NV Zorgverzekeraar UMC

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

Balance sheet

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2020 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

Solvency II value

		C0010
Assets		
Goodwill	R0010	NAME AND POST OF THE OWNER, WHEN PERSON OF T
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	83.384.804,1
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	13.915.290,
Equities - listed	R0110	13.866.723,
Equities - unlisted	R0120	48.566,
Bonds	R0130	69.018.526.0
Government Bonds	R0140	36.778.245,
Corporate Bonds	R0150	32.240.280,
Structured notes	R0160	
Collateralised securities	R0170	0,
Collective Investments Undertakings	R0180	
Derivatives	R0190	450.988,
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	56.691.628,
Reinsurance receivables	R0370	23.231.020
Receivables (trade, not insurance)	R0380	2.619.534,
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	22.784.994,
Any other assets, not elsewhere shown	R0420	161.342,
Total assets	R0500	165,642,304,1

		89.412.914,62
Fechnical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
rechnical provisions - health (similar to non-life)	R0560	89.412.914,62
Technical provisions calculated as a whole	R0570	
Best estimate	R0580	86.027.352,40
Risk margin	R0590	3.385.562,23
rechnical provisions - life (excluding index-linked and unit-linked)	R0600	3,303,302,22
rechnical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk marqin	R0640	
Fechnical provisions - life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
Fechnical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	The state of the s
Ontingent liabilities	R0740	
Provisions other than technical provisions	R0750	
ension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	10.978,91
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
nsurance & intermediaries payables	R0820	1.462.340,86
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	6.147.062,24
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities not in Basic Own Funds	R0870	
ny other liabilities, not elsewhere shown	R0880	154,284,22
Total liabilities	R0900	97.187.580,85

Premiums, claims and expenses by line of business

Entity: 190 - NV Zorqverzekeraar UMC Scenario: 2020 Solvency II Period: Jaar Category: Solvency II: Statutory Account Currency: EUR, Euro EIOPA QRT: S.05.01

Premiums, claims and expenses by line of business

					Lin	e of Business for: non-life ins	surance and reinsurance obli	gations (direct business and a	ccepted proportional reinsu	rance)					Line of Business for: accepts	d non-proportional reinsurar	ice	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor 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				ļ			1											
Gross - Direct Business	R0110	278.895.956,92																278.895.956,93
Gross - Proportional reinsurance accepted	R0120																	0,01
Gross - Non-proportional reinsurance accep Reinsurers' share	66d R0130 R0140	31,384,28																0,01 31.384,21
				_	_	_	_	_				-			_			
Net	R0200	278.864.572,64																278.864.572,64
Premiums earned Gross - Direct Business	R0210	275.935.280,57		+	 		+					+						275.935.280,5
Gross - Direct Business Gross - Proportional reinsurance accepted	R0220	2/5.935.280,5/		+						 		+						275.935.280,5
				-		-		+					-					0,01
Gross - Non-proportional reinsurance accep	R0240	31 384 28																
Reinsurers' share	R0300	275.903.896.29																31.384,21 275.903.896,2
Net	R0300	2/5.903.090,29				_						_			_			2/5.903.090,2
Claims incurred Gross - Direct Business	R0310	268.597.592,09	 	+	+	+	+	+		 		+			_		-	200 502 502 0
Gross - Proportional reinsurance accepted	R0320	268.597.592,09	 	+			+			 		+	-					268.597.592,01
Gross - Non-proportional reinsurance accepts			-	-		-						+						0,01
Reinsurers' share	R0340																	0,01
Man Manual Manua	R0400	268.597.592,09																268.597.592,01
Changes in other technical provisions		200.597.592,09																200.397.392,01
Gross - Direct Business	R0410			÷			÷			 		·						
	R0420			+	 	-	+	·		 								0,01
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accep																		0,01
Reingurers' share	R0440																	0,01
Net	R0500																	0,01
Net Expenses incurred	R0500 R0550	7.933.435,05																7.933.435,0
Administrative expenses	RUSSU	7.933.435,05																7.933.435,0
	R0610	F40.334.03		+	÷		÷	·										540.274,8
Gross - Direct Business	R0620	540.274,83	·	+	÷		÷			·		+						0,01
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accep						_		-				_						0,01
Reinsurers' share	R0640				-			-							+			0,01
Net	R0700	540.274,83																540.274,8
Investment management expenses	10700	540.274,03																540.2/4,0.
Gross - Direct Business	R0710	37.634,48		+			+			 		+	-					37.634,41
Gross - Proportional reinsurance accepted	R0720			+		-	†			<u> </u>		+						0,01
Gross - Non-proportional reinsurance accep			-		-	-						-	-					0,01
Reinsurers' share	R0740															ļ		0,01
Net	R0800	37.634,48																37.634,4
Claims management expenses	ROOGO	37.034,40		+											+			37.034,41
Gross - Direct Business	R0810	1.273.063,99		+													_	1.273.063,9
Gross - Proportional reinsurance accepted	R0820			+	+		+					-						0,01
Gross - Non-proportional reinsurance accep												_						0,01
Reinsurers' share	R0840																	0,01
Net	R0900	1.273.063.99	i .			1						1	1			i –		1.273.063,9
Acquisition expenses		1.173.003,55																2.27 3.003,9
Gross - Direct Business	R0910	731.851,82		†	†	·	†	†		†		·						731.851,8
Gross - Proportional reinsurance accepted	R0920	/31,031,04		†			†	 		 		+						731.631,6.
Gross - Non-proportional reinsurance accep																		0,01
Reinsurers' share	R0940														+	·		0,01
Net	R1000	731.851.82	i													i e		731.851,8
Overhead expenses		732.032,02																731.031,0
Gross - Direct Business	R1010	5.350,609,93		†	†	·	†	†		†		†						5.350.609,9
Gross - Proportional reinsurance accepted	R1020			†			1	†		†		†						0,01
Gross - Non-proportional reinsurance accep																		0,01
Reinsurers' share	R1040														+	†		0,01
																		5.350.609,9
Net	R1100																	
Net Other expenses	R1100 R1200	5.350.609,93																5.350.009,9.

				Line of Business for: lit	e insurance obligations			Life reinsurar	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											
Gross	R1410									0,00	
Reinsurers' share	R1420									0,00	
Net	R1500									0,00	
Premiums earned											
Gross	R1510									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											
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											
Gross	R2010									0,00	
Reingurers' 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									0.00	
Reinsurers' share	R2220	1								0,00	
Net	R2300									0.00	
Overhead expenses											
Gross	R2310	1								0,00	
Reinsurers' share	R2320									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: 190 - NV Zorgverzekeraar UMC Scenario: 2020 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions							W	ted proportional reinsurance							Accepted non-proporti			
																Non-proportional		Total Non-Life
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	insurance	Other motor insurance	transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	marine, aviation and transport reinsurance	Non-proportional property reinsurance	obligations
Technical provisions calculated as a whole	R0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Direct business	R0020																-	
Accepted proportional reinsurance business	R0030			-		+	 						+					
Accepted proportional relinantance	R0040			-	_													
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050																	
Technical Provisions calculated as a sum of BE and RM																		\sim
Sest estimate				-				-									-	\sim
Premium provisions																		\sim
Gross	R0060	17.665.070.83																17.665.070
Gross - direct business	R0070	17,665,070,83																17.665.070
Gross - accepted proportional reinsurance business	R0080																	
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance; Sev and rintle kill before the adjustment for expected losses due to	R0090																	
counterparty default	R0000																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0010																	
Recoverables from SPV before adjustment for expected losses	R0120				1									İ				
Decreasables from Finite Deirectors before adjustment for experted linears	R0130				1	1												
Total recoverable from reinsurance/SAV and Finite Hell arter the adjustment for expected losses due to					†	†							 					
counterparty default	R0040					<u> </u>												
Net Sest Estimate of Premium Provisions	R0150	17.665.070.83																17.665.070
Claims provisions																		\sim
Gross	R0060	68.362.281.59																68.362.281
Gross - direct business	R0170	58,362,281,59												-				65.362.251
Gross - accepted proportional reinsurance business	R0180																	0.
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance; Sev and rintle kie before the adjustment for expected losses due to	R0090																	0
Total recoverable from hemisurance/5+V and ninte is before the adjustment for expected scales due to counterpartly default.	R0200																	0.
Recoverables from reinsurance (except SPV and Pinite Reinsurance) before adjustment for expected losses	R0210																	
Recoverables from SPV before adjustment for expected losses	R0220			-		+							+					
Recoverables from Pinite Reinsurance before adjustment for expected losses	R0230			-	 	+							+					
Necessitation from remaining we've or in the water one adjustment for expected cases one to counterparty default.	R0240																	
Net Sext Estimate of Claims Provisions	R0250				 	·							4					
	R0250	68.362.281.59																68,362,281
Total Sest estimate - gross Total Sest estimate - net	R0270	86,027,352,42																86.027.352
	R0270 R0280	86,027,352,42																86.027.352
Risk margin	R0280	1,385,562,23																3,385,562
Amount of the transitional on Technical Provisions													-				-	
Technical Provisions calculated as a whole Best estimate	R0290 R0300					-							-					0,
Risk margin	R0310		-			-							-					0,
	R0310																	0,
Technical provisions - total Technical crostsions - total	R0320				_	_						_				-		
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	89.412.914,64																89.412.914,
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	89.412.914,64																89.412.914
Line of Business (LoB): further segmentation		55.411.514,04																03.412.914
Premium provisions - Total number of homogeneous risk groups	R0350																	$\overline{}$
Claims provisions - Total number of homogeneous risk groups	R0360			-	+	+												$\overline{}$
Cash-flows of the Best estimate of Premium Provisions (Gross)	NUJUY	_																$\overline{}$
Future benefits and claims	R0370	279 554 505 50																279,664,606
Future parents and other cash-out floors	R0370	279.664.606,68											-	-				279.664.606 8.691.847
Puture premiums	R0290	251,797,009,41											-	-				8.691.847 251.797.009
Other cash-in flows (Incl. Recoverable from salvages and subrogations)	R0400												-	-				
	KD400	18.894.373,43			-	_												18.894.373
Cash-flows of the Best estimate of Claims Provisions (Gross)	90610																	
Puture benefits and claims Puture expenses and other cash-out flows	R0410 R0420	79.083.669.39		-	-	-							+	-			-	79.083.669
		1.543.849.37																1.543.849
Puture premiums	R0430																	
	R0440	12,265,237,18																12.265.237
Other cash-in flows (incl. Recoverable from salwages and subrogations)																		0.0
Percentage of gross Best Estimate calculated using approximations	R0450	0.00%																
Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate	R0460	0.00%																
Percentage of gress East Estimate calculated using approximations Best estimate subject to transitional of the Interest rate Technical proximar suifour transitional on interest rate	R0460 R0470	0.00%																
Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate	R0460	0.00%																2.0 2.0

Non-life Insurance Claims Information Batts: 181 - W Executebrase INC Bandles JRP Money I Corresp discussion INC Corresp discussion INC Corresponding INC Corre

on-life Insurance Claims Information		To Commit year (market)
Section Set (section Set)	27500 245-0 7577 (234.1 1-69.00,24) 1-69.00,24 1	### (Fig. 1)
No.		Total Tota
70 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Control Cont	100 100
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		The set Seconded ACC
The enthroduct for the transition of the transit	90 30-30-30 00-00-00-00-00-00-00-00-00-00-00-00-00	
Selection Sele		100 100 100 100 100 100 100 100 100 100
No.	100000 10000 1000 1000 1000 1000 1000	
See Toyler's Lead Minist Clean (FMD) (FMD) FMD(C) (FMD) F		
		TO COMMENT OF THE PROPERTY OF
No 4840 Gas Sanger Sendor		

Impact of long term guarantees and transitional measures

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2020 Solvency II Period: Jaar Category: SOLO Currency: EUR - Euro EIOPA QRT: S.22.01

Impact of long term guarantees and transitional measures

impact of folig term guarantees and cransitional measures													
		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	89.412.914,62		-89.412.914,62							-89.412.914,62		
Basic own funds	R0020	68.454.723,26		-68.454.723,26							-68.454.723,26		
Excess of assets over liabilities	R0030	68.454.723,26		-68.454.723,26							-68.454.723,26		
Restricted own funds due to ring-fencing and matching portfolio	R0040												
Eligible own funds to meet Solvency Capital Requirement	R0050	68.454.723,26		-68.454.723,26							-68.454.723,26		
Tier I	R0060	68.454.723,26		-68.454.723,26							-68.454.723,26		
Tier II	R0070									1			
Tier III	R0080												
Solvency Capital Requirement	R0090	43.196.627,99		-43.196.627,99							-43.196.627,99		
Eligible own funds to meet Minimum Capital Requirement	R0100	68.454.723,26		-68.454.723,26							-68.454.723,26		
Minimum Capital Requirement	R0110	17.149.920,48		-17.149.920,48							-17.149.920,48		

Own Funds - Solo

Entity: 190 - NV Zorgverzekeraar UMC 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			>	>	\sim	
Ordinary share capital (gross of own shares)	R0010	50.000,00	50,000,00	The same of the sa		
Share premium account related to ordinary share capital	R0030	98.414.000.00	98,414,000,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and						
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	-30.009.276,74	-30.009.276,74			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not						
specified above	R0180					
Own funds from the financial statements that should not be represented by						
the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
			$\overline{}$	$\overline{}$	$\overline{}$	
Own funds from the financial statements that should not be represented by the reconciliation	R0220		\rightarrow	><	><	
reserve and do not meet the criteria to be classified as Solvency II own funds	R0220		< ->	< ->	< ->	<
Deductions			\sim	\sim		
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	68.454.723,26	68.454.723,26			
Ancillary own funds			The court of	The second second	\sim	
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					
Unpaid and uncalled preference shares 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 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the	KU3bU			\leq		
Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
	10100					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	68.454.723,26	68.454.723,26			
Total available own funds to meet the MCR	R0510	68.454.723,26	68.454.723,26			
Total eligible own funds to meet the SCR	R0540	68.454.723,26	68.454.723,26			
Total eligible own funds to meet the MCR	R0550	68.454.723,26	68.454.723,26			=
SCR	R0580	43.196.627,99		>	\sim	
MCR	R0600	17.149.920,48	\sim	\sim	\sim	
Ratio of Eligible own funds to SCR	R0620	158,47%				
Ratio of Eligible own funds to MCR	R0640	399,15%	\sim	\sim		
		C0060				
Reconciliation reserve		C0000				
Excess of assets over liabilities	R0700	68,454,723,26				
	R0710	68.454.723,26	=			
Own shares (held directly and indirectly)						
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	98.464.000,00	\sim			
Adjustment for restricted own fund Items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve		20,000,000	\sim			
	R0760	-30.009.276,74	$\overline{}$			
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
	R0780	2.227.282,00				
Expected profits included in future premiums (EPIFP) - Non- life business	KU/6U	2.227.282,00				

Solvency Capital Requirement - Standard Formula

Entity: 190 - NV Zorgverzekeraar UMC 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	7.045.997,36	7.045.997,36	
Counterparty default risk	R0020	2.376.823,59	2.376.823,59	
Life underwriting risk	R0030			
Health underwriting risk	R0040	31.649.673,03	31.649.673,03	
Non-life underwriting risk	R0050			
Diversification	R0060	-6.223.027,42	-6.223.027,42	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	34.849.466,56	34.849.466,56	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	8.347.161,43
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	43.196.627,99
Capital add-on already set	R0210	
Solvency capital requirement	R0220	43.196.627,99
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 DI	
		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: 190 - NV Zorgverzekeraar UMC 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

17.149.920,48 19.438.482,60 10.799.157,00 17.149.920,48 2.500.000,00 17.149.920,48

		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	86.027.352,42	278.864.572,64
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		The same of the sa
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		THE RESERVE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED
Total capital at risk for all life (re)insurance obligations	R0250		

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	17.149.920,48	
MCRL Result	R0200		

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