NV Zorgverzekeraar UMC

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

Balance sheet

Entity: 190 - NV Zorgverzekeraar UMC 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	
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	66.967.276,4
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	8.825.419,6
Equities - listed	R0110	8.786.781,9
Equities - unlisted	R0120	38.637,7
Bonds	R0130	57.921.929,2
Government Bonds	R0140	30.658.795,6
Corporate Bonds	R0150	27.250.100,0
Structured notes	R0160	
Collateralised securities	R0170	13.033,4
Collective Investments Undertakings	R0180	
Derivatives	R0190	219.927.6
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 Health similar to life	R0310	
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	62.009.065,5
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	974.676,9
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	31.398.534,2
Any other assets, not elsewhere shown	R0420	145.688,5
Total assets	R0500	161.495.241,71

Technical provisions - non-life	R0510	89.096.408.9
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	89.096.408,9
TP calculated as a whole	R0570	05.050.100/5
Best estimate	R0580	85.710.649,4
Risk margin	R0590	3.385.759,5
TP - life (excluding index-linked and unit-linked)	R0600	3,303,733,3
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	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	44.062.6
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	1.660.033.7
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	5.036.830.3
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	
Total liabilities	R0900	95.837.335,7

Premiums, claims and expenses by line of business

Entity: 190 - NV Zoraverzekeraar UMC Scenario: 2019 Solvency II Period: Jaar Cateoorv: Solvency II: Statutorv 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: accepte	d 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																		
Gross - Direct Business	R0110	267,680,559,30	<u> </u>															267.680.559,3
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0020																	0,0
Reinsurers' share	R0140	35.808,61																35,808,6
Net	R0200	267.644.750,69																267,644,750,61
Premiums earned																		
Gross - Direct Business	R0210	266,409,492,88																266,409,492,81
Gross - Proportional reinsurance accepted	R0220																	0,00
Gross - Non-proportional reinsurance accepted	R0230	35.808.61				_								-	-			35.808,61
Reinsurers' share	R0240 R0300	266.373.684,27																35.808,61 266.373.684,21
Claims incurred	R0300	200.3/3.004,2/	1															200.373.004,21
Gross - Direct Business	R0310	275.775.929,35			+	-				-		<u> </u>						275.775.929,35
Gross - Proportional reinsurance accepted	R0320													-				0,00
Gross - Non-proportional reinsurance accepted																		0,00
Reinsurers' share	R0340																	0,00
Net	R0400	275.775.929,35																275.775.929,35
Changes in other technical provisions																		
Gross - Direct Business	R0410																	0,00
Gross - Proportional reinsurance accepted	R0420																	0,00
Gross - Non-proportional reinsurance accepted	R0430																	0,00
Reinsurers' share Net	R0440 R0500																	0,00
	R0500 R0550	9.175.628,40																9,175,628,40
Expenses incurred Administrative expenses	RUSSU	9.175.020,46	-															9.175.020,46
Gross - Direct Business	R0610	525,997,80	·			-												525.997,80
Gross - Proportional reinsurance accepted	R0620																	0.00
Gross - Non-proportional reinsurance accepted																		0,00
Reinsurers' share	R0540																	0,00
Net	R0700	525,997,80																525,997,80
Investment management expenses																1		
Gross - Direct Business	80710	32,188,45	Ų														-	32.188,4
Gross - Proportional reinsurance accepted	80720																	0,00
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0730 R0740					_								+				0,00
Net	R0800	32,188.45																32.188,4
Claims management expenses	ALGOS .	32.200,40																34.100,4.
Gross - Direct Business	R0810	1.434.173,59)															1.434.173,51
Gross - Proportional reinsurance accepted	R0820																	0,00
Gross - Non-proportional reinsurance accepted	R0830																	0,00
Reinsurers' share	R3840																	0,00
Net	R0900	1.434.173,55																1.434.173,51
Acquisition expenses																		
Gross - Direct Business	R0910	701.417,96																701.417,91
Gross - Proportional reinsurance accepted	R0920									-								0,00
Gross - Non-proportional reinsurance accepted	R0930 R0940													+	-	ļ		0,00
Reinsurers' share	R1000	701.417,96				_				_								701.417,91
Net Overhead expenses	naved	701.417,98																701.417,98
Gross - Direct Business	R1010	6.481.850.60	t		†	·		†		·								6.481.850,60
Gross - Proportional reinsurance accepted	R1020		·			-				†								0,00
Gross - Non-proportional reinsurance accepted	R1030																	0,0
	R1040																	0,00
Reinsurers' share																		
Net	R1100	6.481.850,60																6.481.850,60
Net Other expenses		6.481.850,60																6.481.850,61 9.175.628.41

				Line of Business for: lif	fe insurance obligations			Life reinsuran	Life reinsurance 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													
Gross	R1410									0,00			
Reinsurers' share	R1420					_				0,00			
Net	R1500									0,00			
Premiums earned	ļ												
Gross	R1510									0,00			
Reinsuren' share	R1520									0,00			
Net Claims incurred	R1600									0,00			
Grass	R1610				ļ	4				0,00			
Reinsurers' share	R1620									0,00			
Net Changes in other technical provisions	R1700									0,00			
	R1710	+			 	+							
Gross. Reinsurers' share	R1720					·				0,00			
Net Net	R1720 R1800									0,00			
Net Expenses incurred	R1800 R1900									0,00			
	R1900									0,00			
Administrative expenses Gross	R1910	 			 	 				0,00			
Reinsuren' share	R1920	 			 	+				0,00			
	R2000												
Net	R2000									0,00			
Investment management expenses Gross	R2010					+				0,00			
Reinsuren' share	R2020									0,00			
	R2100									0,00			
Net	R2100									0,00			
Claims management expenses Gross	R2110									0,00			
Reinsuren' share	R2120	 			ļ	 				0,00			
Net State	R2200									0,00			
Acquisition expenses	R2200									0,00			
Gross	R2210									0,00			
Reinsurers' share	R2220									0,00			
Net Net	R2300									0,00			
Overhead expenses	1200									0,00			
Gross	R2310	†			†	†				0,00			
Reinsurers' share	R2320	·			İ	†				0,00			
Net	R2400									0,00			
Other expenses	R2500									0,00			
Total expenses	R2600												
Total amount of consenders	R2300									0.00			

Non-Life Technical Provisions

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2019 Solvency II Period: Jaar Category: TO CONSOLIDATE EIOPA QRT: S.17.01

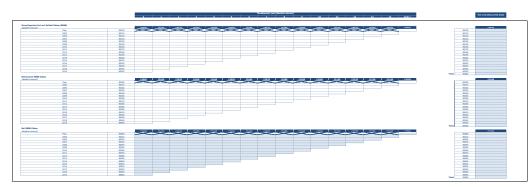
Non - life Technical Provisions

Non - life Technical Provisions							Pirect business and acces	oted proportional reinsurance						1	Accepted non-proport	ional reinsurance:		
		Medical expense	Income protection insurance	Workers' compensation insurance	Motor vehicle liability	Other motor insurance		Fire and other damage to property insurance	General Sability	Credit and suretyship	Legal expenses insurance	Assistance	Miscellaneous financial	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and	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
Technical provisions calculated as a whole	R0010		C0030	Cooks	10000	COLOG	C0070	0000	Coope	C0100	COLLO	C0210	C0110	COLAG	C0130	C0100	C0170	C0100
Direct business	R0020													-				-
Accepted proportional reinsurance business	R0030			+									†	AND DESCRIPTION OF THE PERSON NAMED IN				
Accepted non-proportional reinsurance	R0040																	
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						The same of the sa		-			-	-			-	_	_
Technical Provisions calculated as a sum of SE and RM				-	-				-	-					-			
Seat estimate																		
Premium provisions										-								\sim
Gross - Total	R0060	17,677,227,52												The state of the s				17,677.2
Gross - direct business	R0070	17.677.227,52																17.677.22
Gross - accepted proportional reinsurance business	R0080																	
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Minte Re before the adjustment for espected losses due to	R0090															1	1	
	R0100			T	T	T				T								
counterparty default. Recoverables from reinsurance (except SPV and Pinte Reinsurance) before adjustment for espected.	K0100																	
losses	R0110																1	
Recoverables from SPV before adjustment for expected losses	R0120			1							1		1			1		
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130	1		1		1					1		1			T		
Total recoverable from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to		1		1		T		1			T		ĭ			Ĭ		
countercenty default	R0140																	
Net Best Estimate of Premium Provisions	R0150	17,677,227,52																17,677,22
Gaims provisions		-															The same of the sa	\sim
Gross - Total	R0160	68.033.422.06																68.033.42
Gross - direct business	R0170	58,033,422,05	i	i .		1					i .		1					68,033,42
Gross - accepted proportional reinsurance business	R0180							1										
Gross - accepted non-proportional reinsurance business. Total recoverable from reinsurance/SPV and finite Re before the adjustment for especied losses due to	R0190																	
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to			i i		1					1	i i							
counterparty default Recoverables from reinsurance (except SPV and Pinte Reinsurance) before adjustment for espected	R0200																	
Irone	R0210																1	
Recoverables from SPV before adjustment for expected losses	R0220			+	+					-			 			†		
	R0230			+	+	+		+		+	 		 			 		
Recoverables from Pinite Reinaurance before adjustment for expected losses Total recoverable from reinaurance/SPV and Minite Reliafor the adjustment for expected losses due to		+	+	+	+	+		+		+	+	-	 	 		 		
counterparty default	R0240																	
Net Best Estimate of Claims Provisions	R0250	68.033.422,06																68.033.42
Total Sest estimate - gross	R0250	85,710,649,58																85,710,64
Total Best estimate - net	R0270	85,710,649,58																85,710.6
Risk margin	R0280	1.385,759.50																3,385,75
Amount of the transitional on Technical Provisions										-								
TP as a whole	R0290				:					1					1			
Best estimate	R0300			<u> </u>									<u> </u>			<u> </u>		
Risk margin	R0310			+							1					†		
Technical provisions - total																		_
	R0320	89,096,409,08																89.095.46
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due		33,000,000,00																
to counterparty default - total	R0330																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	89.096.409.08		1	1	1				1						1	1	89.095.40
Line of Business (LoB): further segmentation																		
Premium provisions - Total number of homogeneous risk groups	R0350			1												l		\sim
Claims provisions - Total number of homogeneous risk groups	R0360	- 3																
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
Future benefits and claims	R0370	283.324.089,05																283,324.00
Puture expenses and other cash-out flows	R0380	9,136,959,05		1		1												9,136,95
Future premiums	R0390	255.596.358.44																255,596,33
Other cash-in flows (Incl. Recoverable from salvages and subrogations)	R0400	19.187.462,34																19.187.40
Cash-flows of the Best estimate of Claims Provisions (Gross)																		
Future benefits and claims	R0410	79,226,705.09																79,226,70
Future expenses and other cash-out flows	R0420	591.683.60		T		1		1			T		T			T	1	591.66
	R0430	1		1							1		1			İ		
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	11.784.966.63		1		1				-	1		İ			†		11,784,9
Percentage of gross Sext Estimate calculated using approximations	R0450	0.00%		T	T	1		1		1	1	T	t		!	t	1	11.784.95
Best estimate subject to transitional of the interest rate	R0460			†	†	+		+		†	†		†			t	·	
	R0470	-		+	·	+		-		†	†		t		†	t		
Technical provisions without transitional on interest rate																		
Technical provisions without transitional on interest rate Best estimate subject to volatility adjustment Technical provisions without volatility adjustment and without others transitional measures	R0480 R0490																	

Non-life Insurance Claims Information

								nar (absolute amount									in Correcti year	
		1	1	3			,			10	11	12	13	14 15 &+			it Contain for	
ins Fald (non-complettive)		10 (0020					-							CEURS COURS	_		CHITE	
Prior						2040 CDEN	CSCBO	CBOMO	COLOR	C00110	(0120	can	C3140	CHINA		8E 300	C6179	
201		.0.00 0.00 .000,00 48,421,000,00		5,00	44,000.00	_	_	_				_				MELLOD		
2007					18,000,00											80130		
2004		200,00 17,231,000,00 200,00 18,341,000,00			99.500,00	_	_	+								50340 50300		
2010					-028.465.00											ME200		
2011	8029 ST.08	ADD 62.333.619.00 384.00 78.417.703.00	5.746.347.00 5.746.347.00	1,098,000,00	296,795,00 -680,873,00	_	_	_								80170 80180		-
201					994,803,22											50290		
204		382,00 67,853,356,00 382,00 67,813,547,00			2,620,37											ME212		
				140,011,07	-												-940,000,87	
207	80200 256.504 80240 175.007	200,03 79,345,862,20 404,40 71,772,753,83	LITTLES, EZ													ME230 ME240	1.771.834,37	
2019	NE210 194.735	256,21																
Encounter resident (non-consulation)															Total	ME200	279.141.332,82	la la
Pair	82300		/math	/ALM	/**** /		/AUA	- CALAN	FRAME	/ALLA	MILE	CATTAL	ATTM.	/EMA //		51300	76345	
200																		
2004	NE 130 NE 130						_	+								MESSO MESSO		
2004	80340															80340 80390		
2010	NE300		_					_								NE390		
	80,070							1										
202	8030 8030		_				_	_								50300 50300		
204	80400						_									80400		
201	8040															80402 80402		_
2017	80400															ND433		
2018	8040 8040															50460 50400		
															Total	50-902		
Nell (new name/allies)	CIS	00 (1310	C3320	C1230	C1249 C	1210 (120	C1270	C1280	C1200	C1300	C1310	C1320	C1130	C1363 C1310	_		C1388	-
Prior 2005	M2900 M2920	_					_					_		$\overline{}$		N0900 N0922		
2004		200,00 48,421,000,00 200,00 52,284,000,00		122,000,00	-94,000,00 18,000,00											N0520 N0520		
2004	80940 84.083			KDW,000,00	-09.403,00											80340		
200	NUMB 88-63 NUMB 104-865	200,00 18,341,000,00 802,00 62,812,911,00	3.555.060,00	523,218,00 -094,583,00	128.465.00											NESSO NESSO		
2011	80570 SET 188	A20.00 62.333.419.00	4.124.199.00	-093,340,00	246,795,00											ND572		
202		284.00 78.417.700.00 481.00 78.617.800.00			480,873,00 994,883,33											80980		
2014					242037											N0400		
2015	ND610 123.596 ND620 249.454	MELES 67/811/347/00 A71/00 64/344/378/00	2.414.238,90	402,946,00												80622 80622	040.331,87	
2017				Section 1												N0622		
201	8040 275.807 8040 284.705	AH-RI 71.772.711.81	il .													NOSCO	73.273.233.81 196.273.836.21	
		NIL INFORMATION INC.		ha consul arise an		a second belieful to the	Date Adda								Total	ADMO	278.141.332,82	
			2001	7004	3007	3004 3004		2011	2052	2011	2014	2615	2016	2017 2018	2009			
	Hind arris		CIRDO	CIESO	CIDI C	1830 C1840	CLEBO	CIE	CLDS	CIRRO	CLENO	C1000	C1933	C1830 C1830	CINO			
	inflation.		_				_	_							_			
	inflation.	nation .																
	infation	80700																
	Historia																	
	inflation endogen																	
	inflation	80,00						_										
			C2000	C2030	CHIH C	2030 (2040	Casso	COMM	CHIP	C2080	CIONO	C2330	C2130	C1131 C1130	CINE			
	Experied	orie -																
			_			_	_	_							_			
	Especial	-																
	inflation external inflation																	
			_					_				_			_			
	endagen inflation	8070																
	endagen inflation		FYSSA															





Impact of long term guarantees measures and transitionals

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2019 Solvency II Periodi: Jaar Category: TO CONSOLIDATE Currency: EUR - Euro EIOPA QRT: S.22.01

Impact of long term guarantees measures and transitionals

		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	89.096.408,92		-89.096.408,92							-89.096.408,9
Basic own funds	R0020	65.657.906,01		-65.657.906,01							-65.657.906,0
Excess of assets over liabilities	R0030	65.657.906,01		-65.657.906,01							-65.657.906,0
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050	65.657.906,01		-65.657.906,01							-65.657.906,0
Tier I	R0060	65.657.906,01		-65.657.906,01							-65.657.906,0
Tier II	R0070										
Tier III	R0080										
Solvency Capital Requirement	R0090	41.252.555,07		-41.252.555,07							-41.252.555,0
Eligible own funds to meet Minimum Capital Requirement	R0100	65.657.906,01		-65.657.906,01							-65.657.906,0
Minimum Capital Requirement	R0110	16.607.703,81		-16.607.703,81							-16.607.703,8

Own Funds - Solo

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2019 Solvency II Period: Jaar Category: Default Original Amount Currency: EUR - Euro EIOPA QRT: S.23.01

Own funds - Solo

Own runds - Solo						
		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector						
as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares) Share premium account related to ordinary share capital	R0010 R0030	50.000,00	50.000,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and	K0030	98.414.000,00	98.414.000,00			
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	-32.806.093,99	-32.806.093,99			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets Other own fund items approved by the supervisory authority as basic own funds not	R0160					
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			\sim			\sim
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		\leq			\leq
Deductions			\sim			
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	65.657.906,01	65.657.906,01			
A - W						
Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand	R0300			The same of the sa		The same of the sa
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund	KU300					
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 Supplementary members calls under first subparagraph of Article 96(3) of the Directive	R0350					
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					
A control of the cont						
Available and eligible own funds Total available own funds to meet the SCR	R0500	65,657,906,01	65,657,906.01			
Total available own funds to meet the SCR Total available own funds to meet the MCR	R0510	65.657.906,01	65.657.906,01			
Total eligible own funds to meet the SCR	R0540	65.657.906,01	65.657.906,01			
Total eligible own funds to meet the MCR	R0550	65.657.906,01	65.657.906,01			
SCR	R0580	41.252.555,07	03.037.900,01			
MCR	R0600	16.607.703,81				
Ratio of Eligible own funds to SCR	R0620	159,16%				
Ratio of Eligible own funds to MCR	R0640	395,35%				
		C0060				
Reconciliation reserve			\sim			
Excess of assets over liabilities	R0700 R0710	65.657.906,01	\sim			
Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges	R0710 R0720					
Other basic own fund items	R0720	00.464.000.00	$\overline{}$			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and		98.464.000,00	$\overline{}$			
ring fenced funds	R0740					
Reconciliation reserve	R0760	-32.806.093,99	\sim			
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	195.552,46				
Total Expected profits included in future premiums (EPIFP)	R0790	195.552,46				
·						

Solvency Capital Requirement - Standard Formula

Entity: 190 - NV Zorgverzekeraar UMC 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	4.651.060,06	4.651.060,06	
Counterparty default risk	R0020	3.178.075,72	3.178.075,72	
Life underwriting risk	R0030			
Health underwriting risk	R0040	30.754.193,22	30.754.193,22	
Non-life underwriting risk	R0050			
Diversification	R0060	-5.336.780,11	-5.336.780,11	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	33.246.548,90	33.246.548,90	

	Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	8.006.006,17
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	41.252.555,07
Capital add-on already set	R0210	
Solvency capital requirement	R0220	41.252.555,07
Other information on SCR		\sim
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

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2019 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

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	85.710.649,58	267.644.750,69
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		A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN
Obligations with profit participation - future discretionary benefits	R0220		THE RESERVE THE PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN
Index-linked and unit-linked insurance obligations	R0230		The state of the s
Other life (re)insurance and health (re)insurance obligations	R0240		NAME OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY.
Total capital at risk for all life (re)insurance obligations	R0250	THE RESIDENCE OF THE PARTY OF T	

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
CRNL Result	R0010	16.607.703,81	
CRL Result	R0200		

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

C0070		
16.60	7.703,81	
41.2	252.555,07	
18.56	3.649,78	
10.31	13.138,77	
16.60	7.703,81	
2.5	500.000,00	
C0070		
16.60	7.703,81	