NV Univé Zorg

Solvency and financial condition report - disclosure 2019 (Monetary amounts x € 1.000)

Balance sheet

Entity: 1110 - NV Univé Zorg Scenario: 2019 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	And the second s
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	771.683.121,48
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	83.427.686,76
Equities - listed	R0110	83.071.852,66
Equities - unlisted	R0120	355.834,10
Bonds	R0130	686.176.483,24
Government Bonds	R0140	302.054.239,17
Corporate Bonds	R0150	383.999.045,59
Structured notes	R0160	
Collateralised securities	R0170	123.198,48
Collective Investments Undertakings	R0180	
Derivatives	R0190	2.078.951,48
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	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	639,595,657,20
Reinsurance receivables	R0370	033,333,037,20
Receivables (trade, not insurance)	R0380	15.474.176.10
Own shares (held directly)	R0390	13.17 1.170,10
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	135.432.641,0
Any other assets, not elsewhere shown	R0420	1.028.157,9
Total assets	R0500	1.563.213.753.70

Liabilities

Technical provisions - non-life (excluding health) TP calculated as a whole Best estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best estimate Risk margin TP - life (excluding index-linked and unit-linked) TECHNICAL provisions - health (similar to life) TP calculated as a whole	R0520 R0530 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630	
Best estimate Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best estimate Risk margin TP - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole	R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620	810.930.856,73
Risk margin Technical provisions - health (similar to non-life) TP calculated as a whole Best estimate Risk margin TP - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole	R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620	810.930.856,73
Technical provisions - health (similar to non-life) TP calculated as a whole Best estimate Risk margin TP - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole	R0560 R0570 R0580 R0590 R0600 R0610 R0620	810.930.856,73
TP calculated as a whole Best estimate Risk margin TP - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole	R0570 R0580 R0590 R0600 R0610 R0620	810.930.856,73
Best estimate Risk margin TP - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole	R0580 R0590 R0600 R0610 R0620	810.930.856,73 31.607.974,11
Risk margin TP - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole	R0590 R0600 R0610 R0620	
TP - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole	R0600 R0610 R0620	31.607.974,11
TP - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) TP calculated as a whole	R0610 R0620	
Technical provisions - health (similar to life) TP calculated as a whole	R0620	
TP calculated as a whole		
	R0630	
Best estimate		
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	
Other technical provisions	R0730	The same of the sa
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	416,576,27
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	133.367.920,64
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	6.837.538,62
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	149,753,47
Total liabilities	R0900	983.310.619,79

Premiums, claims and expenses by line of business

Entity: 1110 - NV Univé Zora Scenario: 2019 Solvency II Period: Jaar Cateoory: Solvency II: Statutory Account Currency: EUR, Euro EIOPA QRT: S.05.01

Premiums. claims and expenses by line of business

					Lin	ne of Business for: non-life ins	urance and reinsurance obliq	gations (direct business and ac	cepted proportional reinsu	rance)					Line of Business for: accept	ed non-proportional reinsurar	œ	
		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 loss	Health	Casualty	Marine, aviation, transport	Property	Total
	_	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written	<u> </u>																	
Gross - Direct Business	R0010	2,535,866,986,26	6															2.535.866.986,2
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0120																	0,0
Reinsurers' share	R0140	269,543,37	7															269.543,3
Net	R0200	2,535,597,442,89	9															2.535.597.442,8
Premiums earned																		
Gross - Direct Business	80210	2,526,043,014,24	4															2,526,043,014,2
Gross - Proportional reinsurance accepted	R0220																	0,0
	R0230	269,543,37				_								-	-			0,0 269.543,3
Reinsurers' share	R0240 R0300	2,525,773,470,87																289.543,3
Claims incurred	R0300	2.525.773.470,67	/															2.525.773.470,8
Gross - Direct Business	R0310	2,448,691,046,66	6		+	-				-		<u> </u>						2.448.691.046,6
Gross - Proportional reinsurance accepted	R0320													-				0.0
Gross - Non-proportional reinsurance accepted																		0,0
Reinsurers' share	R0340			T														0,0
Net	R0400	2.448.691.046,66	6															2.448.691.046,6
Changes in other technical provisions																		
Gross - Direct Business	R0410																	0,0
Gross - Proportional reinsurance accepted	R0420																	0,0
Gross - Non-proportional reinsurance accepted	R0430																	0,0
Reinsurers' share	R0440																	0,0
Net	R0500 R0550	115.631.050,24																0,0 115.631.050,2
Expenses incurred Administrative expenses	R0550	115.631.050,24	4															115.631.050,2
Gross - Direct Business	R0610	6.101.052,73																6.101.052,7
Gross - Proportional reinsurance accepted	R0620		4			-												0.0
Gross - Non-proportional reinsurance accepted																		0,0
Reinsurers' share	R0540																	0,0
Net	R0700	6.101.052,73	3															6.101.052,7
Investment management expenses																		
Gross - Direct Business	80710	355,113,11	1															355,113,1
Gross - Proportional reinsurance accepted	80720																	0,0
Gross - Non-proportional reinsurance accepted	R0730																	0,0
Reinsurers' share Net	R0740 R0800	355,113,11																0,0 355.113,1
Claims management expenses	RUSOU	355.113,11																350.113,1
Gross - Direct Business	R0810	11.236.471,41						-							_	-	_	11.236.471,4
Gross - Proportional reinsurance accepted	R0820		+		+	-				-		<u> </u>						0,0
Gross - Non-proportional reinsurance accepted	R0830																	0,0
Reinsurers' share	R0840																	0,0
Net	R0900	11.236.471,41	1															11.236.471,4
Acquisition expenses																		
Gross - Direct Business	R0910	37.405.913,84	4															37.405.913,8
Gross - Proportional reinsurance accepted	R0920																	0,0
Gross - Non-proportional reinsurance accepted	R0930													4				0,0
Reinsurers' share	R0940																	0,0
Net	R1000	37.405.913,84	4															37.405.913,8
Overhead expenses Gross - Direct Business	R1010	60,532,499,15				·				 								60.532.499,1
Gross - Direct Business Gross - Proportional reinsurance accepted	R1020	00.332.499,15	4		+	-				+		 						60.532.499,1
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R1030																	0,0
	R1040																	0,0
Reinsuren' share Net		60.532,499.15	s															
Net	R1100 R1200	60.532.499,15																60.532.499,1

				Line of Business for: lif	e 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
Premiums written	4									
Gross	R1410									0,00
Reinsurers' share	R1420									
Net Premiums earned	R1500									0,00
Premiums earned Gross	R1510									0,00
Beinsuren' share	R1520									0,00
Net Claims incurred	R1600									0,00
	R1610									0,00
Gross	R1610									
Reinsurers' share										0,00
Net Changes in other technical provisions	R1700									0,00
	+									
Gross	R1710									0,00
Reinsurers' share	R1720									0,00
Net Expenses incurred	R1800 R1900									0,00
	R1900									0,00
Administrative expenses	+	ļ	ļ			 				
Gross Reinsurers' share	R1910 R1920									0,00
Net	R2000									0,00
Investment management expenses	+									
Gross	R2010	ļ	ļ			ļ				0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses	4									
Gross	R2110									0,00
Reinsurers' share	R2120									
Net	R2200									0,00
Acquisition expenses	4	ļ	ļ							
Gross	R2210	ļ								0,00
Reinsurers' share	R2220									0,00
Net	R2300									0,00
Overhead expenses	+									
Gross	R2310	ļ	ļ							0,00
Reinsurers' share	R2320									0,00
Net	R2400									0,00
Other expenses	R2500									
Total expenses	R2500									0.00

Non-Life Technical Provisions

Entity: 1110 - NV Univé Zorg Scenario: 2019 Solvency II Period: Jaar Category: TO CONSOLIDATE EIOPA QRT: S.17.01

Non - life Technical Provisions

Non - life Technical Provisions							Pirect business and accep	oted proportional reinsuran	ce co						Accepted non-proporti	onal reinsurance:		
		Medical expense		Workers' compensation			Marine, aviation and	Fire and other damage	General liability	Credit and suretyship	Legal expenses	Assistance	Miscellaneous financial	Non-proportional health	Non-proportional	Non-proportional marine, aviation and	Non-proportional	Total Non-Life obligations
		insurance C0020	insurance C0030	insurance C0040	insurance C0050	Other motor insurance	transport insurance C0070	to property insurance C0080	insurance C0090	insurance C0100	insurance C0110	Assistance C0120	loss C0130	reinsurance C0140	casualty reinsurance C0150	transport reinsurance C0160	property reinsurance C0170	C0180
Technical provisions calculated as a whole	R0010	C0020	C0030	C0040	C0350	COLOU	C0070	Couso	Cooso	C0103	C0110	C0120	C0130	C0240	C0150	C0100	C0170	COISO
Direct business	R0020	-												_				
Accepted proportional reinsurance business	R0030			+		 		+			 	ļ	 					
Accepted non-proportional reinsurance	R0040																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to														•			i	
counterparty default associated to TP as a whole	R0050			1							1							
Technical Provisions calculated as a sum of SE and RM																		
Sest estimate																		
Premium provisions																		
Gross - Total	R0060	157,996,868,50																157,996,86
Gross - direct business	R0070	157,996,868,50														10	-	157,995,86
Gross - accepted proportional reinsurance business	R0060																	
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Pinite Re before the adjustment for espected losses due to	R0090																	
						1		1		1				1				
counterparty default. Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for espected.	R0100																	
Insurance contraction (entry), and restar constitution of the appropriate for expected	R0110	1						1										
Recoverables from SPV before adjustment for expected losses	R0120			†		†		1			†		†					
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130			+		+		+			 							
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to				+							 							
counterparty default	R0140							1										
Net Sest Estimate of Premium Provisions	R0150	157,996,868,50																157,996,86
Claims provisions																		\sim
Gross - Total	R0160	652.933.988.33																652,933,98
Gross - direct business	R0170	652,933,988,33												-	-			652,933,96
Gross - accepted proportional reinsurance business	R0180			1				1			1							
Cross - accorded pro-personal minus page business	R0190																	
Gross - accepted non-eroportional reinsurance business Total recoverable from reinsurance/SPV and Finite Re before the adjustment for espected losses due to																		
counterparty default	R0200																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected	R0210	1						1										
OSSES	R0220				 	<u> </u>		 			 							
Recoverables from SPV before adjustment for expected losses											 							
Recoverables from Finite Reinsurance before adjustment for expected losses Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	R0230		ļ		<u> </u>			4		4	↓	ļ	<u> </u>				ļ	
counterparty default	R0240							1										
Net Sest Estimate of Claims Provisions	R0250	652,933,988,33						1		1	1							652,933,96
Total Sest estimate - gross	R0260	810,930,856,83																810.930.85
Total Seat estimate - net	R0270	810.930.856.83																810,930,85
Risk margin	R0280	31,607,974,11																31.607.97
Amount of the transitional on Technical Provisions																		31.007.07
TP as a whole	R0290									-								
Sest estimate	R0300			+		+		+		+	 	 	+	-			 	
Risk margin	R0310			 	 	÷				·	 		 					
	N0310																	
Technical provisions - total Technical provisions - total	R0320	842.538.830.94		-	-					-				-				842.538.83
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due	KU329	842,538,830,94																842.538.83
to counterparty default - total	R0330																	
Technical provisions minus recoverables from reinsurance/SPV and Pinite Re-total	R0340	842.538.830.94																842,538,83
Line of Business (LoB): further segmentation					-				-		-			-	-			_
Premium provisions - Total number of homogeneous risk groups	R0350				:													\sim
Claims provisions - Total number of homogeneous risk groups	R0360	2																\sim
											-							
										T	1							2.748.519.90
Cash-flows of the Best estimate of Premium Provisions (Gross)		2 745 510 901 41																
Clash-fizwa of the Rest estimate of Premium Provisions (Gross). Future benefits and claims	R0370	2.748.519.901,43						·					1					
Cash-fizws of the Rest estimate of Premium Provisions (Gross). Future benefits and claims Future expenses and other cash-out flows	R0370 R0380	111.656.067.79									ļ							111.656.00
Cash-flows of the Rest satissate of Provious Provisions (Gross) Future benefits and claims Future openess and other cash-out flows Future premiums	R0370 R0380 R0390	111.696.967.79 2.523.383.323.78																111.656.00 2.523.383.33
Cash-Driven of the Resk settinate of Pronton Provisions (Grose). Hubon bondts and claim. Thiss expenses and other cash-out flores Tutus promisms Other cash-in flows (Fer. Recoverable from salwages and subrogations).	R0370 R0380	111.656.067.79 2.523.383.323.78 178.795.776,96																111.656.00 2.523.383.32 178.795.77
Cash-Enva of the Best estimate of Premium Provisions (Gross). Thutse benefits and cities: Thutse expenses and other cash-out flows Thutse expenses and other cash-out flows Thutse premium. Other cash-in forum (Ercl. Recoverable from sulvages and subregations). Clinic cash-flows of the set estimates of Collete Provision (Gross).	R0370 R0380 R0390 R0400	111.696.067.79 2.523.393.323.78 178.795.776,96																111.656.00 2.523.383.32 178.795.77
Cash-Cleave, of the Seat astimate of Provision (Grean). Annier brooffs are of clears. False opposes and other cash-od flows Children provisions. (Children provisions.) Children provisions. (Children provisions.) Cash-Cleave of the Seat settimate of Children Provisions (Grean). Children for the Seat settimate of Children Provisions (Grean).	R0370 R0380 R0390 R0400 R0400	111.656.067.79 2.523.303.223.78 178.795.776,36																111.656.00 2.523.383.33 178.795.77
Cash-Streen of the Seat estimate of Porentium Provisions (Grosse) Printer benefits and client on the Seat Seat Seat Seat Seat Seat Seat Sea	8,0370 2009 8,0390 8,0400 8,0410 8,0410	111.696.067.79 2.523.393.323.78 178.795.776,96																2,523,383,3: 2,523,383,3: 178,795,7: 713,779,69 4,329,99
Cash-Brown of the Best estimate of Protein Provisions (Gross) Their months of cities Their months of cities Their separate and their sub-old flows Their separate and their sub-old flows Other sub-th has (see Execution to the subspace and subregation) Cash-Brown of the Best settlement of Colom-Provisions (Gross) Only their sub-old flows Their securious and other cash-old flows Their securious and other cash-old flows	R0370 R0380 R0380 R0380 R0400 R0400 R0430	111.05.067.79 2.523.383.323.78 178.795.776,56 7.33.725.94.59 4.320.986.58																713.770.60 4.329.90
Cash-from of the Bast estimate of Province Provisions (Gross) Them benders and client Them benders and client Them compress	R0370 R0380 R0380 R0980 R0980 R0980 R0920 R0920 R0940	2,523,30,323,73 2,523,30,323,73 178,70,77,96 723,775,984,58 4,320,986,58																713,770,66 4,329,98
Cash-Brown of the Best estimate of Province Provisions (Sereal). Actual worders and client and common from the Cash worders and client worders and common from the Cash worders (Sereal Sereal Services S	20370 20350 20350 20350 2040 2040 2040 2040 2040 2040 2040 20	111.05.067.79 2.523.383.323.78 178.795.776,56 7.33.725.94.59 4.320.986.58																2523,85,35 178,795,77 713,770,66 4,329,98
On the last of the first distributed of Production Productions (General) Control Institute of Control Institute o	R0370 R0380 R0380 R0390 R0400 R0410 R0410 R0410 R0450 R0460	2,523,30,323,73 2,523,30,323,73 178,70,77,96 723,775,984,58 4,320,986,58																711.656.00 2.523.383.33 178.795.77 713.779.65 4.329.90 65.166.60
Code-Brown of the Seet entirest of Production Productions (Corean) Chairs insortion and clean Annual resolution of Common Comm	8,0070 8,0080 8,0080 8,0080 8,0080 8,0040 8,0040 8,0040 8,0040 8,0040 8,0040 8,0040 8,0040 8,0040 8,0040 8,0040 8,0040	2,523,30,323,73 2,523,30,323,73 178,70,77,96 723,775,984,58 4,320,986,58																2.521.361.37 2.521.361.37 178.795.77 713.770.66 4.329.96 65.166.66
On the last of the first distributed of Production Productions (General) Control Institute of Control Institute o	R0370 R0380 R0380 R0390 R0400 R0410 R0410 R0410 R0450 R0460	2,523,30,323,73 2,523,30,323,73 178,70,77,96 723,775,984,58 4,320,986,58																711.656.00 2.523.383.33 178.795.77 713.779.65 4.329.90 65.166.60

Non-life Insurance Claims Information

Non-life Insurance Claims Inform

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\$20 30.5 (a) (b) (b) (b) (b) (b) (b) (b) (b) (b) (b	100 3.00 1.00 1.00 1.00 1.00 1.00 1.00 1	\$200 \$1,290,000,00 \$1,290,000,00 \$18,154,000,00 \$487,246,00 \$18,154,00 \$18,15	5,000 4,000,000,000 900,000,000 800,441,000 900,302,000 900,302,000 9,200,302,000 9,200,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000				CELED D	0010	C2130	C0149 C0159		MILIZ	11.28.0 -1.17.28.0 -1.17.28.0 -1.17.28.0	1.0% 3.175 1.395 1.495 1.495 1.495 1.495 1.495 1.475 1
\$20 30.5 (a) (b) (b) (b) (b) (b) (b) (b) (b) (b) (b	100 3.00 1.00 1.00 1.00 1.00 1.00 1.00 1	\$200 \$1,290,000,00 \$1,290,000,00 \$18,154,000,00 \$487,246,00 \$18,154,00 \$18,15	5,000 4,000,000,000 900,000,000 800,441,000 900,302,000 900,302,000 9,200,302,000 9,200,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000 1,290,302,000				CELED O	C0120	G119	CELES		MILIZ	11.28.0 -1.17.28.0 -1.17.28.0 -1.17.28.0	109 1107 1108 146 146 146 147 147 148 147 148 147 148 147 148 147 148 148 148 148 148 148 148 148 148 148
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Impact of long term guarantees measures and transitionals

Entity: 1110 - NV Univé Zorg Scenario: 2019 Solvency II Period: Jaar Category: TO CONSOLIDATE Currency: EUR - Euro EIOPA QRT: S.22.01

Impact of long term guarantees measures and transitionals

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		Amount with Long Term Guarantee measures and transitionals	Without transitional on technical provisions	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	842.538.830,84		-842.538.830,84							-842.538.830,84
Basic own funds	R0020	579.903.133,91		-579.903.133,91							-579.903.133,91
Excess of assets over liabilities	R0030	579.903.133,91		-579.903.133,91							-579.903.133,91
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050	579.903.133,91		-579.903.133,91	Ī						-579.903.133,91
Tier I	R0060	579.903.133,91		-579.903.133,91							-579.903.133,91
Tier II	R0070				1						
Tier III	R0080										
Solvency Capital Requirement	R0090	390.452.015,67		-390.452.015,67							-390.452.015,67
Eligible own funds to meet Minimum Capital Requirement	R0100	579.903.133,91		-579.903.133,91							-579.903.133,91
Minimum Capital Requirement	R0110	157.286.830,09		-157.286.830,09							-157.286.830,09

Own Funds - Solo

Entity: 1110 - NV Univé Zorg Scenario: 2019 Solvency II Period: Jaar Category: Default Original Amount Currency: EUR - Euro EIOPA QRT: S.23.01

Own funds - Solo

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35 Ordinary share optial (prose of your share) Share premium account related to ordinary size seense. Intell'American interest ordinary size seense. Boods Intell'American interest ordinary size seense. Robot of the prosess of the deputs of the deputs first size own - hard item for mutual and mutual-type undertakings Subordinated mutual member accounts Subprise funds Robot of the prosess of the seense of	Total C0010 197.000,00 201.789.478,98 377.916.654,93 579.903.133,91		Tier 1 - restricted C0030	Tier 2 C0040	Tier 3
as foreseen in article 6s of Delegated Regulation 2015/35 Ordinary share capital (gross of one shares) Share premium account related to ordinary share capital Initial hands, immediate continuous of the equivalent basic own - hand item for mutual and mutual-type undertakings 80040 Subordinated mutual member accounts Supplies funds 90070 Supplies funds 90070 Perference shares 90070 Supplies funds 90070 Share premium account related to preference shares 90070 Share premium account related to preference shares 90070 Share premium account related to preference shares 90010 Supplies funds 90070 Perference shares 90070 Supplies funds 90070 Supplies funds 90070 Perference shares 90070 Perference shares 90070 Supplies funds 90070 Supplies funds 90070 Perference shares 90070 Perfere	C0010 197.000,00 201.789.478,98 377.916.654,93	C0020 197.000,00 201.7894.79,68 377.916.654,93			
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Detections for participations in financial and oredit institutions 80230 Total basic own funds after deductions 80290 Ancillary own funds Upped and uncelled oredinary a bar is pate partial to indicate the second of the control of t	579.903.133,91	579.903.133,91			
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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	579.903.133.91	579.903.133.91			
Total available own funds to meet the MCR R0510	579.903.133,91	579.903.133,91			
Total eligible own funds to meet the SCR R0540	579.903.133,91	579.903.133,91			
Total eligible own funds to meet the MCR R0550	579.903.133,91	579.903.133,91			
SCR R0580	390.452.015,67				
MCR R0600	157.286.830,09				
Ratio of Eligible own funds to SCR R0620	148,52%				
Ratio of Eligible own funds to MCR R0640	368,69%				
		r .			
	C0060				
Reconciliation reserve					
Excess of assets over liabilities R0700	579.903.133,91				
Own shares (held directly and indirectly) R0710		\sim			
Foreseeable dividends, distributions and charges R0720					
Other basic own fund items R0730	201.986.478,98				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and					
ring fenced funds R0740					
Reconciliation reserve R0760	377.916.654,93				
Expected profits					
Expected profits included in future premiums (EPIFP) - Life Business R0770					
Expected profits included in future premiums (EPIFP) - Non- life business R0780	2.021.847.51				
Total Expected profits included in future premiums (EPIFP) R0790	2.021.847,51	1			

Solvency Capital Requirement - Standard Formula

Entity: 1110 - NV Univé Zorg Scenario: 2019 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

Article 112	Z0010	2 - Regular reporting		
		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	46.409.086,02	46.409.086,02	
Counterparty default risk	R0020	19.738.160,35	19.738.160,35	
Life underwriting risk	R0030			
Health underwriting risk	R0040	293.941.730,98	293.941.730,98	
Non-life underwriting risk	R0050			
Diversification	R0060	-45.247.950,02	-45.247.950,02	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	314.841.027,33	314.841.027,33	

Calculation of Solvency Capital Requirement		
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	75.610.988,34
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	390.452.015,67
Capital add-on already set	R0210	
Solvency capital requirement	R0220	390.452.015,67
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	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
Net future discretionary benefits	R0460	

Minimum Capital Requirement- Non-Composite

1110 - NV Univé Zorg 2019 Solvency II Jaar Solvency II: Solo Purpose EUR - Euro 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

Background information

		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	810.930.856,83	2.535.597.442,89
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		The state of the s
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		The same of the sa
Other life (re)insurance and health (re)insurance obligations	R0240		AND DESCRIPTION OF THE PROPERTY OF THE PROPERT
Total capital at risk for all life (re)insurance obligations	R0250	The state of the s	

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
RNL Result	R0010	157.286.830,09	
RL Result	R0200		

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

C0070
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