# **NV Zorgverzekeraar UMC**

Solvency and financial condition report - disclosure 2018

(Monetary amounts  $x \in 1.000$ )

# **Balance sheet**

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2018SOL Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

## **Balance Sheet**

		Solvency II value
		C0010
Assets Intangible assets	R0030	
Deferred tax assets	R0030	
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	74.374
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	7.850
Equities - listed	R0110	7.82
Equities - unlisted	R0120	3
Bonds	R0130	66.40
Government Bonds	R0140	26.54
Corporate Bonds	R0150	39.813
Structured notes	R0160	4
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	113
Deposits other than cash equivalents	R0200	
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	
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	59.68
Reinsurance receivables	R0370	55.000
Receivables (trade, not insurance)	R0380	79
Own shares (held directly)	R0390	/90
paid in	R0400	
Cash and cash equivalents	R0410	17.74
Any other assets, not elsewhere shown	R0420	
Total assets	R0420	23

Technical provisions - non-life	R0510	88.095
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	88.095
TP calculated as a whole	R0570	
Best estimate	R0580	84.737
Risk margin	R0590	3.358
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	R0600	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP - Index-Inked and unit-Inked	R0700	
Best estimate	R0710 R0720	
Risk margin	R0720	
Contingent liabilities		
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	58
Debts owed to credit institutions	R0800	C
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	1.454
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	485
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	90.091
	54000	
Excess of assets over liabilities	R1000	62.748

#### Premiums, claims and expenses by line of business

Entity: 130 - NV Zorgwersteraar UMC Scenario: 2015 Solvency II Pariod: Jaar Category: Solvency II: Statutory Account Currency: EUR - Euro ELOPA QRT: 3.05.01

Premiums, claims and exnenses by line of business

					Line or bus	ness for: non-ire insurance and		opaness and accepted proportions							Line of Business for: acc	ipted non-proportional reinsurance		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial Ioss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C6020	C0330	C0040	00050	C0050	C0070	C0080	C0050	C0100	C0110	C0120	C0130	C0140	C0150	00160	60200
Premiums written		1													1	1		
Gross - Direct Business	80110	247.634			1	1												247
Gross - Proportional reinsurance accepted	.88129																and the second se	
Gross - Non-proportional reinsurance accepted	R0130															1		
Reinsurers' share	R2140	38			T	T		1					T					
Net	R0200	247,595																247
remiums earned															1			
Gross - Direct Business	80210	246.102			1	1												246
Gross - Proportional reinsurance accepted	.80220															The second se		
Grass - Non-proportional minautation accepted	80222																	
Reinsurent' share	80240	38		T	T			1										
let	R0300	246.065																246
Claims incurred																		
Gross - Direct Business	R0310	244.717																244
Gross - Proportional reinsurance accepted	80320				1													
Gross - Non-acceptional reinsycance, accepted	80322																	
Reinsurers' share	80340			1	1													
et	R0400	244.717																244
Changes in other technical provisions																		
Gross - Direct Business	R0410				1													
Gross - Proportional reinsurance accepted	80422				1	1		1										
Gross - Non-proportional minavance, accepted	80430																	
Reinsurers' share	R0440			1	1													
Net	R0500																	
spenses incurred	R0550	9,200																9
ther expenses	81200	and the second division of the second divisio	Statement of the owner where the statement of the stateme	Contraction of the local division of the loc	Contraction of Contract of Contract	and the second division of the second divisio	Contraction of the local division of the loc	Contraction of the local division of the loc	Contraction of Contract Of Contract	the second se	State of the owner own	Statement of the owner whether the statement of the	and the second division of the second divisio	Contraction of the local division of the loc	Contraction of the local division of the loc	and the second division of the second divisio	and the second division of the second divisio	
otal expenses	R1300																	

				Line of Business for: lif	a insurance obligations			Life reinsuran	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiume written										
Gross										
Reinsurers' share	81420									
Net	R1500									
Premiums eached										
Gran	83519									
Reinsurers' share	R1520									
Net	R1600									
Claims incarred										
Gran	83619									
Reinsurers' share	81520									
Net	R1700									
Changes in other technical provisions										
Gross	81710									
Reinsurers' share	81720									
Net	R1800									
Expenses incurred	R1900									
Other.expenses	R2500		and the second se		and the second se					
Total expenses	R2500									

#### Non - life Technical Provisions

Entity: 190 - NV Zoroverzekeraar UMC Scenario: 2018 Solvencv II Period: Jaar Catesory: Default Original Amount Currency: EUR - Euro ELOPA ORT: S.17.01

Non - life Technical Provisions

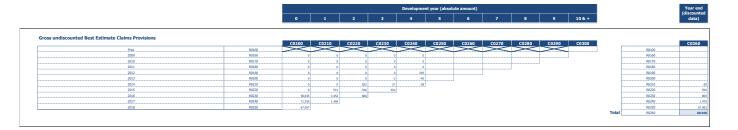
							Direct business and accep	ted proportional reinsurance	08						Accepted non-proport	ional reinsurance:		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General Eability 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	Total Non-Life obligations
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
echnical provisions calculated as a whole	R0010																	
obal Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to P as a whole	R0050																	
Fechnical Provisions calculated as a sum of BE and RM																		
Best estimate																		>
Premium provisions																		>
Gross - Total	R0060	14,788																14.
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty	R0140																	
Net Best Estimate of Premium Provisions	R0150	14,765													1			14.
Claims provisions																		>
Gross - Total	R0160	62,242																69.1
Total recoverable from reinsurance) SHV and rinke we after																		
the adjustment for expected losses due to counterparty	R0240														<u></u>			
Net Best Extimate of Claims Provisions	R0250	69.949																69.5
Total Best estimate - gross	R0260	84.737																54.3
Total Best estimate - net	R0270	84.737																54.3
Risk margin	R0250	3.358																3.3
Amount of the transitional on Technical Provisions																		
TP as a whole	R0290					T												
Dest estimate	R0300																	
Risk margin	R0310																	
Fechnical provisions - total																		>
Technical provisions - total	R0320	88.095																55.0
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	88.095																88.

#### Non-life Insurance Claims Information

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2018 Solvency II Period: Jaar Currency: EUR - Euro Categor: Default Original Amount Accident year/Underwriting year 1 - Accident year EIOPA QRT: 5.10.01

Non-life Insurance Claims Information

						Developme	nt year (absoli	ute amount)							In Current	Sum of year
		0	1	2	3	4	5	6	7	8	9	10 & +			year	(cumulati
Gross Claims Paid (non-cumulative)		C0010	60020	60020	C0040	C0050	C0060	60070	C0080	C0090	C0100	C0110			C0170	C0180
Plat	R0100	0010	C0020	C0030	0040	COOSO	0060	C0070	0080	COOSO	0100	0110		R0100	C0170	C0180
2009	R0160	99.413	58.561	5.955	52	0			1					R0160		
2010	R0170	104.906	62.813	5.441	-39	-128								R0170		
2011	R0180	107.159	62.536	4 676		347			1					R0180		
2012	R0190	85.407	78.438	5.748	1.39	-881			]					R0190		
2013	R0200	90.685	76.013	596	-79	955								R0200		
2014	R0210	119.194	67.851	3.433	57	3								R0210	3	
2015	R0220	123.547	67.912	2.414	-93									R0220	-933	
2016	R0230	149.415	64.094	710										R0230	710	
2017	R0240	156.554	76.546											R0240	76.546	
2018	R0250	175.308												R0250	175.308	
													Total	R0260	251.633	2.2



# Impact of long term guarantees measures and transitionals

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2018 Solvency II Period: Jaar Category: Default Original Amount Currency: EUR - Euro EIOPA QRT: 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	88.095	-88.095			
Basic own funds	R0020	62.748	-62.748			
Eligible own funds to meet Solvency Capital Requirement	R0050	62.748	-62.748			
Solvency Capital Requirement	R0090	40.112	-40.112			
Eligible own funds to meet Minimum Capital Requirement	R0100	62.748	-62.748			
Minimum Capital Requirement	R0110	15.620	-15.620			

#### Own funds

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2018 Solvency II Period: Jaar Category: Default Original Amount Currency: EUR - Euro EIOPA QRT: \$.23.01

#### Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of			<u> </u>			<u> </u>
Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	50	50			$\geq$
Share premium account related to ordinary share capital	R0030	78.414	78.414			$\geq$
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					$\sim$
Subordinated mutual member accounts	R0050		No. of Concession, name of			
Surplus funds	R0050					
Preference shares	R0090		State of the local division of the local div			
Share premium account related to preference shares	R0110					
			or other states of the local division of the	Statement of the local division of the local	and the second division of the second divisio	The second se
Reconciliation reserve Subordisated liabilities	R0130 R0140	-15.716	-15.716	and the second division of the second divisio	and the second division of the second divisio	and the second division of the second divisio
An amount equal to the value of net deferred tax assets	R0160		and the second division of the second divisio	and the second division of the second divisio		
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		$\geq$	>>	$\geq$	$\geq$	>>
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	62.748	62.748			
Ancillary own funds			No. of Concession, Name of Concession, Name of Street, or other Division, Name of Stre			and the second division of the second divisio
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		200			
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390		and the second se			
Total ancillary own funds	R0400	-			1	
Total antinary own rando	10400		and the second division of the second divisio	and the second se		
Available and eligible own funds		The supervised in the supervis	No. of Concession, Name of Concession, Name of Street, or other Division, Name of Street, Original Street, Name of Street, Original Street, Name of		and the second division of the second divisio	No. of Concession, name of
Total available own funds to meet the SCR	R0500	62.748	62.748			
Total available own funds to meet the MCR	R0510	62.748	62.748			The state of the s
Total eligible own funds to meet the SCR	R0540	62.748	62.748			The second se
Total eligible own funds to meet the MCR	R0550	62.748	62.748			
SCR	R0580	40.112				
MCR	R0600	15.620				
Ratio of Eligible own funds to SCR	R0620	156,43%				
Ratio of Eligible own funds to MCR	R0640	401,73%	and the second division in the second divisio			and the second division of the second divisio
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	62.748		1		
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720			]		
Other basic own fund items	R0730	78.464		]		
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740		7204	1		
Reconciliation reserve	R0760	-15.716		1		
Expected profits			2204	1		
Expected profits included in future premiums (EPIFP) - Life Business	R0770			1		
Expected profils included in future premiums (EPIFP) - Non- life business	R0780	1.760	200	1		
		1.700		1		
Total Expected profits included in future premiums (EPIFP)						

## Solvency Capital Requirement - for undertakings on Standard Formula

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2018 Solvency II Period: Jaar Category: Solvency II: Solo Purpose Currency: EUR - Euro EIOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	4.115		
Counterparty default risk	R0020	2.524		
Life underwriting risk	R0030			
Health underwriting risk	R0040	30.613		
Non-life underwriting risk	R0050			
Diversification	R0060	-4.583		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	32.669	$>\!\!\!>\!\!\!>$	$>\!\!<$

Calculation of Solvency Capital Requirement

	C0100
R0130	7.442
R0140	
R0150	
R0160	
R0200	40.112
R0210	
R0220	40.112
	$>\!\!<$
R0400	
R0410	
R0420	
R0430	
R0440	
	R0140 R0150 R0160 R0200 R0210 R0210 R0210 R0210 R0400 R0410 R0410 R0420 R0420 R0430

## Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2018 Solvency II Period: Jaar Category: Solvency II: Solo Purpose Currency: EUR - Euro EIOPA QRT: S.28.01

#### Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

#### Linear formula component for non-life insurance and reinsurance obligations

		Non-life	activities
MCR calculation Non Life		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	84.737	247.596
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

		Life ac	tivities
MCR calculation Life		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	15.620	
MCRL Result	R0200		

Overall MCR calculation		C0070	
Linear MCR	R0300		15.62
SCR	R0310		40.11
MCR cap	R0320		18.050
MCR floor	R0330		10.028
Combined MCR	R0340		15.62
Absolute floor of the MCR	R0350		2.50
		C0070	
Minimum Capital Requirement	R0400	:	15.620