	R0050		
Diversification	R0060	-38.227	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	146.871	

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	18.691
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	165.562
Capital add-on already set	R0210	
Solvency capital requirement	R0220	165.562
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.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model



Unique number of component	Components description	Calculation of the Solvency Capital	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement 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	268.152	622.977
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	41.883	
MCRL Result	R0200		

Overall MCR calculation

		C0070
Linear MCR	R0300	41.883
SCR	R0310	165.562
MCR cap	R0320	74.503
MCR floor	R0330	41.391
Combined MCR	R0340	41.883
Absolute floor of the MCR	R0350	2.500
Minimum Capital Requirement	R0400	41.883

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010		

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
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		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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				

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		

Overall MCR calculation

			C0130
Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
Minimum Capital Requirement	R0400		C0130

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		



Solvency and Financial Condition Report - disclosure 2016

Monetary amounts in € thousands

OHRA Zorgverzekeringen N.V.

OHRA Zorgverzekeringen N.V.

Inhoudsopgave



- 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.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country
- S.17.01 - Non-life Technical Provisions
- S.19.01 - Non-life Insurance Claims Information
- S.22.01 - Impact of long term guarantees measures and transitionals
- S.23.01 - Own funds
- S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula
- S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model
- S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models
- S.28.01 - Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity
- S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure

OHRA Zorgverzekeringen N.V.
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	200.878
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	200.901
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-23
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	
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	5.469
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	101.924
Own shares (held directly)	R0390	
paid in	R0400	
Cash and cash equivalents	R0410	-1
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	308.271

OHRA Zorgverzekeringen N.V.
S.02.01 - Balance sheet



Solvency II value

C0010

Liabilities

Technical provisions - non-life	R0510	132.180
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	132.180
TP calculated as a whole	R0570	0
Best estimate	R0580	129.107
Risk margin	R0590	3.073
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	5.206
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	137.386
Excess of assets over liabilities	R1000	170.885

S.05.02 - Premiums, claims and expenses by country



		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	DE C0090	BE C0100	ES C0110	GB C0120	PT C0130	C0140
	R0010							
Premium written								
Gross - Direct Business	R0110	321.743	268	141	68	58	45	322.323
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	26						26
Net	R0200	321.717	268	141	68	58	45	322.297
Premium earned								
Gross - Direct Business	R0210	321.743	268	141	68	58	45	322.323
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	26						26
Net	R0300	321.717	268	141	68	58	45	322.297
Claims incurred								
Gross - Direct Business	R0310	301.327	71	103	15	0	0	301.515
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	301.327	71	103	15	0		301.515
Changes in other technical provisions								
Gross - Direct Business	R0410	-27.485						-27.485
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	-27.485						-27.485
Expenses incurred	R0550	11.598	10	5	2	2	2	11.618
Other expenses	R1200							
Total expenses	R1300							11.618

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	R01400							
Premium written								
Gross	R1410							0
Reinsurers' share	R1420							0
Net	R1500							0
Premium earned								
Gross	R1510							0
Reinsurers' share	R1520							0
Net	R1600							0
Claims paid								
Gross	R1610							0
Reinsurers' share	R1620							0
Net	R1700							0
Changes in other technical provisions								
Gross	R1710							0
Reinsurers' share	R1720							0
Net	R1800							0
Expenses incurred	R1900							0
Other expenses	R2500							
Total expenses	R2600							

OHRA Zorgverzekeringen N.V.
S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance				
			C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060	Contracts without options and guarantees	Contracts with options or guarantees
					C0040	C0050		C0070	C0080
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	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								
Risk Margin	R0100								
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
Technical provisions - total	R0200								

S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business) <input type="checkbox"/>			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)						
					C0090	C0100	C0150				C0160	Contracts without options and guarantees	Contracts with options or guarantees	C0190	C0200	C0210
												C0170	C0180			
Technical provisions calculated as a whole	R0010			0						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	R0020			0						0						
Technical provisions calculated as a sum of BE and RM <input type="checkbox"/>																
Best Estimate <input type="checkbox"/>																
Gross Best Estimate	R0030			0						0						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			0						0						
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090			0						0						
Risk Margin	R0100			0						0						
Amount of the transitional on Technical Provisions <input type="checkbox"/>																
Technical Provisions calculated as a whole	R0110			0						0						
Best estimate	R0120			0						0						
Risk margin	R0130			0						0						
Technical provisions - total	R0200			0						0						

OHRA Zorgverzekeringen N.V.
S.17.01 - Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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	8.160					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150	8.160					
Claims provisions							
Gross - Total	R0160	120.947					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	120.947					
Total Best estimate - gross	R0260	129.107					
Total Best estimate - net	R0270	129.107					
Risk margin	R0280	3.073					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320	132.180					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	132.180					

OHRA Zorgverzekeringen N.V.
S.17.01 - Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
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						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
Claims provisions							
Gross - Total	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate - gross	R0260						
Total Best estimate - net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						

OHRA Zorgverzekeringen N.V.
S.17.01 - Non - life Technical Provisions



		Accepted non-proportional reinsurance: <input type="checkbox"/>				Total Non-Life obligations
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0140	C0150	C0160	C0170	
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
Technical Provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross - Total	R0060					8.160
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					8.160
Claims provisions						
Gross - Total	R0160					120.947
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					120.947
Total Best estimate - gross	R0260					129.107
Total Best estimate - net	R0270					129.107
Risk margin	R0280					3.073
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					132.180
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					132.180

OHRA Zorgverzekeringen N.V.
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)
-----------------	---------------------------

Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	156.205	182.273	12.075	-381	-2.155						
-3	R0220	156.372	159.730	18.266	1.049							
-2	R0230	182.061	126.624	6.017								
-1	R0240	207.818	128.777									
0	R0250	236.677										

	C0170	C0180
R0100		
R0160		
R0170		
R0180		
R0190		
R0200		
R0210	-2.155	348.017
R0220	1.049	335.418
R0230	6.017	314.701
R0240	128.777	336.595
R0250	236.677	236.677
Total	370.363	1.571.408

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											
-9	R0160											
-8	R0170											
-7	R0180											
-6	R0190											
-5	R0200											
-4	R0210	0	0									
-3	R0220	0	0									
-2	R0230	0	0									
-1	R0240	0	2.903									
0	R0250	117.733										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	2.919
R0250	118.028
Total	120.947

S.22.01 - Impact of long term guarantees measures and transitionals



		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020	0	0			
Eligible own funds to meet Solvency Capital Requirement	R0050	0	0			
Solvency Capital Requirement	R0090	0	0			
Eligible own funds to meet Minimum Capital Requirement	R0100	0	0			
Minimum Capital Requirement	R0110	0	0			

OHRA Zorgverzekeringen N.V.
S.23.01 - Own funds



		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	119.835	119.835			
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	170.885	170.885			
Ancillary own funds						
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					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	170.885	170.885			
Total available own funds to meet the MCR	R0510	170.885	170.885			
Total eligible own funds to meet the SCR	R0540	170.885	170.885			
Total eligible own funds to meet the MCR	R0550	170.885	170.885			
SCR	R0580	54.625				
MCR	R0600	21.221				
Ratio of Eligible own funds to SCR	R0620	312,83%				
Ratio of Eligible own funds to MCR	R0640	805,28%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	170.885				
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	119.835				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790					

OHRA Zorgverzekeringen N.V.
S.25.01 - Solvency Capital Requirement - for
undertakings on Standard Formula



		Gross solvency capital requirement
		C0110
Market risk	R0010	12.041
Counterparty default risk	R0020	1.459
Life underwriting risk	R0030	
Health underwriting risk	R0040	39.940
Non-life underwriting risk	R0050	
Diversification	R0060	-8.488
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	44.952

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	9.673
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	54.625
Capital add-on already set	R0210	
Solvency capital requirement	R0220	54.625
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	



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement 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	129.107	322.394
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	21.221	
MCRL Result	R0200		

Overall MCR calculation		C0070
Linear MCR	R0300	21.221
SCR	R0310	54.625
MCR cap	R0320	24.581
MCR floor	R0330	13.656
Combined MCR	R0340	21.221
Absolute floor of the MCR	R0350	2.500
Minimum Capital Requirement	R0400	21.221

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations	R0010		

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
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		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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				

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		
Overall MCR calculation			C0130
Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
Minimum Capital Requirement			C0130
Notional non-life and life MCR calculation		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		



Solvency and Financial Condition Report - disclosure 2016

Monetary amounts in € thousands

OHRA Ziektekostenverzekeringen N.V.

OHRA Ziektkostenverzekeringen N.V.

Inhoudsopgave



- 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.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country
- S.17.01 - Non-life Technical Provisions
- S.19.01 - Non-life Insurance Claims Information
- S.22.01 - Impact of long term guarantees measures and transitionals
- S.23.01 - Own funds
- S.25.01 - Solvency Capital Requirement - for undertakings on Standard Formula
- S.25.02 - Solvency Capital Requirement - for undertakings using the standard formula and partial internal model
- S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models
- S.28.01 - Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity
- S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure

OHRA Ziekttekostenverzekeringen N.V.
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	434.731
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	
Equities - listed		
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	434.763
Derivatives	R0190	
Deposits other than cash equivalents	R0200	-32
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	
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	11.366
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	242.189
Own shares (held directly)	R0390	
paid in	R0400	
Cash and cash equivalents	R0410	-2
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	688.284

OHRA Ziektekostenverzekeringen N.V.
S.02.01 - Balance sheet



Solvency II value

C0010

Liabilities

Technical provisions - non-life	R0510	410.252
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	410.252
TP calculated as a whole	R0570	0
Best estimate	R0580	400.456
Risk margin	R0590	9.796
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	6.638
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	416.890
Excess of assets over liabilities	R1000	271.394

OHRA Ziektekostenverzekeringen N.V.
S.05.02 - Premiums, claims and expenses by country



		Home Country	Top 5 countries (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	DE C0090	BE C0100	NL C0110	FR C0120	GB C0130	C0140
	R0010							
Premium written								
Gross - Direct Business	R0110	1.055.238	621	528	211	81	49	1.056.728
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	117						117
Net	R0200	1.055.121	621	528	211	81	49	1.056.611
Premium earned								
Gross - Direct Business	R0210	1.055.238	621	528	211	81	49	1.056.728
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	117						117
Net	R0300	1.055.121	621	528	211	81	49	1.056.611
Claims incurred								
Gross - Direct Business	R0310	988.514	540	671	64	65	148	990.002
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400	988.514	540	671	64	65	148	990.002
Changes in other technical provisions								
Gross - Direct Business	R0410	11.921						11.921
Gross - Proportional reinsurance accepted	R0420							0
Gross - Non-proportional reinsurance accepted	R0430							0
Reinsurers' share	R0440							0
Net	R0500	11.921						11.921
Expenses incurred	R0550	95.328	56	48	19	7	4	95.463
Other expenses	R1200							
Total expenses	R1300							95.463

		Home Country	Top 5 countries (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	R01400							
Premium written								
Gross	R1410							0
Reinsurers' share	R1420							0
Net	R1500							0
Premium earned								
Gross	R1510							0
Reinsurers' share	R1520							0
Net	R1600							0
Claims paid								
Gross	R1610							0
Reinsurers' share	R1620							0
Net	R1700							0
Changes in other technical provisions								
Gross	R1710							0
Reinsurers' share	R1720							0
Net	R1800							0
Expenses incurred	R1900							0
Other expenses	R2500							
Total expenses	R2600							

S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Insurance with profit participation						
		C0020	Index-linked and unit-linked insurance				Other life insurance	
			C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0050	C0060	Contracts without options and guarantees
	R0010		C0040			C0070	C0080	
Technical provisions calculated as a whole								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole				R0020				
Technical provisions calculated as a sum of BE and RM								
Best Estimate								
Gross Best Estimate	R0030							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080							
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090							
Risk Margin	R0100							
Amount of the transitional on Technical Provisions								
Technical Provisions calculated as a whole	R0110							
Best estimate	R0120							
Risk margin	R0130							
Technical provisions - total	R0200							

OHRA Ziektekostenverzekeringen N.V.
S.12.01 - Life and Health SLT Technical Provisions - Best Estimate by country



		Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	Health insurance (direct business) <input type="checkbox"/>		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)							
					C0090	C0100				C0150	C0160	Contracts without options and guarantees	Contracts with options or guarantees	C0190	C0200	C0210
												C0170	C0180			
Technical provisions calculated as a whole	R0010			0						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				0						0						
Technical provisions calculated as a sum of BE and RM <input type="checkbox"/>																
Best Estimate <input type="checkbox"/>																
Gross Best Estimate	R0030			#VERWI						0						
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080			0						0						
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090			0						0						
Risk Margin	R0100			0						0						
Amount of the transitional on Technical Provisions <input type="checkbox"/>																
Technical Provisions calculated as a whole	R0110			0						0						
Best estimate	R0120			0						0						
Risk margin	R0130			0						0						
Technical provisions - total	R0200			0						0						

OHRA Ziektekostenverzekeringen N.V.
S.17.01 - Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance
		C0020	C0030	C0040	C0050	C0060	C0070
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	85.008					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150	85.008					
Claims provisions							
Gross - Total	R0160	315.448					
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250	315.448					
Total Best estimate - gross	R0260	400.456					
Total Best estimate - net	R0270	400.456					
Risk margin	R0280	9.796					
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320	410.252					
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	410.252					

OHRA Ziektekostenverzekeringen N.V.
S.17.01 - Non - life Technical Provisions



		Direct business and accepted proportional reinsurance					
		Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss
		C0080	C0090	C0100	C0110	C0120	C0130
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						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140						
Net Best Estimate of Premium Provisions	R0150						
Claims provisions							
Gross - Total	R0160						
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240						
Net Best Estimate of Claims Provisions	R0250						
Total Best estimate - gross	R0260						
Total Best estimate - net	R0270						
Risk margin	R0280						
Amount of the transitional on Technical Provisions							
TP as a whole	R0290						
Best estimate	R0300						
Risk margin	R0310						
Technical provisions - total							
Technical provisions - total	R0320						
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330						
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340						

OHRA Ziektekostenverzekeringen N.V.
S.17.01 - Non - life Technical Provisions



		Accepted non-proportional reinsurance: <input type="checkbox"/>				
		Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	Total Non-Life obligations
		C0140	C0150	C0160	C0170	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
Technical Provisions calculated as a sum of BE and RM						
Best estimate						
Premium provisions						
Gross - Total	R0060					85.008
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					85.008
Claims provisions						
Gross - Total	R0160					315.448
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					315.448
Total Best estimate - gross	R0260					400.456
Total Best estimate - net	R0270					400.456
Risk margin	R0280					9.796
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					410.252
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330					0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340					410.252

S.22.01 - Impact of long term guarantees measures and transitionals



		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	0	0			
Basic own funds	R0020	0	0			
Eligible own funds to meet Solvency Capital Requirement	R0050		0		0	
Solvency Capital Requirement	R0090	0	0			
Eligible own funds to meet Minimum Capital Requirement	R0100	0	0			
Minimum Capital Requirement	R0110	0			0	



		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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		192.434	192.434		R0130	
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	271.394	271.394			
Ancillary own funds						
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					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	271.394	271.394			
Total available own funds to meet the MCR	R0510	271.394	271.394			
Total eligible own funds to meet the SCR	R0540	271.394	271.394			
Total eligible own funds to meet the MCR	R0550	271.394	271.394			
SCR	R0580	169.046				
MCR	R0600	68.490				
Ratio of Eligible own funds to SCR	R0620	160,54%				
Ratio of Eligible own funds to MCR	R0640	396,26%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	271.394				
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	192.434				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790					

OHRA Ziektkostenverzekeringen N.V.

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



		Gross solvency capital requirement
		C0110
Market risk	R0010	28.529
Counterparty default risk	R0020	3.080
Life underwriting risk	R0030	
Health underwriting risk	R0040	126.475
Non-life underwriting risk	R0050	
Diversification	R0060	-20.744
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	137.339

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	31.707
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	169.046
Capital add-on already set	R0210	
Solvency capital requirement	R0220	169.046
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	



Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	
Diversification		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	
Capital add-on already set	R0210	
Solvency capital requirement	R0220	
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

S.25.03 - Solvency Capital Requirement - for undertakings on Full Internal Models



Unique number of component	components description	Calculation of the Solvency Capital Requirement
C0010	C0020	C0030

Calculation of Solvency Capital Requirement

		C0100
Total undiversified components	R0110	
Diversification	R0060	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	
Amount/estimate of the overall loss-absorbing capacity of deferred taxes	R0310	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement 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
			C0030
Medical expense insurance and proportional reinsurance	R0020	400.456	1.056.770
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			
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	68.490	
MCRL Result	R0200		

Overall MCR calculation

		C0070
Linear MCR	R0300	68.490
SCR	R0310	169.046
MCR cap	R0320	76.071
MCR floor	R0330	42.261
Combined MCR	R0340	68.490
Absolute floor of the MCR	R0350	2.500
Minimum Capital Requirement		C0070
	R0400	68.490

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



	R0010	Non-life activities	Life activities
		C0010	C0020
Linear formula component for non-life insurance and reinsurance obligations			

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0030	C0040	C0050	C0060
Medical expense insurance and proportional reinsurance	R0020				
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		Non-life activities		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0090	C0100	C0110	C0120
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				

S.28.02 - Minimum capital Requirement - Both life and non-life insurance activity - Public Disclosure



		Non-life activities	Life activities
		C0070	C0080
Linear formula component for life insurance and reinsurance obligations	R0200		

Overall MCR calculation

			C0130
Linear MCR	R0300		
SCR	R0310		
MCR cap	R0320		
MCR floor	R0330		
Combined MCR	R0340		
Absolute floor of the MCR	R0350		
Minimum Capital Requirement	R0400		C0130

Notional non-life and life MCR calculation

		Non-life activities	Life activities
		C0140	C0150
Notional linear MCR	R0500		
Notional SCR excluding add-on (annual or latest calculation)	R0510		
Notional MCR cap	R0520		
Notional MCR floor	R0530		
Notional Combined MCR	R0540		
Absolute floor of the notional MCR	R0550		
Notional MCR	R0560		