NV Univé Zorg

Solvency and financial condition report - disclosure 2020 (Monetary amounts x € 1.000)

Balance sheet

Entity: 1110 - NV Univé Zorg Scenario: 2020 Solvency II

Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

Solvency II value
C0010

		C0010
Assets		
Goodwill	R0010	The second secon
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	800.341.378,3
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	123.716.925,4
Equities - listed	R0110	123.293.997,5
Equities - unlisted	R0120	422.927,9
Bonds	R0130	672.619.224,6
Government Bonds	R0140	346.701.364,0
Corporate Bonds	R0150	325.917.860,5
Structured notes	R0160	5251517166675
Collateralised securities	R0170	0,0
Collective Investments Undertakings	R0180	
Derivatives	R0190	4.005.228.1
Deposits other than cash equivalents	R0200	1.005.220,1
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	3.013.830,7
Loans on policies	R0240	5.015.050/7
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	3.013.830.7
Reinsurance recoverables from:	R0270	3.013.030,7
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	R0320	
Life excluding freath and index-linked and difficulties. Life index-linked and unit-linked		
	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	625.761.177,9
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	33.728.755,2
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	156.730.042,7
Any other assets, not elsewhere shown	R0420	1.030.046,3
Total assets	R0500	1.620.605.231,39

Liabilities

Liabilities		
Technical provisions - non-life	R0510	869.078.953,84
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	869.078.953,84
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	837.583.246,93
Risk margin	R0590	31.495.706,92
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions 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	97.615,39
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	138.533.922,88
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	26.295.915,24
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	880.838,43
Total liabilities	R0900	1.034.887.245,78
Excess of assets over liabilities	R1000	585.717.985,61

Premiums, claims and expenses by line of business

Entity: 1110 - NV Univé Zora Scenario: 2020 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

insurance insurance insurance transport insurance insurance insurance insurance insurance insurance insurance		re	non-proportional reinsuran	Line of Business for: accepted	ι					ance)	cepted proportional reinsur	ations (direct business and a	rance and reinsurance oblig	e of Business for: non-life insu	Lin					
Process Proc	Total	Property	Marine, aviation, transport	Casualty	Health		Assistance	enses ice	Legal experinsurance	Credit and suretyship insurance	General liability insurance	Fire and other damage to property insurance	Marine, aviation and transport insurance	Other motor insurance	Motor vehicle Eability insurance	Workers' compensation insurance	Income protection insurance	Medical expense insurance		
Description of the content of the	C0200	C0160	C0150	C0140	C0130	C0120	C0110	•	C0100	C0090	C0080	C0070	C0060	C0050	C0040	C0030	C0020	C0010	_	
Section Control Cont		-	-																	
Description description De	2.732.576.500,7	-															4	2,732,576,500,7		
March Marc	0,0								-											
March Marc	0,0	<u></u>	,																	
December Company Com	243.653,2							_										243.653,21	R0140	Reinsurers' share
Description of the content of the	2.732.332.847,4																S	2,732,332,847,45	R0200	
Description of the service state 10.0															,					
Comparison of	2.695.176.102.1																t <u> </u>	2,695,176,102,1		
Advancement	0,0																1		R0220	
March Marc	0,0																			Gross - Non-proportional reinsurance accepted
Conc. 10-th Internal	243.653,2																		R0240	Reinsurers' share
Company Comp	2.694.932.448,8			1													s .	2.694.932.448,88	R0300	Net
Gen. Propriet descrees control 100 1		1				1											1			Claims incurred
Comparison of the Michigan State 1909	2.578.105.665,5																	2.578.105.665,50	R0310	Gross - Direct Business
Comparison of the Michigan State 1909	0,0																		R0320	Gross - Proportional reinsurance accepted
Description of the Content of the Content of Content	0,0																			
Section Sect	0,0								1								T			
Corp. Des International Control of Control	2.578.105.665,5																	2 578 105 665 50	P0400	Net
Description of the price of t	2.378.140.402,																1	2.370.203.003,31	1 10100	Changes in other technical precisions
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Description of the content of the						-											+			
Description	0,0																		N0420	Gross - Proporsonal herausance accepted
Med. 1999	0,0	 		·																Gross - Non-proportional remsurance accepted
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Administration regeneral	0,0																			
Con. Depoind attracted and Soc.	108.595.681,5																8	108.595.681,58	R0550	
Con. No product diseases control Soc.																				
Description of the content of the	4.567.512,7														,		L	4.567.512,7	R0610	
Description	0,0					1				1							1			
Medical measured openies 100	0,0																			Gross - Non-proportional reinsurance accepted
International Content	0,0																		R0540	Reinsurers' share
Con. Depoind amounts accord. 100.0	4,567,512,7																t l	4.567.512,7	R0700	Net
Gen. Propriet and Inspects assisted 100.2 100.																				Investment management expenses
Gen. Propriet and Inspects assisted 100.2 100.	347.369,7																	347,369,7	R0710	Gross - Direct Business
Con. No propriet awarene control Con. No propri	0,0																		R0720	Gross - Proportional reinsurance accepted
Reserve Code 100 1	0,0																		R0730	Gross - Non-proportional reinsurance accepted
Med. 2000 30-20-0.7	0,0																		R0740	Reinsurers' share
Con. Depth disease solid 100 1157,996	347.369,7																	347,369,77	R0800	
Con. Depth disease solid 100 1157,996																				Claims management expenses
Gent Proposed instructed seconds 1,00.2	11.157.309,6																	11.157.309.6	R0810	
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	56,709.919,2																L	56,709,919,2		
	0,0																1		R1020	Gross - Proportional reinsurance accepted
	0,0																			
Reinsterni fales 8,000	0,0																			
Net R1100 36-709,39,22	56,709,919,7																	56,709,919,2		
Other express \$1,100	30,00316																	30.707.717,1		
Som Symms Rail Control (Spenss Rail Control	108,595,681.5																			

				Line of Business for: lif	e insurance obligations			Life reinsuran		
		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	<u> </u>									
Gross	R1410									0,00
Reinsurers' share	R1420									
Net	R1500									0,00
Premiums earned										
Gross	R1510	ļ	ļ							0,00
Reinsurers' share	R1520									0,00
Net	R1600									0,00
Claims incurred										
Gross	R1610									0,00
Reinsurers' share	R1620									0,00
Net	R1700									0,00
Changes in other technical provisions	1									
Gross	R1710									0,00
Reinsurers' share	R1720									0,00
Net	R1800									0,00
Expenses incurred	R1900									0,00
Administrative expenses										
Gross	R1910									0,00
Reinsurers' share	R1920									0,00
Net	R2000									0,00
Investment management expenses	1									
Gross	R2010									0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses										
Gross	R2110									0.00
Reinsurers' share	R2120									0,00
Net	R2200									0,00
Acquisition expenses										
Gross	R2210	1	1							0,00
Reinsurers' share	R2220									0,00
Net	R2300									0,00
Overhead expenses										
Gross	R2310									0,00
Reinsurers' share	R2320	1	1							0,00
Net	R2400									0,00
Other expenses	R2500									0,00
Total expenses	R2600									
Total amount of surrenders	R2700									0.00

Non-Life Technical Provisions

Entity: 1110 - NV Univé Zorg Scenario: 2020 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions

							Direct business and accep	bed proportional reinsurance	ce						Accepted non-proporti	onal 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 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	COOSO	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
Direct business	R0020																	
Accepted proportional reinsurance business	R0030																	
Accepted non-proportional reinsurance	R0040																	
counterparty default associated to TP calculated as a whole	R0050	-		_		-	-					-				-	-	
Technical Provisions calculated as a sum of BE and RM			-	-	The state of the s			-	The state of the s	The state of the s	-			-	The second livery will be seen to			
Sest estimate		-	-		-	-					The same of the sa		-	-		-		
Premium provisions					-													
Gross	R0060	194,127,983,44																194.127.9
Gross - direct business	R0070	194.127.983,44																194.127.90
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																	
counterparty default Recoverables from reinsurance (except SW and Vinte Reinsurance) before adjustment for expected	R0100																	
Recoverable from remilitance (elicipt SPV and Pinte Remilitance) before adjustment for especied losses	R0110																	
Recoverables from SPV before adjustment for expected losses	R0120	+		+									 					
Recoverables from Set before adjustment for expected losses 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	No.30	 		+		 				·			 					
local recoverable from reinsurance; SPV and Finite He after the adjustment for expected losses due to counterparty default	R0140	1				1												
Net Best Estimate of Premium Provisions	R0150	194.127.983.44		1		T	İ	1		1			T			İ	İ	194,127,98
Caims provisions		174.127.7807.44																APTANATAB
	R0160	643,455,263,38				_												643,455,26
Gross - direct business	R0170															-	-	
		\$43,500,263,38		+									+					643,455,26
Gross - accepted proportional reinsurance business	R0180																	
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Minte Re before the adjustment for espected losses due to	R0190																	
	R0200																	
counterparty default Recoverables from reinsurance (except SW and Vinte Reinsurance) before adjustment for expected	KOZDO																	
losses	R0210	1																
Recoverables from SPV before adjustment for expected losses	R0220	1		1														
	R0230	+																
Recoverables from Pinite Reinsurance before adjustment for exsected losses. Total recoverable from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to		+	 	+	 	+		-		+			+	-				
counterparty default	R0240	1																
Net Best Estimate of Claims Provisions	R0250	643.455.263,38																643.455.2
Total Best estimate - gross	R0260	837.583.246.82																837.583.24
Total Best estimate - net	R0270	837,583,246,82																837.583.2
	R0280	31,495,706,92																31.495.70
Risk marain	KUZBU	31,465,706,62						-		-			-					31.495.70
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290	4	ļ			4							<u> </u>					
Best estimate	R0300	<u> </u>																
Risk margin	R0310																	
Technical provisions - total				-	-				and the same of th	-				-	-			
Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due	R0320	869.078.953.74																869.078.95
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due	R0330																	
to counterparty default - total				_														
Technical provisions minus recoverables from reinsurance/SPV and Pinite Re- total	R0340	869.078.953.74				-					-							869.078.95
Line of Eusiness (LoE): further segmentation																		
Premium provisions - Total number of homogeneous risk groups	R0350	1 2																\sim
Claims provisions - Total number of homogeneous risk proups	R0360	2		1														\sim
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
Future benefits and claims	R0370	2.844.667.318,34																2.844.667.33
Future expenses and other cash-out flows	R0380	131.489.512.47		T		1												131,489.5
Reference and the Control of the Con	R0390	2,581,865,806,14	T	T		T				1			T			T		2,581,865,80
Other cash-in flows (Incl. Recoverable from salvages and subrogations)	R0400	200.163.041,14		1		1												200.163.0
Cash-flows of the Best estimate of Claims Provisions (Gross)		200,100,01,01																200.103.0
Future benefits and claims	R0410	745.578.849.48																745,578,84
				+		+		+					+					745,578,84
Future expenses and other cash-out flows	R0420	9.464.879.70	ļ	+		+							 					9,464.83
Future premiums	R0430	4		4		4							<u> </u>					
Other cash-in flows (Incl. Recoverable from salvages and subrogations)	R0440	111,586,465,80											1					111,588,49
Percentage of gross Sest Estimate calculated using approximations	R0450	0.00%		1		1							1					0
Best estimate subject to transitional of the interest rate	R0460	1																
Technical provisions without transitional on interest rate	R0470			1														
		+		+		1							1			1		
Best estimate subject to volatility adjustment Technical provisions without volatility adjustment and without others transitional measures	R0480	+		· †						-			÷					-

Non-life Insurance Claims Information
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Impact of long term guarantees and transitional measures

Entity: 1110 - NV Univé Zorg Scenario: 2020 Solvency II Period: Jaar Category: SOLO Currency: EUR - Euro EIOPA ORT: S.22.01

Impact of long term guarantees and transitional measures

impact or long term guarantees and transitions	ai illeasures										
		Amount with Long Term Guarantee measures and transitionals		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	869.078.953,84		-869.078.953,84							-869.078.953,84
Basic own funds	R0020	585.717.985,61		-585.717.985,61							-585.717.985,61
Excess of assets over liabilities	R0030	585.717.985,61		-585.717.985,61							-585.717.985,61
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050	585.717.985,61		-585.717.985,61	Ī						-585.717.985,61
Tier I	R0060	585.717.985,61		-585.717.985,61							-585.717.985,61
Tier II	R0070										
Tier III	R0080										
Solvency Capital Requirement	R0090	409.979.925,55		-409.979.925,55							-409.979.925,55
Eligible own funds to meet Minimum Capital Requirement	R0100	585.717.985,61		-585.717.985,61							-585.717.985,61
Minimum Capital Requirement	R0110	167.786.056,43		-167.786.056,43							-167.786.056,43

Own Funds - Solo

Entity: 1110 - NV Univé Zorg Scenario: 2020 Solvency II Period: Jaar Category: Data Entry Balance Sheet and OF Currency: EUR - Euro EIOPA QRT: S.23.01

Own funds - 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)	R0010	51.000,00	51,000.00			-
Share premium account related to ordinary share capital	R0030	201,935,478,98	201.935.478.98			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and		2013331470/30	201.555.170,50			
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	383.731.506,63	383.731.506,63			
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			$\overline{}$			
the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
			$\overline{}$	$\overline{}$	$\overline{}$	
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	$\langle \ \ \ \ \ \ \ \ \ \ \ \ \ $	<	\leq
Deductions			\sim		\sim	
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	585.717.985,61	585.717.985,61			
Ancillary own funds			The said of the sa	The same of the sa		
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial tunds, 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					
onpaid and dricaled preference stares callable on demand	KU32U					
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 95(3) of the Directive 2009/138/EC	R0360		\sim	\sim		
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		\sim	\sim		
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	585.717.985,61	585.717.985,61			
Total available own funds to meet the MCR	R0510	585.717.985,61	585.717.985,61			
Total eligible own funds to meet the SCR	R0540	585.717.985,61	585.717.985,61			
Total eligible own funds to meet the MCR	R0550	585.717.985,61	585.717.985,61			
SCR	R0580	409.979.925,55				
MCR	R0600	167.786.056,43	\sim			
Ratio of Eligible own funds to SCR	R0620	142,87%	\sim			
Ratio of Eligible own funds to MCR	R0640	349,09%	$\backslash\!\!\!\backslash$			
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	585,717,985,61	$\overline{}$			
Own shares (held directly and indirectly)	R0710	303./17.985,61	$\overline{}$			
Own snares (neid directly and indirectly) Foreseeable dividends, distributions and charges	R0710		$\overline{}$			
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and	R0730	201.986.478,98				
	R0740		\sim			
ring fenced funds						
ring fenced funds Reconciliation reserve	R0760	383.731.506,63				
	R0760	383.731.506,63				
Reconciliation reserve	R0760	383.731.506,63	>			
Reconciliation reserve Expected profits		383.731.506,63 5.983.884,00				

Solvency Capital Requirement - Standard Formula

Entity: 1110 - NV Univé Zorg Scenario: 2020 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	63.726.518,63	63.726.518,63	
Counterparty default risk	R0020	22.962.019,66	22.962.019,66	
Life underwriting risk	R0030			
Health underwriting risk	R0040	299.253.884,02	299.253.884,02	
Non-life underwriting risk	R0050			
Diversification	R0060	-57.546.630,16	-57.546.630,16	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	328.395.792,15	328.395.792,15	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	81.584.133,40
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	409.979.925,55
Capital add-on already set	R0210	
Solvency capital requirement	R0220	409.979.925,55
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	

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	00 to R0690 are not applicable)

Calculation of loss absorbing capacity of deferred taxes

Calculation of loss absorbing capacity of deferred taxes			
		Before the shock	After the shock
		C0110	C0120
DTA	R0600		
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTL	R0630		

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	
LAC DT justified by reversion of deferred tax liabilities	R0650	
LAC DT justified by reference to probable future taxable economic profit	R0660	
LAC DT justified by carry back, current year	R0670	
LAC DT justified by carry back, future years	R0680	
Maximum LAC DT	R0690	

Minimum Capital Requirement- Non-Composite

Entity: 1110 - NV Univé Zorg Scenario: 2020 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	837.583.246,82	2.732.332.847,45
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	B0000		
Credit and suretyship insurance and proportional reinsurance			
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	D0120		
Miscellaneous financial loss insurance and proportional reinsurance			
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	A STATE OF THE PARTY OF THE PAR	

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	167.786.056,43	
MCRL Result	R0200		

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

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