NV Univé Zorg

Solvency and financial condition report - disclosure 2024 (Monetary amounts x € 1)

Balance sheet (annual solo)

Entity: 1110 - NV Univé Zorg Scenario: 2024 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	i i
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	857.622.293,33
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	118.539.724,83
Equities - listed	R0110	118.539.724,83
Equities - unlisted	R0120	i i
Bonds	R0130	629.968.786,40
Government Bonds	R0140	380.833.096,67
Corporate Bonds	R0150	249.135.689,73
Structured notes	R0160	<u>-</u>
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	108.808.234,37
Derivatives	R0190	305.547,73
Deposits other than cash equivalents	R0200	1
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	7.580.235,47
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	7,580,235,47
Reinsurance recoverables from:	R0270	1
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	IR0360	539,340,640,17
Reinsurance receivables	R0370	333.340.040,17
Receivables (trade, not insurance)	R0380	40.787.458,64
Own shares (held directly)	R0390	10.707.730,07
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	144.539.856,54
Any other assets, not elsewhere shown	R0420	2.290.683,06
Total assets	R0500	1.592.161.167.21
. 0441 400000	1.0500	1.352.101.107,21

Liabilities

Technical provisions - non-life	R0510	729.958.205,69
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	i
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	729.958.205,69
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	699.497.832,5
Risk margin	R0590	30.460.373,1
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	IR0660	
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	·i
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	<u>-</u>
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	IR0790	1.668.047,4
Debts owed to credit institutions	R0800	<u>-</u>
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	151.240.182,44
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	1,179,322,66
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	IR0870	i
Any other liabilities, not elsewhere shown	R0880	5.954.419,10
Total liabilities	R0900	890.000.177,37
		050.000.177,3
Excess of assets over liabilities	R1000	702.160.989,8

Premiums, claims and expenses by line of business

Entity: 1110 - NV Univé Zora Scenario: 2024 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

					Line of Bus	iness for: non-life insuran	ce and reinsurance obliq	pations (direct business and	accepted proportional	reinsurance)				Line	of Business for: accepted	i non-proportional reinsu	rance	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110 R0120	2.938.591.062,99		-									T					2.938.591.062,99
	R0120			1	i	1		T T		i .		1	î .					0,00
Gross - Non-proportional reinsurance accepted	R0130														ī		ī	0,00
Reinsurers' share	R0140	245.630,15																245.630,15
Net	R0200	2.938.345.432,84																2.938.345.432,84
Premiums earned	1			1		1		1 1		i .			i .		i e		1 1	
Gross - Direct Business Gross - Proportional reinsurance accepted	R0210	2.897.537.265,52			!							1	1					2.897.537.265.52
Gross - Proportional reinsurance accepted	R0220				1	1		1				1	1					0.00
Gross - Non-proportional reinsurance accepted	R0230																	0.00
Reinsurers' share	R0240	245 630 15																245.630.15
Not	R0300	2.897.291.635.37																2.897.291.635.37
Claims incurred	1																	
Gross - Direct Business	R0310	2.775.146.114,16			<u> </u>	·		†		t		ł						2.775.146.114,16
Gross - Proportional reinsurance accepted					 	·		·}		†		·	+	-	-	-		0.00
	R0320 R0330 R0340								-									0,00
Gross - Non-proportional reinsurance accepted Reinsurers' share	P0340														 		·	0,00
Nenscrets state	R0400	2,775,146,114,16																2,775,146,114,16
Net .	R0400	113.241.888.57																
Expenses incurred																		113.241.888,57
Administrative expenses	R0610 R0620 R0630 R0640				<u> </u>			 		÷								
Gross - Direct Business	N0610	4,261,829,09	ļ		ļ	ļ		·		·		ļ	<u> </u>	-				4.261.829,09
Gross - Proportional reinsurance accepted	R0620																	0,00
Gross - Non-proportional reinsurance accepted	R0630													ļ	ļ	ļ		0,00
			i	1	i	1		1 1		<u> </u>		1	<u> </u>	i	<u> </u>	<u> </u>	1	0,00
Net	R0700	4.261.829,09																4.261.829,09
Investment management expenses	1		j	_(1	1				1		i	L	<u>i</u>	<u>i </u>	<u> </u>	1	
Gross - Direct Business	R0710	859.230,62		_{	1	1				1			L					859.230,62
Gross - Proportional reinsurance accepted	R0720		!		1	1		1		1		l	1					0,00
Gross - Non-proportional reinsurance accepted	R0720 R0730 R0740														i	Ī	i .	0,00
Reinsurers' share	R0740			1	i .	1		1 1		1		i .	1		1	1	i I	0,00
Net	R0800	859.230,62																859.230,62
Claims management expenses	l			i	i			1 1		ł		i	ł		ł	ł	i I	
Gross - Direct Business	R0810	8.192.483,40		[· · · · · · · · · · · · · · · · · · ·				!	T					8.192.483,40
Gross - Proportional reinsurance accepted	R0820 R0830			1	i	1		T T		i .		1	T					0.00
	R0830													i .	1	T	ī	0,00
Reinsurers' share	R0840			1				1					1		1	1		0.00
Net	R0900	8.192.483.40																8.192.483.40
Acquisition expenses		0.131.403,40																1
Gross - Direct Business	R0910	33,289,284,23		1	1	1		1		1		1	T					33,289,284,23
	R0910 R0920	2220720723			†	†		·		t		t	†				-	0.00
	R0930 R0940			+				1		-			-					0.00
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0940													·	†	·	÷	0,00
Net	R1000	33,289,284,23																33.289.284.23
	KA000	33.209.204,23		1						!			 		!			33-207-204,23
Overhead expenses Gross - Direct Business	R1010	66 630 061 33			 	 		 		 		ļ	 					66.639.061.23
Const Described of constant	R1020	66,639,061,23				·		·		÷		ļ	+					00.039.001,23
unosa - proporuonar remsurance accepted	R1020			-	-							-						0,00
Gross - Non-proportional reinsurance accepted														ļ	ļ	ļ	ļ	0,00
Reinsurers' share	R1040 R1100			i						i			i		i			0,00
Net		66.639.061,23																66.639.061,23
Balance - other technical expenses/income	R1210			The state of the s			The state of the s		The same of the sa	The state of the s	The state of the s					The same of the sa		
Total technical expenses	R1300																	113.241.888,57

				Line of Business for: lit	e insurance obligations			Life reinsuran		
		Health insurance	participation	Index-linked and unit- linked insurance	Other life insurance	from non-life insurance contracts and relating to health insurance obligations	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>	<u> </u>			<u> </u>	<u> </u>				
Gross	R1410	<u> </u>			<u> </u>	<u> </u>				0,00
Reinsurers' share	R1420									0,00
Net	R1500									0,00
Premiums earned	l									
Gross	R1510									0,00
Reinsurers' share	R1520	i .	i .	i .	i .	i .	i i			0,00
Net	R1600									0,00
Claims incurred	i						ii			
Gross	R1610 R1620									0,00
Reinsurers' share										0,00
Net	R1700									0,00
Expenses incurred	R1900									0,00
Administrative expenses	i									
Gross	R1910 R1920									0,00
Reinsurers' share										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	1									
Gross	R2110	!		ļ		!				0,00
Reinsurers' share	R2120	†		}		†				0,00
Net	R2200									0,00
Acquisition expenses	1									
Gross	R2210		1	[0,00
Reinsurers' share	R2220									0,00
Net	R2300									0,00
Overhead expenses	1									-,
Gross	R2310	†		}		†				0,00
Reinsurers' share	R2320			}						0,00
Net	R2400									0.00
Balance - other technical expenses/income	R2510									0,00
Total technical expenses	R2600									
Total amount of surrenders	R2700									0.00

Non-Life Technical Provisions

Entity: 1110 - NV Univé Zorg Scenario: 2024 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life	Technical	Provision
------------	-----------	------------------

							pirect business and accep	ted proportional reinsuran	DE .						Accepted non-proport			
		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	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	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
Direct business	R0020																	
Accepted proportional reinsurance business	R0030		!	!	1	1	1	1			1	!	1					
Accepted non-proportional reinsurance	R0040																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	90000					T	T											
	R0050	-						-	The same of the sa		-	-	-	-	The same of the sa			
Technical Provisions calculated as a sum of BE and RM Best estimate																		
										The same of the sa						The state of the s		
Premium provisions					-	_												_
Gross	R0060	225,712,310.02												The same of the sa	The same of the sa			225,712.
Gross - direct business	R0080	225.712.310.02	ļ	i	ļ	-i	ļ				ļ	ļ	ļ			-		225.712.
Gross - accepted proportional minsurance business																		_
Gross - accepted non-proportional reinsurance business. Total recoverable from reinsurance/SFV and Pinite Re before the adjustment for expected losses due to	R0090															 		
counterpirty default	R0100																	
		-																
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110		i	J	i	_i	i	.i			1	i	i			i	i	
Recoverables from SPV before adjustment for expected losses	R0120			1			1	1			1	!	1			1		
Recoverables from Finite Reinsurance before adjustment for expected losses Total personable from principles of SIV and Finite Re after the adjustment for expected losses than to	R0130							1			i							
				}	1	1	1	1			}		1			}		
counterparty default	R0140			 		· 	ļ				 					 		
Net Best Estimate of Premium Provisions	R0150	225.712.310,02								-	-	-	-	The same of the sa	-	-	-	225.712
Claims provisions																		
Gross	R0160	473.785.522,38																473.785.
Gross - direct business	R0170	473.785.522,38									<u> </u>		L		-			473.785.
Gross - accepted proportional reinsurance business	R0180												<u> </u>					
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SAV and Pintor Ne before the adjustment for expected space due to	R0190													i		i	i	
	R0200																	
counterparty default	H9200	-																
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	i i		1	i	1	1	1			1		i			1	i	
Recoverables from SPV before adjustment for expected losses	R0220		1	 	1	-1	1	1			†	†	1			†	†	
	80230												t					-
Total recoverable from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to			ļ		 		·	-			+	t	t			+	+	
counterparty default	80240			J			1				1		L			1		
Net Best Estimate of Claims Provisions	R0250	473.785.522.38																473.785.5
Total Best estimate - gross	R0260	699.497.832,40																699,497.8
Total Best estimate - net	R0270	699,497,832,40																699,497,8
Risk margin	R0280	30.460.373.15	i.	i.	i	1	i	1 1			i .	i.	i .			i .	i.	30,460.3
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290				T	T							1				T .	
Best estimate	R0300					1		1					I					
Risk margin	R0310	1		!		!	!	1										
Risk margin Technical provisions - total																		
	R0320	729,958,205,54																729.958.
counterparty default - total	R0330																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	729,958,205,54																729,958
Line of Business (LoB): further segmentation																		
Premium provisions - Total number of homogeneous risk groups	R0350			<u> </u>	<u> </u>	<u>.i.</u>	<u> </u>	<u>i</u>			<u>į</u>	<u>i</u>	<u> </u>			<u> </u>	<u> </u>	
Claims provisions - Total number of homogeneous risk groups	R0360	2	l	1		1	1			 	1	1	1			1		
Gash-flows of the Rest estimate of Premium Provisions (Gross)																		
Future binefits and claims	R0370	3.212.528.030.19		1	1	1	1	1			1	1				1		3.212.528
Future expenses and other cash-out flows	R0380	142.636.064,82			1						1		1			1		142.636
Future premiums	R0390	2,894,598,302,00		1	1								:					2.894.598.
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	234.853.482.84						1										234.853
Cash-flows of the Best estimate of Claims Provisions (Gross)																		234.853
Future benefits and claims	R0410	574.295.013,14		!		1	!	1										574.29
Future expenses and other cash-out flows	80420	13,419,863,79	[1	1		1	1			†		†			†	1	13.41
Future premiums	R0430			1	1	·	[[1		!			1	1	12.71
Other cash-in flows (incl. Recoverable from salvages and subrogations)	80440	113.929.354,56	 	 	t		 	·/			†	†	t			†	t	113.92
Percentage of gross Best Estimate calculated using approximations	R0450	0.000		!	!		ļ				†		†			†	ļ	113.92
Percentage or gross seat calculated using approximations Best estimate subject to transitional of the interest rate	R0450	0.00%		 	 		<u> </u>	·		·	†	†	†			†	t	
Deat element subject to transitional or the interest rate Technical provisions without transitional on interest rate	R0470		ļ	ļ	ł	-{	ļ			ļ	ļ	ļ	ļ	ļ	ļ	ļ	ļ	
					 						 		ł			 	<u> </u>	
Best estimate subject to volatility adjustment	R0480		<u> </u>	 	ł	-{	 			ļ	<u> </u>	ł	ł	ļ	ļ	t	ł	
Technical provisions without volatility adjustment and without others transitional measures Expected profits included in future premiums (EPEPP)	HJ490	1 220 266 00		 	 			·			 		 			 	<u> </u>	1.370

Non-life Insurance Claims Information															
					Development year					14 156+			In Current year		Sum of years (constables)
		2 1	•	1 1	7 #	•	10 11	12	11	14 15 8 +					V
Gross Claims Poid (non-cumulation)	C0015 C0015	CROSS CROSS	CORNO O	0060 (2003)	C2000 C0000	CECOR.	C00.18 C00.33	(MIN)	C00.60	C0100 C0100	_		CEO TR.		CELEO
700 83320 900 83310		78033 78040 00 44.337.53000 -0.335.5300		0.00					- 100	0.00	⊃ p	R0000			154559566779
2013 2013 2013	1,094,042,343,00 \$11,231,045			0.00 0.00 0.00 69.228.35 706.490.00 11.669.33 904.00 21.270.14	72.091.60	500 530 500 530 500 530 500 530	0.00 E	00 000 00 5.00	0.00			80130 90130			1.540.381.667.79 1.642.371.082.00 1.664.382.049.38
201 8036	900 228 105 00 734 860 471 928 379 567 00 725 607 00 1,066 629 498 00 586 002 50	00 41 300 800 00 19014033 00 24 804 328.00 4125 7370 00 27 40 500 00 1000 443	00 -125.00.00 00 -1.764.127.00 1 00 9.000.10	904.06 31,270.14 0.00 0.00	140 140 100 0	5.00 0.00 H1.20 0.00	94.85 E	25			F	80040 80050			1.654.792.049.59 1.674.934.807.85 1.683.198.622.70
2005 R034D 8034D	1.191.997.598.00 \$74.988.673 1.172.993.945.17 \$47.618.403	27-40 NO.00 10000413 20 20 100 EW 75 -120 NO.1 20 20 20 NO.18 -120 NO.1 20 20 NO.18 21 NO.2	51 20.01 90 264.38	0.00 20.734.84 170.13 79.01	0.00 390.10	3.16						R0080 R0070	3.16		1776.945.930.09
2007 93380 2008 93390	1.492.672.612.79 613.492.171 1.592.678.643.50 638.591.701	46 21.676.091.89 2.134.227.4 26 27.726.811.11 -340.415.1	48 2.430.17 20 90.772.97	4,200,75 52,77 4,236,34 536,26	907.66						- E	RCCRO RCCRO	952.66 536.25		2 2069 912 306 31
209 8030 200 8030	1,797.448.817.17 641.208.00 1,879.874.883.60 707.97.307	40 36.870.517.80 -3.896.0853 28 31.657.887.40 -1.0533	32 463.07 32 223.009.36	94,750.09							F	80000 80010	94,792.09 -215,899.54		24683874266 259836263832
2022 R3230	1.000.000.000.00 TODAY TO 1.000.000.000.00 SER.000.000 2.200.000.000.000.000.000	10 27-04-38-30 3080-0-1 3080-0	-								- E	80230	-1.000,140,00 -2.000,140,00		1.000 201 200 201 1 1 1 1 1 1 1 1 1 1 1 1
202 80240 2024 80200	2.396.834.266.62 486.506.760 2.318.344.851.38	26									F	80040 80050	486, 506, 750, 34 2,308, 344, 650, 38		2.832441.03636
Reinsurance Recoveries received (non-constribe)											Total	ROSIO	279941889181		31.339.714.141.44
Proc 8230	C0400 C0610	C0630 C0630	C0640 C	C490 C2440	C0670 C0680	C0490	CEPES CEPES	C07700	C0730	C0760 CE760	_	R0300	C0760		CEF70
2000 R0330 2003 R0330											_ [80320 80320			
2002 82330 2003 82340								-			F	80330 80340	_		
203 8230											- 8	RD350 RD360			
206 8310 207 8330											Ŀ	80370 80380			
208 8290 209 9340											F	80390 80400	-		
200 8340											F	80430			
2022 8040			_								- 1	80430			
202 S140 203 S260												10410 10410			
Net Claims Paid (non-consistive)											Tetal	80460			
Pog 8000			- AM				C1000		/111A		_ ,	80500	CUM		CHAN
20 600	1.094.842.343.00 511.271.041	## 377 982-00 - \$188 1816 1816 1816 1816 1816 1816 1816	00 -305.392.00	69,228,35	75.807.79 72.091.65						- 1	80520 80520			1,540,381,667,79 1,641,371,082,00 1,664,382,049,58 1,674,936,607,80 1,681,198,622,70
202 8010 203 8010	903.228.105.00 704.860.473 828.378.567.00 703.607.00	50 41 NO 838 00 1 901 602 0 50 24 824 328 00 -4 125 77 7.0	00 -325,382,00 00 -3,364,127,00 1 00 9,063,30 11 23,884,79	99,228,35 700,499,55 11,669,33 800,56 21,270,14	16.00		26.00				- 1	80530 80540			146439704938
2004 80900 2005 80900	1.066.679.498.00 586.007.604 1.181.897.598.00 574.888.673	20 27.40 520.00 \$090.64%; 20 25.568.828.75 -5.520.8643	11 23.894.79 10 20.00			H1.20					- E	10550 10560			
2006 80010 2007 80010	1.172.993.945.17 S47.618.421 1.492.672.612.79 613.483.111	23 20:071.792.18 -1.331.7973 48 21.631.091.89 2.134.2274	10 20.00 80 264.00 48 2.600.07	\$70.52 79.28 4.200.79 52.77	390 33 902 66	3.16					- 1	80570 80580	3.16		1776.945.000.00 1809.311.104.67 2009.912.106.31
2008 80090 2008 90000	1.582.878.640.50 628.581.723 1.787.448.857.17 645.208.201	29 27.700.833.11 -040.415.1 40 36.872.517.62 -2.896.085.1	30 90,772,67 31 443,67 33 -215,893,54	4,235,24 525,26 94,750,09								R0590 R0500	\$26.26 94.750.09		2,238,909,296,27 2,496,818,742,66
202 8042 202 9040	1.797.448.997.17 649.208.30 1.879.874.883.66 707.307.307 1.864.703.161.23 728.631.77	60 31.807.517.82 -2.991.091.3 20 31.807.507.40 -1.003.3 83 3.538.402.44 -1.702.040.3	22 -225 899 54 28								F	80620 80620	-215.889.54 -5.792.040.78		2.718.909.296.27 2.446.818.742.66 2.598.562.668.30 2.698.141.871.56
200 8040	2.295.894.202.20 589.864.602 2.295.834.265.82 486.506.700 2.218.344.852.39	100 140 M									F	10630 10640	-3.600, 140, 66 486, 576, 770, 54		237472848140
209 1000	2.718.344.952.30	_										ROUGO process	2.708.344.002.38		25/4/28/41/05/56 25/8/41/25/56 27/8/44/91/56 31/39/94/41/44
		NTSONRATES (only in the case of using									resul	James			
	ANALTSCHILL DECIDENTION DEL				****		2002	1	1815	****					
	Desire series	2050 2011 71800 71850	F1810. /	1815 CIRAS	CHEST CHEST	2007	CHREE CHREE	71800	CIBIA	C1818 C1818	C1848				
	Historic inflation cate - total 80700		+	-		_		\perp			\perp				
	Michael Miletine	1 1	1 1			1	1 1	1 1		1					
	softwine 80710		+	-		_		\perp			+				
	Hodaric inflation rates	1 1	1 1				1 1								
	ratio - India Midanic inflation ratio indexial inflation Midanic inflation ratio inflation Midanic inflation ratio inflation														
		2029 2026 CAMA CAMA	2027	1028 2029	2000 2000	2032	2011 2034	2019	2019	2027 2028	2022				
	Expected inflation rate -	FRANK FRANK	F 100 100	THE CAME	rwan room	/sem	Canal Canal	CHAR	FRIA	A114 /1144	PHAR				
	sofurios rate - tatal Expected infurios rates external infurios Expected Infurios E		+			_		\perp			\perp				
	Injected Inflation rate:														
	inflation 80740		+			_		\perp			\perp				
	Expected inflation rate:														
	endogenous inflation 83750														
		FEMA													
	Execution of inflation rate	FFINA													
	1000														
					Development year					и иь-	_			Year end (discounted data)	i
Gross undiscounted Best Satinate Coins Provisions															
Gross undiscounted Best Satinate Claims Provisions															
Gross undiscounted Entitleate Claims Provisions Print State Claims Provisions Print B0000	C0230 C0230	C2220 C0230	C0340 C	0290 (2200	CH170 C0200	C0210	C0000 C0100	0330	C0330	C0310 C2330			80000	C0:350	
Overs undiscounted that Estimate Claims Provisions 82200 2003 82330 2003 82330 2013 82330	C0200 C0210 533.347.664.00 \$7.352.40 968.003.93.44 305.708.20	C02200 C02200 C02200 C02200 S16423700 C0 S16427000 S10442700	C03100 C	0230 (0200)	(3279 (3280	(0.210	C0000 C0000	(0330	C0330	C0340 CE190			80300 80300 80300	C0:390	
### Cost undiscounted Boot Estimate Chines Provided ### POST	C0330 C0318 \$183.547.664.00 F7.823.00 \$48.603.012.44 003.703.00 778.813.141.00 778.813.141.00 78.603.112.44 003.00	C02200 C02200 SC 905-602 PM 00 SEACCLISTON SC 105-602 PM 00 SEACCLISTON SC 105-602 PM 000	C0240 0 0.00 0.00 0 0 0.00 0 1 100 00 0 0 1.107 125 40	0336 (2260	C837/0 C9280	(0390	C0100 C1100	0330	C0110	CC348 C2330			80300 80330 80300 80300 80340	CC-360	
Oss units contact East Salante Clairs Provided Page Page Page	248.605.812.44 205.708.200 718.603.000.30 50.566.50 728.823.245.30 40.565.50 602.822.323.30 40.565.50 538.279.233.27 20.366.80	80 94 PM 647 00 108 422 0 8 880 100 0 114 0 114 0 100 0 00 -30 207 46 00 134 277 0 12 778 886 30 12 22 0 00 4 278 127 30 - 222 344 3	00 0.00 00 1.794.000,00 00 -1.873.216.40 00 -1.791.485.90 90 -1.495.807.22	0239 (0290	CE1270 C0380	CC2360	C0000 C0100	(323)	C0330	C0345 C2330			82300 82320 80320 80330 82340 82340 82360	CERNS	
Ones unificational field fictions Colors Provided Proc. 1922 1922	248.605.812.44 205.708.200 718.603.000.30 50.566.50 728.823.245.30 40.565.50 602.822.323.30 40.565.50 538.279.233.27 20.366.80	80 94 PM 647 00 108 422 0 8 880 100 0 114 0 114 0 100 0 00 -30 207 46 00 134 277 0 12 778 886 30 12 22 0 00 4 278 127 30 - 222 344 3	00 0.00 00 1.794.000,00 00 -1.873.216.40 00 -1.791.485.90 90 -1.495.807.22	C295 C2290	C3279 C3260	C0290	CERSO CERSO	(33.20	C0230	CE310			80300 80300 80300 80300 80340 80360 80360 80300 80300	CE362	
One unificated fine facilities Chine Provided Total	\$48,000,011,44 200,728,700 133,000,100,44 50,500,100 278,823,246,79 20,541,931 600,823,323,19 40,900,903 138,779,715,77 20,906,801 508,804,122,00 26,908,811 628,840,698,50 41,727,803 440,877,327,515	00 44 PM 807 20 128 422 5 46 8 8 8 17 18 10 17 12 18 18 18 18 17 18 18 17 18 18 18 17 18 18 18 18 18 18 18 18 18 18 18 18 18	00 0.00 00 1.794.000,00 00 -1.873.216.40 00 -1.791.485.90 90 -1.495.807.22	C2290	(3379)	C0.316	C0000 C0000	0338	C0310	C0948 C2399			8220 8222 8222 8222 8226 8226 8226 8226	CE362	
On onlineated that failure (See Annabel 1	\$48,000,011,44 200,728,700 133,000,100,44 50,500,100 728,923,246,79 20,541,931 600,823,323,19 40,900,903 138,779,715,77 20,906,901 508,904,722,00 20,908,901 508,904,722,00 24,908,901 628,904,908,00 41,727,903 640,877,707,731	00 44 PM 807 20 128 422 5 46 8 8 8 17 10 10 17 12 12 12 12 12 12 12 12 12 12 12 12 12	00 0.00 00 1.794.000,00 00 -1.873.216.40 00 -1.791.485.90 90 -1.495.807.22	G2360 G2360	C2279 C2376	C0316	C0000 C0000	0332	C0130	CC395 C2395			83200 83202 83202 83202 83202 83202 83202 83202 83202 83202 83202 83202 83202 83202 83202 83202	G0369	
See confusion for their One-Anisa	248.605.812.44 205.708.200 718.603.000.30 50.566.50 728.823.245.30 40.565.50 602.822.323.30 40.565.50 538.279.233.27 20.366.80	00 44 PM 807 20 128 422 5 46 8 8 8 17 10 10 17 12 12 12 12 12 12 12 12 12 12 12 12 12	00 0.00 00 1.794.000,00 00 -1.873.216.40 00 -1.791.485.90 90 -1.495.807.22	0200 C200	C2279 C0320	CC3792	C0000 C0000	0339	C0330	CC395 C2395			80220 80220 80220	C0365	
Standards for Maria City Parison	\$48,000,011,44 200,728,700 133,000,100,44 50,500,100 728,923,246,79 20,541,931 600,823,323,19 40,900,903 138,779,715,77 20,906,901 508,904,722,00 20,908,901 508,904,722,00 24,908,901 628,904,908,00 41,727,903 640,877,707,731	00 44 PM 807 20 128 422 5 46 8 8 8 17 10 10 17 12 12 12 12 12 12 12 12 12 12 12 12 12	00 0.00 00 1.794.000,00 00 -1.873.216.40 00 -1.791.485.90 90 -1.495.807.22	0238 C2380	C2279 C2220	(22)0	Come I came	0332	C0330	COMB CE3392		100	80220 80220 80220	-0.0 701 110 70 110 110 110 110 110 110 110	
10 10 10 10 10 10 10 10	5-84.05.81.64 (25.74.29) 5-84.05.81.64 (25.74.29) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.34.34.34.37 (26.64.39) 73.28.34.34.34.34.37 (26.64.39) 73.28.34.34.34.34.34.34.34.34.34.34.34.34.34.	10 10 10 10 10 10 10 10	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					(2)20 				74	80330 80330 80330 80330 80340 80360 80360	-08 771 110 70 110 110 110 110 110 110 110	
See advanced to the Vision Class of Section 1	5-84.05.81.64 (25.74.29) 5-84.05.81.64 (25.74.29) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.34.34.34.37 (26.64.39) 73.28.34.34.34.34.37 (26.64.39) 73.28.34.34.34.34.34.34.34.34.34.34.34.34.34.	00 44 PM 807 20 128 422 5 46 8 8 8 17 10 10 17 12 12 12 12 12 12 12 12 12 12 12 12 12	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					(0230)		C0318 C1332		76	80330 80330 80330 80330 80340 80360 80360	-0.77110.771 -0.77110.771 -0.77110.771 -0.77110.771 -0.77110.771 -0.77110.771 -0.77110.7710 -0.77110.7710 -0.77110.7710	
1	1440031144 303.7320 30400314 303.7320 3040031	4 + 24 24 25 25 25 25 25 25	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					(0330				The	80330 80330 80330 80330 80340 80360 80360	-0.000 (10.000 ft)	
10 10 10 10 10 10 10 10	5-84.05.81.64 (25.74.29) 5-84.05.81.64 (25.74.29) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.33.64.39 (26.64.39) 73.28.34.34.34.37 (26.64.39) 73.28.34.34.34.34.37 (26.64.39) 73.28.34.34.34.34.34.34.34.34.34.34.34.34.34.	4 + 2 2 2 2 2 2 2 2 2 2	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					(03)20 (1) (1) (1) (1) (1) (1) (1) (1) (1) (1)				74	80,000 80		
1	1440031144 303.7320 30400314 303.7320 3040031	4 + 2 2 2 2 2 2 2 2 2 2	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					(2020)				74	80,000 80	- (0.27) 11-0.2	
1	1440031144 303.7320 30400314 303.7320 3040031	4 + 2 2 2 2 2 2 2 2 2 2	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					(3720)				74	80,000 80	G0300	
1	1440031144 303.7320 30400314 303.7320 3040031	4 + 2 2 2 2 2 2 2 2 2 2	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					(333)				14	NO.000	-05-21-3-5 (-05-21-3-5) (-05-21	
1	1440031144 303.7320 30400314 303.7320 3040031	4 + 2 2 2 2 2 2 2 2 2 2	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					G22				154	NO.000	GSM -03-701-02-70 -03-701-02-7	
1	1440031144 303.7320 30400314 303.7320 3040031	4 + 2 2 2 2 2 2 2 2 2 2	00 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					692				Tal	80000 800000 800000 800000 800000 800000 80000 80000 80000 80000 80000 80000 80000 80000 80000 80000 800000 80000 80000 80000 80000 80000 80000 80000 80000 80000 8000000	- 68 (23 102 5) - 68 (23 102 5)	
1		3	20					700				754	NO.000		
1		3	20					G22				754	85000 850000 850000 850000 850000 850000 850000 850000 850000 8	FFEAR	
1		3	20					And				To the	85300 85300 85300 85300 85300 813000 813000 813000 813000 813000 81300 81300 81300 8130	4 3 3 3 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	
1		3	20					G12				754	85300 85300 85300 85300 85300 813000 813000 813000 813000 813000 81300 81300 81300 8130	FFEAR	
1		3	20					7005				766	85300 85300 85300 85300 85300 813000 813000 813000 813000 813000 81300 81300 81300 8130	FFEAR	
1		3	20					032				754	85302 85302 85302 85302 85302 81	FFEAR	
1		3	20									764 764	85302 85302 85302 85302 85302 81	FFEEDA	
1		1	20					033				154	85000 850000 850000 850000 850000 850000 850000 850000 850000 8	FFEEDA	
1		1	20									15d	Marco	FFEEDA	
1		1	20					G02				104	Marco	FFEEDA	
1		1	20					335					1000 1000	G186	
1		1	20					500 J	G18		5	764 764	Marie Mari	G1509 G1	
1		1	20					333	G18		5	10	Marie Mari	G1509 G1	
1		1	20						G18		5	104	Marie Mari	G186	
1		### 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CLEB		335	G18		5	100	Marie Mari	G1509 G1	
1		1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CLEB		335	G18		5	100	1000 1000	G1509 G1	
1		### 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CLEB		335	G18		5	164 164	1000 1000	G1509 G1	
1		### 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CLEB		335	G18		5	100	### 1992 ### 1992	G1509 G1	
1		### 1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CLEB		335	G18		5		### 1992 ### 1992	G1509 G1	
1		# # 1 # 1 # 1 # 1 # 1 # 1 # 1 # 1 # 1 #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CLEB		335	G18		5	10 to	### 1992 ### 1992	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CLEB		335	G18		5	to to	### 1992 ### 1992	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			CLEB		335	G18		5	to to	### 1992 ### 1992	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			SCHOOL		335	G18		5	to to	### 1992 ### 1992	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			SCHOOL		335	G18		5	v.	### 1992 ### 1992	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5	To the state of th	### APPL FAMILY F	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5	10 10 10	### APPL FAMILY F	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5	to to	### APPL FAMILY F	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5	v.	### APPL FAMILY F	G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5			G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5	14 M		G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5	to to		G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5	v.		G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5			G1509 G1	
1		# # # # # # # # # # # # # # # # # # #	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			32		335	G18		5			G1509 G1	
1									G18		5	v v		G1509 G1	
### Company of the Co		# # # # # # # # # # # # # # # # # # #							G18		5	10 M		G1509 G1	
1									G18		5	v.		G1509 G1	
### STATE OF THE PROPERTY OF T									G18		5	· · · · · · · · · · · · · · · · · · ·		G1509 G1	
### Company of the Co									G18		5			G1509 G1	
### STATE OF THE PROPERTY OF T									G18		5			G1509 G1	
### STATE OF THE PROPERTY OF T									G18		5	To the state of th		G1509 G1	
### STATE OF THE PROPERTY OF T									G18		5	i v		G1509 G1	
### STATE OF THE PROPERTY OF T									G18		5	10 M		G1509 G1	
### STATE OF THE PROPERTY OF T									G18		5			G1509 G1	

Own Funds - Solo

Entity: 1110 - NV Univé Zorg Scenario: 2024 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	51.000,00	51.000,00	Name and Address of the Owner, where the Party of the Owner, where the Party of the Owner, where the Owner, which is the Owner, which is the Owner, where the Owner, where the Owner, which is the Owner, where the Owner, which is		THE REAL PROPERTY AND ADDRESS OF THE PARTY AND
Share premium account related to ordinary share capital	R0030	260,735,478,98	260.735.478.98			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and						
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050				<u>i </u>	<u> </u>
Surplus funds	R0070					
Preference shares	R0090				L	<u> </u>
Share premium account related to preference shares	R0110				ł	
Reconciliation reserve	R0130	441.374.510,86	441.374.510,86			-
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 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						
Dorreity 11 Own funds			<	< ->	<	<
Own funds from the financial statements that should not be represented by the reconciliation						
reserve and do not meet the criteria to be classified as Solvency II own funds	R0220			\sim		
Deductions				\sim		
Deductions for participations in financial and credit institutions	R0230	į			İ	
Total basic own funds after deductions	R0290	702.160.989,84	702.160.989,84		İ	İ
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	l			<u>i</u>	
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				į	
Unpaid and uncalled preference shares callable on demand	R0310				 	
unpaid and uncalled preference shares callable on demand	KU32U				ł	ļ
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				1	1
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				†	
					t	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				į	
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	KU36U					
Directive 2009/138/EC	R0370	}			ł	ł
Other ancillary own funds	R0390			The same of the sa	t	
Total ancillary own funds	R0400		The state of the s	The state of the s		
Total unclinary own runos	K0400	-				
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	702,160,989,84	702,160,989,84			
Total available own funds to meet the SCR Total available own funds to meet the MCR	R0510	702.160.989,84	702.160.989,84			
Total eligible own funds to meet the MCR	R0540	702.160.989,84	702.160.989,84			
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR	R0540 R0550	702.160.989,84	702.160.989,84			
SCR	R0550 R0580	702.160.989,84 436.775.462.42	/02.160.989,84			
	R0580 R0600	436.775.462,42 196.548.958.09				
MCR				$\overline{}$	$\overline{}$	
MCR Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR	R0620 R0640	160,76% 357,24%				

		Value	
		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	702.160.989,84	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730	260.786.478,98	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and			
ring-fenced funds	R0740		
Reconciliation reserve	R0760	441.374.510,86	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	1.370.766,00	
Total Expected profits included in future premiums (EPIFP)	R0790	1.370.766,00	

Solvency Capital Requirement - Standard Formula (Annual Solo)

Entity: 1110 - NV Univé Zorg Scenario: 2024 Solvency II Period: Jaar Category: Solvency II: Solo Purpose Currency: EUR - Euro EIOPA QRT: S.25.01

10PA QR1: 5.25.01

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	78.310.239,08	78.310.239,08	
Counterparty default risk	R0020	24.261.183,56	24.261.183,56	
Life underwriting risk	R0030			
Health underwriting risk	R0040	312.800.827,69	312.800.827,69	
Non-life underwriting risk	R0050			
Diversification	R0060	-66.721.108,26	-66.721.108,26	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	348.651.142,07	348.651.142,07	

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	88.124.320,35
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 calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2	R0200	436.775.462,42
Capital add-ons already set	R0210	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	
of which, capital add-ons already set - Article 37 (1) Type b	R0212	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	
Solvency Capital Requirement	R0220	436.775.462,42
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

		before the Shock	After the shock
		C0110	C0120
DTA	R0600		
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTI	R0630		

Calculation of loss absorbing capacity of deferred taxes

		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 (Solo Annual)

Entity: 1110 - NV Univé Zorg Scenario: 2024 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	I 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	1.398.995.664,79	2.938.345.432,84
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		
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		

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	203.855.031,59	
MCRL 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

Value
C0070
203.855.031,59
436.775.462,42
196.548.958,09
109.193.865,60
 196.548.958,09
 2.700.000,00
C0070
196.548.958,09