# **NV Univé Zorg**

Solvency and financial condition report - disclosure 2021 (Monetary amounts x € 1.000)

# **Balance sheet**

Entity: 1110 - NV Univé Zorg Scenario: 2021 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	842.405.292,7
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	149.526.853,0
Equities - listed	R0110	149.526.853,0
Equities - unlisted	R0120	
Bonds	R0130	668.906.278,6
Government Bonds	R0140	256.174.663,1
Corporate Bonds	R0150	412.731.615,4
Structured notes	R0160	
Collateralised securities	R0170	0,0
Collective Investments Undertakings	R0180	23.548.515,7
Derivatives	R0190	423.645,3
Deposits other than cash equivalents	R0200	123.013/5
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:  Non-life and health similar to non-life	<b>R0270</b> 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	588.032.019,
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	31.383.638,
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	147.720.516,9
Any other assets, not elsewhere shown	R0420	1.561.774,8
Total assets	R0500	1.611.103.242,21

# Liabilities

Technical provisions - non-life (excluding health)  Technical provisions calculated as a whole  Best Estimate  Risk margin  Technical provisions - health (similar to non-life)  Technical provisions calculated as a whole  Best Estimate  Risk margin  Technical provisions - life (excluding index-linked and unit-linked)  Technical provisions - health (similar to life)  Technical provisions calculated as a whole  Best estimate  Risk margin	R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0660	805.113.410,3
Best Estimate Risk margin Technical provisions - health (similar to non-life) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best estimate	R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0640 R0650	805.113.410,3
Risk margin  Technical provisions - health (similar to non-life)  Technical provisions calculated as a whole  Best Estimate Risk margin  Technical provisions - life (excluding index-linked and unit-linked)  Technical provisions - health (similar to life)  Technical provisions calculated as a whole  Best estimate	R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0640 R0650	805.113.410,3
Technical provisions - health (similar to non-life)  Technical provisions calculated as a whole  Best Estimate  Risk margin  Technical provisions - life (excluding index-linked and unit-linked)  Technical provisions - health (similar to life)  Technical provisions calculated as a whole  Best estimate	R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0640	805.113.410,3
Technical provisions calculated as a whole  Best Estimate  Risk margin  Technical provisions - life (excluding index-linked and unit-linked)  Technical provisions - health (similar to life)  Technical provisions calculated as a whole  Best estimate	R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640	
Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best estimate	R0580 R0590 R0600 R0610 R0620 R0630 R0640	
Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best estimate	R0590 R0600 R0610 R0620 R0630 R0640 R0650	805.113.410,36 31.862.735,66
Technical provisions - life (excluding index-linked and unit-linked) Technical provisions - health (similar to life) Technical provisions calculated as a whole Best estimate	R0600 R0610 R0620 R0630 R0640 R0650	31.862.735,69
Technical provisions - health (similar to life)  Technical provisions calculated as a whole  Best estimate	R0610 R0620 R0630 R0640 R0650	
Technical provisions calculated as a whole Best estimate	R0620 R0630 R0640 R0650	
Best estimate	R0630 R0640 <b>R0650</b>	
	R0640 <b>R0650</b>	
Risk margin	R0650	
Technical provisions - life (excluding health and index-linked and unit-linked)	PUEEU	
Technical provisions calculated as a whole	10000	
Best Estimate	R0670	<u> </u>
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	2.463.269,66
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	178.118.666,31
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	21.454.885,48
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	1.455.281,28
Total liabilities	R0900	1.040.468.248,78

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

Entity: 1110 - NV Univé Zorg Scenario: 2021 Solvency II Period: Jaar Cateoory: Solvency II: Statutory Account Currency: EUR. Euro E10PA ORT: 5.05.01

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

					Line	e of Business for: non-life ins	surance and reinsurance oblig	gations (direct business and a	ccepted proportional reinsu	rance)					Line of Business for: accepte	ed non-proportional reinsurar	nce	
		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							-											
Gross - Direct Business	R0110	2.788.699.705,77					-											2.788.699.705,7
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepte	R0120				-													0,0
Reinsurers' share	R0140	247.317,61													+			0,0 247.317,6
Net	R0200	2.788.452.388,16													<u> </u>			2.788.452.388,1
	R0200	2.768.432.386,16																2.700.432.300,1
Premiums earned Gross - Direct Business	R0210	2,779,902,318,28			-		-				+	·		-				2.779.902.318,2
Gross - Proportional reinsurance accepted	R0220																	0,0
Gross - Non-proportional reinsurance accepte																		0,0
Reinsurers' share	R0240	247.317.61												***************************************	+	·		247.317,6
Not	R0300	2.779.655.000,67												i e				2.779.655.000,6
Claims incurred																		
Gross - Direct Business	R0310	2.699.347.493,07			1		1				1							2.699.347.493,0
Gross - Proportional reinsurance accepted	R0320										1							0,0
Gross - Non-proportional reinsurance accepte																		0,0
Reinsurers' share	R0340													1	1			0,01
Net	R0400	2.699.347.493,07																2.699.347.493,07
Changes in other technical provisions																		
Gross - Direct Business	R0410						1				1							0,01
Gross - Proportional reinsurance accepted	R0420						1											0,01
Gross - Non-proportional reinsurance accepte	d R0430														1			0,01
Reinsurers' share	R0440																	0,00
Net	R0500																	0,00
Expenses incurred	R0550	116.962.336,51																116.962.336,51
Administrative expenses							1											
Gross - Direct Business	R0510	5.283.803,50																5.283.803,50
Gross - Proportional reinsurance accepted	R0620																	0,00
Gross - Non-proportional reinsurance accepte																		0,01
Reinsurers' share	R0640																	0,00
Net	R0700	5.283.803,50																5.283.803,50
Investment management expenses							ļ			<u> </u>	ļ							
Gross - Direct Business	R0710	600.315,06					<u> </u>				Ļ			and the same of th	2000		A CONTRACTOR OF THE PARTY OF TH	600.315,06
Gross - Proportional reinsurance accepted	R0720																	0,00
Gross - Non-proportional reinsurance accepte	d R0730																	0,0
Reinsurers' share	R0740						-			-								0,00
Net	R0800	600.315,06																600.315,01
Claims management expenses							ļ				<u> </u>			-		-		
Gross - Direct Business	R0810	11.461.880,52					+					<del> </del>						11.461.880,5
Gross - Proportional reinsurance accepted	R0820			-						-								0,0
Gross - Non-proportional reinsurance accepte	R0840													ļ	+			0,0
Reinsurers' share Net	R0900	11.461.880.52												-				11.461.880.5
Acquisition expenses	R0900	11.461.660,52																11.401.000,3
Acquisition expenses Gross - Direct Business	R0910	36.475.536,91		+	-	<del> </del>	+	-		+	+	<del> </del>			-	_		36.475.536,9
Gross - Proportional reinsurance accepted	R0920	36.475.536,91		+	+	<del> </del>	+	+		+	<del> </del>	<del> </del>						36.475.536,93
Gross - Non-proportional reinsurance accepted																		0,00
Reinsurers' share	R0940													†	+	+		0,01
Net	R1000	36.475.536,91																36.475.536,9
Overhead expenses		30.473.330,91																30.473.330,9
Gross - Direct Business	R1010	63.140.800,52		<del> </del>	·	t	†	<del> </del>			†	t						63.140.800,5
Gross - Proportional reinsurance accepted	R1020			†	1	1	†	†		†	†	t						0,01
Gross - Non-proportional reinsurance accepte	d R1030																	0,01
Reinsurers' share	R1040													1	†	†	+	0,0
Net	R1100	63.140.800.52									i e			i e	1			63.140.800,52
Other expenses	R1200	63.140.800,52																U3.140.000,52
Total expenses	R1300																	116,962,336,51
room expenses	N.1.300																	1 10.902.330,51

				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	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
The second secon	7	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written Gross	R1410									
	R1420	<del> </del>								0,00
Reinsurers' share Net	R1420 R1500									0,00
Premiums earned	R1500									0,00
Gross	R1510	+								0,00
Reinsurers' share	R1520	+								0,00
Net	R1600									0,00
Claims incurred	R1600									0,00
Gross	R1610	<del> </del>								0,00
Reinsurers' share	R1620									0,00
Net	R1700									0,00
Changes in other technical provisions	R1700									0,00
Changes in other technical provisions  Gross	R1710									0,00
Reinsurers' share	R1720	<del> </del>				ļ	ļ			0,00
Net	R1800									0,00
	R1800									0,00
Expenses incurred Administrative expenses	R1900									0,00
Gross	R1910									0,00
Reinsurers' share	R1920	÷								0,00
Net	R2000									0,00
Investment management expenses	R2000									0,00
Gross	R2010	<del> </del>								0,00
Reinsurers' share	R2020	<del> </del>				<del> </del>	<del> </del>			0,00
Net	R2100									0,00
	R2100									0,00
Claims management expenses Gross	R2110	<del> </del>				<del> </del>				0,00
Reinsurers' share	R2110	<del> </del>				<del> </del>				0,00
Net	R2120									0,00
Acquisition expenses	R2200									0,00
Acquisition expenses Gross	R2210	<del> </del>				<del> </del>	<del> </del>			0.00
Reinsurers' share	R2220	<del> </del>				<del> </del>	<del> </del>			0,00
Net	R2300									0,00
Overhead expenses	1200									0,00
Gross	R2310	†								0,00
Reinsurers' share	R2320	<del> </del>					†			0,00
Net	R2400	i e								0,00
Other expenses	R2500									0,00
Total expenses	R2600					-				
Total expenses  Total amount of surrenders	R2600							-		0.00
rocal amount or surrenders	R2700									0,00

#### Non-Life Technical Provisions

Entity: 1110 - NV Univé Zorg Scenario: 2021 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

#### Non - life Technical Provisions

							meccousiness and accep	ted proportional reinsurance	~						Accepted non-proport			Total Non-
		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	obligatio
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
echnical provisions calculated as a whole	R0010																	
inict business	R0020						1											
coepted proportional reinsurance business	R0030												1					
ccepted non-proportional reinsurance	R0040																	
stal Recoverables from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to																		
sunterparty default associated to TP calculated as a whole	R0050															-		
schnical Provisions calculated as a sum of BE and RM																		
est estimate																		
nemium provisions		-	No. of Lot, House, etc., in such such such such such such such such	The same of the sa	The same of the sa	The same of the sa	-	-	- Warner of the same of the sa	-	78-45	-	7/	25-	No. of Concession, Name of Street, or other party of the Concession, Name of Street, or other pa	The same of the sa	-	
nss	R0060	208.216.872.11																206
ross - direct business	R0070	208.216.872.11													-			206
ross - accepted proportional reinsurance business	R0060				<del> </del>		÷	÷					+					200
							-			_								
ross - accepted non-proportional reinsurance business stal recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	R0090							-					-	4				
our incoverable from remotance/SPV and critical for deficine the adjustment for expected losses due to sunferparty default.	R0100																	
acoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110	1																
acoverables from SPV before adjustment for expected losses	R0120				t	+	†	t					+	İ				
	R0130				<del> </del>	+	<del> </del>	+		-	<del> </del>		+	<del> </del>	<del> </del>		-	
acoverables from Pinite Reinsurance before adjustment for expected losses dail recoverable from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to puriferonity default	R0150			-		-												
		******				+	ł	<del> </del>										_
et Best Estimate of Premium Provisions	R0150	208.216.872,11																206
laims provisions																		
ross	R0160	596.896.538.71																596
ross - direct business	R0170	596.896.538,71																596
ross - accepted proportional reinsurance business	R0180																	
mas - arronted mon-removitimal reinscrame husiness	R0190																	
olal recoverable from reneurance/SPV and Finite Ne before the adjustment for expected losses due to sunterparty default	R0200																	
acoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210				ļ													
acoverables from SPV before adjustment for expected losses	R0220																	
scoverables from Finite Reinsurance before adjustment for expected losses	R0230																	
otal recoverable from remainance/SPV and Finite Relatter the adjustment for expected losses due to																		
sunterparty default	R0240										<u> </u>		·i	i				
et Best Estimate of Claims Provisions	R0250	596.896.538.71																590
otal Best estimate - gross	R0260	805.113.410,82																80
otal Best estimate - net	R0270	805.113.410,82																80
iak margin	R0280	31.862,735.69																3
mount of the transitional on Technical Provisions		5333111																
achnical Provisions calculated as a whole	R0290																	
est estimate	R0300				<del> </del>	+	<del> </del>	+		-			+	<del> </del>	<del> </del>		-	_
					ļ		ļ	ļ										
isk margin	R0310																	
achnical provisions - total				-	-	-	-	-		-	-	-	-					
schrical provisions - total	R0320	836.976.146,51																8
accoverable from reinsurance contract/SFV and Finite Re after the adjustment for expected losses due to contemparty default - total	R0330																	
echnical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	836.976.146,51																8
ne of Business (LoB); further segmentation																		
nemium provisions - Total number of homogeneous risk groups	R0350				T .	T	T						1					
laims provisions - Total number of homogeneous risk groups	R0360	2				-	1											
ash-flows of the Best satimate of Premium Provisions (Gross)																		
	R0370			-		-	-	-		-			-	-				-
ture benefits and claims		2,900,597,284,60			ļ		Ļ	ļ										2.9
ture expenses and other cash-out flows	R0380	117.296.241,07																
dure premiums	R0390	2.639.675.824,24		4		1												2.6
ther cash-in flows (incl. Recoverable from salvages and subregations)	R0400	179,000,829,77			1	1	1	1					1	1	1			1
ash-flows of the Best estimate of Claims Provisions (Gross)																		
sture benefits and claims	R0410	762.036.919,25																7
dure expenses and other cash-out flows	R0420	29,279,372,34		1	†	1	1						1					
fure cremiums	R0430				t	+	†	†					-					
ther cash-in flows (incl. Recoverable from salvages and subrocations)	R0440					+	<del> </del>	<del> </del>					+					1
		204.419.752,88			ļ		ļ							ļ				2
	R0450	0,00%			ļ	4	ļ						4	ļ	ļ			
ercentage of gross Best Estimate calculated using approximations																		
est estimate subject to transitional of the interest rate	R0460				L						<u> </u>							
				-														
est estimate subject to transitional of the interest rate	R0460																	

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# Own Funds - Solo

Entity: 1110 - NV Univé Zorg Scenario: 2021 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			$\sim$	$\sim$		
Ordinary share capital (gross of own shares)	R0010	51.000,00	51.000,00	THE RESERVE THE PERSON NAMED IN COLUMN 2 IS NOT THE OWNER.		The same of the sa
Share premium account related to ordinary share capital	R0030	201.935.478,98	201.935.478,98	The state of the s		and the same of th
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050		The same of the sa			
Subordinated mutual member accounts  Surplus funds	R0070				The state of the s	-
Preference shares	R0090		-			
	R0110					
Share premium account related to preference shares  Reconciliation reserve	R0130					
Subordinated liabilities	R0140	368.648.514,45	368.648.514,45			
	R0160			-		
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		and the same of th		and the same of th	
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			<b>&gt;</b>			
Solvency II own funds			$\sim$	$\sim$	$\overline{}$	
Own funds from the financial statements that should not be represented by the reconciliation			$\overline{}$	$\overline{}$		
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					
Deductions	INDEAN		$\overline{}$	$\overline{}$	$\overline{}$	
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	570.634.993,43	570.634.993,43			
Total basic own runds arter deductions	R0290	570.634.993,43	570.034.993,43			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300		THE RESIDENCE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NA	THE REAL PROPERTY AND PERSONS ASSESSMENT OF PERSONS ASSESSMENT ASSESSMENT ASSESSMENT ASS		THE REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund	KU3UU					
item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive	K0350					
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		And the Real Property lies and the last of	and the supplemental particular and the particular		
Total ancillary own funds	R0400		$\sim$	$\sim$		
Available and eligible own funds			$\sim$	$\sim$		
Total available own funds to meet the SCR	R0500	570.634.993,43	570.634.993,43			
Total available own funds to meet the MCR	R0510	570.634.993,43	570.634.993,43			
Total eligible own funds to meet the SCR	R0540	570.634.993,43	570.634.993,43			
Total eligible own funds to meet the MCR	R0550	570.634.993,43	570.634.993,43			
SCR	R0580	417.352.848,54	> <	> <		
MCR	R0600	168.897.592,55	> <	> <	$\sim$	
Ratio of Eligible own funds to SCR	R0620	136,73%	> <	> <	$\sim$	$\sim$
Ratio of Eligible own funds to MCR	R0640	337,86%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	570.634.993,43	$\sim$			
	R0710		$\sim$			
Own shares (held directly and indirectly)			$\sim$			
Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges	R0720					
Own shares (held directly and indirectly)  Foreseeable dividends, distributions and charges  Other basic own fund items	R0730	201.986.478,98				
Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and	R0730	201.986.478,98	>			
One state (indicated, distributions and charges  Other basic own fund items  Adjustment for real-field own fund items in respect of matching adjustment portfolios and ring fenced fund.	R0730 R0740		$>\!\!<$			
One shares (field directly and indirectly) Foreseastice following, distributions and charges Other basic own fund items Applicated for experienced on fund items in respect of multi-large adjustment portfolios and ring forced funds Reconcilitation reserve	R0730	201.986.478,98 368.648.514,45	$ \ge $			
One shares field directly and indirectly) Creatests disease, distributions and charges Other basic own fund items (Adjustment for restricted own fund items in respect of matching adjustment portfolios and may forced found.  Reportional time of the state of the stat	R0730 R0740 <b>R0760</b>					
One state (indicated, distributions and charges  Other basic own fund items  Adjustment for real-field own fund items in respect of matching adjustment portfolios and ring fenced fund.	R0730 R0740					
One shares field directly and indirectly) Creatests disease, distributions and charges Other basic own fund items (Adjustment for restricted own fund items in respect of matching adjustment portfolios and may forced found.  Reportional time of the state of the stat	R0730 R0740 <b>R0760</b>					

# **Solvency Capital Requirement - Standard Formula**

Entity: 1110 - NV Univé Zorg Scenario: 2021 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	84.094.312,59	84.094.312,59	
Counterparty default risk	R0020	20.838.541,25	20.838.541,25	
Life underwriting risk	R0030			
Health underwriting risk	R0040	296.903.977,71		
Non-life underwriting risk	R0050			
Diversification	R0060	-67.005.885,49	-67.005.885,49	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	334.830.946,06	334.830.946,06	

#### Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	82.521.902,47
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	417.352.848,54
Capital add-on already set	R0210	
Solvency capital requirement	R0220	417.352.848,54
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	00 to R0690 are not applicable)	

# Calculation of loss absorbing capacity of deferred taxes

		Delote the shock	Aitei tile silota
		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

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: 2021 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

MCR calculation Non Life		Non-life activities	
		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	805.113.410,82	2.788.452.388,16
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		
Obligations with profit participation - future discretionary benefits	R0220		The state of the s
Index-linked and unit-linked insurance obligations	R0230		
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	
MCRNL Result	R0010	168.897.592,55		
MCRL Result	R0200			

Overall MCR calculation	
Linear MCR	R0300
SCR	R0300
	110510
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070
168.897.592,55
417.352.848,54
187.808.781,84
104.338.212,13
168.897.592,55
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