NV Univé Zorg

Solvency and financial condition report - disclosure 2022 (Monetary amounts x € 1.000)

Balance sheet

Entity: 1110 - NV Univé Zorg Scenario: 2022 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets	1	
Goodwill	R0010	
Deferred acquisition costs	R0020	And the second s
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	728.439.729,87
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	103.277.559,23
Equities - listed	R0110	103.277.559,23
Equities - unlisted	R0120	
Bonds	R0130	581.061.693,18
Government Bonds	R0140	250.809.066,40
Corporate Bonds	R0150	330.252.626,78
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	37.600.861,54
Derivatives	R0190	6.499.615,92
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	262.378,06
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	262.378,06
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	570.970.612,24
Reinsurance receivables	R0370	370.970.012,24
Receivables (trade, not insurance)	R0380	14 647 214 04
Own shares (held directly)	R0390	14.647.314,04
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	150 244 222 44
Any other assets, not elsewhere shown	R0420	150.746.273,11
Total assets	R0500	1.635.176,56
TULAT ASSELS	KUSUU	1.466.701.483,88

Technical provisions - non-life	R0510	784.174.812.83
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	784.174.812.83
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	755.733.566,26
Risk margin	R0590	28.441.246,5
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	And the second s
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	348.661,2
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	165.595.747,3
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	5,835,061,7
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	7.185.998,46
Total liabilities	R0900	963.140.281.62

Premiums, claims and expenses by line of business

Entity: 1110 - NV Univé Zorg Scenario: 2022 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

					Lin	e of Business for: non-life in	surance and reinsurance obl	gations (direct business and a	ccepted proportional reins.	rance)					Line of Business for: accep	ted non-proportional reinsura	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
niums written				4						4		4						
Gross - Direct Business	R0110	2.661.957.809,11					<u> </u>											2.661.957.8
Gross - Proportional reinsurance accepted	R0120					-												
Gross - Non-proportional reinsurance accepted	1 R0130																	
Reinsurers' share	R0140	244.546,08																244.5
Net	R0200	2.661.713.263,03																2.661.713.2
miums earned																		
Gross - Direct Business	R0210	2.688.281.356,97																2.688.281.3
Gross - Proportional reinsurance accepted	R0220			i		j.	j_						_i					
Gross - Non-proportional reinsurance accepted															1	I		
Reinsurers' share	R0240	244.546,08																244.
	R0300	2.688.036.810,89																2.688.036.
ms incurred				1										1				
Gross - Direct Business	R0310	2.618.167.315,02				1	1											2.618.167.1
Gross - Proportional reinsurance accepted	R0320			1		T	T	1		T		1						
Gross - Non-proportional reinsurance accepted	1 R0330																	
Reinsurers' share	R0340														1			
	R0400	2.618.167.315,02		1	1		1											2.618.167
Changes in other technical provisions		2.010.107.315,02																2.010.107.
Changes in other technical provisions	R0410			+	 	+	+	 		+		+			-			_
Gross - Direct Business				÷			+											
Gross - Proportional reinsurance accepted	R0420																	-
Gross - Non-proportional reinsurance accepted																		
Reinsurers' share	R0440																	
Net	R0500																	
enses incurred	R0550	110.278.573,03																110.278.5
Administrative expenses							1											
Gross - Direct Business	R0510	4.539.054,63																4.539.0
Gross - Proportional reinsurance accepted	R0620																	
Gross - Non-proportional reinsurance accepted	1 R0630																	
Reinsurers' share	R0540			T	T	T	T			T I		T						
Net	R0700	4,539,054,63																4,539.
Investment management expenses																		
Gross - Direct Business	R0710	556.833,53		·		-	+			-								556.
Gross - Proportional reinsurance accepted	R0720			+	+	+	+	+		+							-	330.
Gross - Non-proportional reinsurance accepted	R0740																	
Reinsurers' share				i								-		1	-			
Net	R0800	556.833,53																556
Claims management expenses						4	Ļ			4								
Gross - Direct Business	R0810	9.784.460,59		1			1					4						9.784.
Gross - Proportional reinsurance accepted	R0820				1	1		1		1		1						
Gross - Non-proportional reinsurance accepted															1			
Reinsurers' share	R0840																	
Net	R0900	9.784.460,59																9.784
Acquisition expenses																		
Gross - Direct Business	R0910	32.231.104,52					T					1						32.231
Gross - Proportional reinsurance accepted	R0920			†		†	†	·		1		·		1				32.232
Gross - Non-proportional reinsurance accepted																		
Reinsurers' share	R0940						-							+	+			
Net	R1000	32.231.104,52																32.231
	K1000	32.231.104,52																32.231.
Overhead expenses				ļ		4									-			
Gross - Direct Business	R1010	63.167.119,76		 		4		4										63.167.
Gross - Proportional reinsurance accepted	R1020																	
Gross - Non-proportional reinsurance accepted														4				
Reinsurers' share	R1040																	
Net	R1100	63.167.119,76				1												63.167
expenses	R1200																	

				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	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	 								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	 								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	 				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	 								0,00	
Reinsurers' share	R2020	 				 	 			0,00	
Net	R2100									0,00	
	R2100									0,00	
Claims management expenses Gross	R2110	 				 				0,00	
Reinsurers' share	R2110	 				 				0,00	
Net	R2120									0,00	
Acquisition expenses	R2200									0,00	
Acquisition expenses Gross	R2210	 				 	 			0.00	
Reinsurers' share	R2220	 				 	 			0,00	
Net	R2300									0,00	
Overhead expenses	1200									0,00	
Gross	R2310	†								0,00	
Reinsurers' share	R2320	 					t			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: 2022 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions

Non - life Technical Provisions							Direct business and accep	ted proportional reinsurance	e						Accepted non-proporti	Sonal reinsurance:		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	1	Marine, aviation and	Fire and other damage to property insurance		Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional	Non-proportional property reinsurance	Total obli
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	-
echnical provisions calculated as a whole	R0010							1										
Viect business	R0020																	
ccepted proportional reinsurance business	R0030			1	1	1	1						-					
ccepted non-proportional reinsurance	R0040	-						_					-	_				-
otal Recoverables from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to	RUONO						_											
ounterparty default associated to TP calculated as a whole	R0050															1		
echnical Provisions calculated as a sum of BE and RM	AUGUO		-				-								_			
			The same of the sa	The same of the sa	The same of the sa	-	The same of the sa	-	The same of the sa	The same of the sa	-	The same of the sa		The same of the sa	The same of the sa	The same of the sa	The same of the sa	
lest estimate																		
remium provisions			The same of the sa						70-00	The state of the s		200						
ensi	R0060	160.545.745.56																
iross - direct business	R0070	160,545,745,56														-		_
iross - accepted proportional minisurance business	R0060	100.343,740.30		-			+											-
											-		_					_
loss - accepted non-proportional reinsurance business otal recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	R0090														·			
otal recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to				T		T	T	T T					7					
ounterparty default	R0100																	
	80110	1 1		1			1											
tecoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses																4		
secoverables from SPV before adjustment for expected losses	R0120			1	1										·			
Secoverables from Finite Reinsurance before adjustment for expected losses	R0130														1			
otal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to				1	1	T	T						T		·		1	
ounterpirty default	R0140	1		1			1	1					1	1		1		
Net Best Estimate of Premium Provisions	R0150	160.545.745,56		1	1	1	1							· · · · · · · · · · · · · · · · · · ·	(T	
		74,30						-										_
laims provisions	R0160																	$\overline{}$
2066		595.187.820.46																_
iross - direct business	R0170	595.187.820,46			1		.i							-	-			
iross - accepted proportional reinsurance business	R0180			1														
lones - arrented mon-removitimal reinsurance husiness	R0190																	
obli recoverable from remurance/SPV and Pirate Re before the adjustment for expected losses due to ounterparty default	R0200													İ				
tecoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	1 1		1														
secoverables from SPV before adjustment for expected losses	R0220			1	1	1	1									1		
acoverables from Finite Reinsurance before adjustment for expected losses	R0230						-	-										
otal recoverable from rensurance/SPV and Printe Relative the adjustment for expected losses due to	MU230						4								,			_
ounterpirty default	R0240	1 1		1														
Set Best Estimate of Claims Provisions	R0250			+			+						4	·		4		_
		595.187.820.46																
otal Best estimate - gross	R0260	755.733.566,02											4	4	()	4		
otal Best estimate - net	R0270	755.733.566,02																
tisk margin	R0280	28.441.246.57																
						-		-					-	-	-	-		
Imount of the transitional on Technical Provisions																		-
echnical Provisions calculated as a whole	R0290	1		1			1	1								1	1	
lest estimate	R0300																	
tisk margin	R0310			1	1	1	1						1				I	
echnical provisions - total		-																
	00000	-							-			-	_					
echnical provisions - total secoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to	R0320	784.174.812,59											4					_
Secoverable from reinsurance contract/SPV and Piritle Re after the adjustment for expected losses due to ounterparty default - total	R0330	4																
																		_
echnical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	784.174.812,59	-						-			-	_					
ine of Business (LoB): further segmentation																		
himium provisions - Total number of homogeneous risk groups	R0350	2					-											
Salms provisions - Total number of homogeneous risk groups	R0360			+	+	+	+	+					+	·	,		l	
		-											-					
ash-flows of the Best satimate of Premium Provisions (Gross)																		_
uture benefits and claims	R0370	2.871.660.439.23		1			.1								4	L		
uture expenses and other cash-out flows	R0380	115.406.891,29													1			
uture premiums	R0390	2.651.755.608,85		1	1	1	1						1		(1	
	R0400			+	+	+	+	+					+	·	,		ł	_
Other cash-in flows (Incl. Recoverable from salvages and subrogations)	nu-60	174,765,976,12				-	-						-			-		
ash-flows of the Best estimate of Claims Provisions (Gross)																		_
uture benefits and claims	R0410	652.773.383,97		1	1	.1	.1											
uture expenses and other cash-out flows	R0420	13.819.219.85		1												(1	
uture premiums	R0430	AMERICAN		1	1	1	1	1					-	†				
	R0430			+	 	+	+						+	<u> </u>	·	·		_
Other cash-in flows (incl. Recoverable from salvages and subrogations)		71,404,783,37		4		4	4								·	4	L	
ercentage of gross Best Estimate calculated using approximations	R0450	0,00%	1	1	1	1	1	1					1			1	1	
lest estimate subject to transitional of the interest rate	R0460			1														
echnical provisions without transitional on interest rate	80470			+		+	+	+					-	ļ	,			
				4			·							ļ	·	·		-
lest estimate subject to volatility adjustment	R0480			4			4								·	4	L	
echnical provisions without volatility adjustment and without others transitional measures	R0490																	

Non-life Insurance Claims Information		
		So Current year (considere)
Secto Grant And Jones And	Column C	C15 D12 D13 D14 D15 D15 D15 D15 D15 D15 D15
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	Column C	the state of the s
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Own Funds - Solo

Entity: 1110 - NV Univé Zorg Scenario: 2022 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
		C0010	C0020	C0030	C0040	; C0030
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 same of the sa		
Share premium account related to ordinary share capital	R0030	201.935.478,98	201.935.478,98	the same of the sa		The second secon
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			The state of the s		The same of the sa
Preference shares	R0090		The same of the same of the same of the same of			
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	301,574,723,28	301.574.723.28	-	-	
Subordinated liabilities	R0140	301.374.723,28	301.374.723,26			
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 Own funds from the financial statements that should not be represented by	R0180					
the reconciliation reserve and do not meet the criteria to be classified as						
Solvency II own funds						
0 6 4 6 4 6 4 6 4 6 4 4 6 4 4 4 4 4 4 4				$\overline{}$	$\overline{}$	
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	KU22U		\sim	\sim	\sim	\sim
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	503.561.202,26	503.561.202,26			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, 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					i
A transfer brades a secondary at a secondary of a secondary design of the secondary of the	R0330					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand						
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					-
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive						
2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the						
Directive 2009/138/EC	R0370					!
Other ancillary own funds	R0390		and the same of th	and the last of th		
Total ancillary own funds	R0400		\sim	\sim		
Anniloble and elicible and found						
Available and eligible own funds		503.561,202.26	503,561,202,26			
Total available own funds to meet the SCR	R0500	503.561.202,26	503.561.202,26			
Total available own funds to meet the MCR	R0510					
Total eligible own funds to meet the SCR	R0540	503.561.202,26	503.561.202,26			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR						
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR	R0540	503.561.202,26	503.561.202,26			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR	R0540 R0550	503.561.202,26 503.561.202,26	503.561.202,26	***		
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR	R0540 R0550 R0580	503.561.202,26 503.561.202,26 403.569.642,20	503.561.202,26			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR Ratio of Eligible own funds to SCR	R0540 R0550 R0580 R0600 R0620	503.561.202,26 503.561.202,26 403.569.642,20 160.620.000,97	503.561.202,26			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR	R0540 R0550 R0580 R0600	503.561.202,26 503.561.202,26 403.569.642,20 160.620.000,97 124,78% 313,51%	503.561.202,26			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR	R0540 R0550 R0580 R0600 R0620	503.561.202,26 503.561.202,26 403.569.642,20 160.620.000,97 124,78%	503.561.202,26			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconcillation reserve	R0540 R0550 R0580 R0600 R0620 R0640	503.561.202,26 503.561.202,26 403.569.642,20 160.620.000,97 124,78% 313,51%	503.561.202,26			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR Ratio of Eligible own funds to SCR Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconciliation reserve	R0540 R0550 R0580 R0600 R0620 R0640	503.561.202,26 503.561.202,26 403.569.642,20 160.620.000,97 124,78% 313,51%	503.561.202,26			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR MCR Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconcillation reserve Encos of assets over liabilities Down starse (led drictly and indirecthy)	R0540 R0550 R0580 R0600 R0620 R0640	503.561.202,26 503.561.202,26 403.569.642,20 160.620.000,97 124,78% 313,51%	503.561.202,26			
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Solvency Capital Requirement - Standard Formula

Entity: 1110 - NV Univé Zorg Scenario: 2022 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	53.340.920,97	53.340.920,97	
Counterparty default risk	R0020	19.059.168,97	19.059.168,97	
Life underwriting risk	R0030			
Health underwriting risk	R0040	301.337.109,28	301.337.109,28	
Non-life underwriting risk	R0050			
Diversification	R0060	-49.038.426,63	-49.038.426,63	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	324.698.772,59	324.698.772,59	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	78.870.869,61
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	403.569.642,20
Capital add-on already set	R0210	
Solvency capital requirement	R0220	403.569.642,20
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

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

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: 2022 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	755.733.566,02	2.661.713.263,03
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	DODCO.		
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	D0110		
Assistance and proportional reinsurance	P0120		
Miscellaneous financial loss insurance and proportional reinsurance			
Non-proportional health reinsurance			
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 activities	
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 state of the s
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		AND REAL PROPERTY OF THE PROPE
Total capital at risk for all life (re)insurance obligations	R0250	And the second s	

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
NL Result	R0010	160.620.000,97	
I Result	R0200		

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

C0070
160.620.000,97
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181.606.338,99
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160.620.000,97
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C0070
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