NV Zorgverzekeraar UMC

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

Balance sheet (annual solo)

Entity: 190 - NV Zorgverzekeraar UMC 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	į
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	73.844.519,36
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	12.186.787,85
Equities - listed	R0110	12.185.787,85
Equities - unlisted	R0120	1.000,00
Bonds	R0130	50.428.580,86
Government Bonds	R0140	34.303.917,63
Corporate Bonds	R0150	16.124.663,23
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	11.196.455,36
Derivatives	R0190	32.695,29
Deposits other than cash equivalents	R0200	i
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	789,385,53
Loans on policies	R0240	1
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	789.385,53
Reinsurance recoverables from:	IR0270	703.303/33
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	i
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	48.527.340,45
Reinsurance receivables	R0370	70.327.370,73
Receivables (trade, not insurance)	R0380	6.920.981,64
Own shares (held directly)	!R0390	0.920.961,64
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	25.398.798,28
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	282.226,20
TOTAL ASSETS	KUSUU	155.763.251,46

Liabilities

Technical provisions - non-life	R0510	59.280.481,74
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	!
Best Estimate	R0540	<u></u>
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	59.280.481,74
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	56.415.508,70
Risk margin	R0590	2.864.973,03
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	<u>i</u>
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	171,502.64
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	3.189,996.01
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	83,538,14
Subordinated liabilities	R0850	33.330,11
Subordinated liabilities not in Basic Own Funds	R0860	<u>i</u>
Subordinated liabilities in Basic Own Funds	IR0870	<u>i</u>
Any other liabilities, not elsewhere shown	R0880	2.257.337,78
Total liabilities	R0900	64.982.856,31
		2 521000/0
Excess of assets over liabilities	R1000	90.780.395.15

Premiums, claims and expenses by line of business

Entity: 190 - NV Zoroverzekeraar UMC 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 Bu	siness for: non-life insurar	ce and reinsurance oblig	ations (direct business and	accepted proportional	reinsurance)				Line	e of Business for: accepte	d 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	286.658.798,13	ł	1	1	1		1 1		1		ł	1					286.658.798,13
Gross - Proportional reinsurance accepted	R0120	T .	1	1	ï	i .	1			1		1	ï					0,00
Gross - Non-proportional reinsurance accepted	R0130														i .		ī	0,00
Reinsurers' share	R0140	23.202,55																23.202,55
Net	R0200	286.635.595,58																286.635.595,58
Premiums earned		i .	i	i .	i	i	i	1 1		1 1		i	i	i	1	i	1 1	i
Premiums earned Ginos - Direct Business Ginos - Proportional reinsurance accepted Ginos - Non-proportional reinsurance accepted	R0210					!		1					1					285.977.083,04
Gross - Proportional reinsurance accepted	R0220	i .	1									(0.00
Gross - Non-proportional reinsurance accepted	R0230																	0.00
Reinsurers' share	R0240	23.202.55													1			23,202,55
Net	R0300	285,953,880,49																285.953.880.49
Claims incurred			1	1								1		1				
Gross - Direct Business	R0310	267.675.385,25	1		1	1		·				1	1					267.675.385,29
			 			†		·				i				-		0.00
Gross - Non-proportional reinsurance accepted	R0320 R0330 R0340														1			0.00
Reinsurers' share	P0240	-	-									-		<u> </u>	÷	-}		0.00
Nat .	R0400	267.675.385.25		1	1	1							1		1	1		267.675.385.25
Expenses incurred	R0550	7,490,453,68													1			7,490,453,68
																		7.490.453,00
Core Direct Delices	R0610 R0620 R0630	440.707.07	 			+		·		-+		·	 	-	+	-	-	410,386,83
Gross - Direct Business	80610	410.386,83			+	 		+		+			†					410.386,83
Gross - Proportional reinsurance accepted	NU02U				+					+			+		-	-	-	0,00
Gross - Non-proportional reinsurance accepted	R0640			-						-				ļ		ļ		
Reinsurers' share Net	R0700			+		1		-					1			<u> </u>		0,00 410,386,83
	R0700	410.386,83																410.386,83
Investment management expenses		. 	<u> </u>		<u> </u>	ļ		ļ				ļ	<u> </u>					
Gross - Direct Business	R0710	74.112,65	ļ		Ļ	ļ		ļ				ļ	<u> </u>	-				74.112,65
Gross - Proportional reinsurance accepted	R0720		<u> </u>		<u> </u>	<u> </u>												0,00
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0730 R0740														ļ		ļ	0,00
Reinsurers' share	R0740	1	1		i	i						1	i	1	1	i		0,00
Net	R0800	74.112,65																74.112,65
Claims management expenses		<u>i </u>	<u> </u>		<u> </u>	<u> </u>		<u> </u>				<u> </u>	<u> </u>					
Gross - Direct Business	R0810	793,181,60																793.181,60
Gross - Proportional reinsurance accepted	R0820	1	1	_i	<u>i </u>	<u> </u>	<u>i </u>	11				1	1					0,00
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted Reinsurers' share	R0830 R0840													i	<u>j</u>	<u>i</u>		0,00
		1	!		!	!	!	1 1		1 1		1	!	1	1	!		0,00
Net	R0900	793.181,60																793.181,60
Acquisition expenses		1			<u> </u>	1		<u> </u>		1		L	<u> </u>					
Gross - Direct Business	R0910 R0920 R0930 R0940	728.621,99			1	1		I		1			1					728.621,99
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0920	L	1	1	1	i.	i.	LI		1		1	L					0,00
Gross - Non-proportional reinsurance accepted	R0930													I	I			0,00
Reinsurers' share		[T	T	T	T		T T		T		I	T	1	1			0,00
Net	R1000	728.621,99																728.621,99
Overhead expenses				1		!							!				!	
Gross - Direct Business	R1010	5.484.150,61	!		!	!		1		†		!	!					5.484.150,61
Gross - Proportional reinsurance accepted	R1010 R1020 R1030	t	 		†	t	ļ	† -		+		ł	 					0.00
Gross - Non-proportional reinsurance accepted	R1030														1			0.00
Reinsurers' share	R1030 R1040		1											†	†	ļ		0,00
Net	R1100	5.484.150,61																5,484,150,61
Balance - other technical expenses/income	R1210																	

				Line of Business for: lit	fe insurance obligations			Life reinsurar		
		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	ļ	ļ	ļ	ļ	<u> </u>	ļ			<u> </u>	
Gross	R1410	<u> </u>		<u> </u>	<u> </u>	<u> </u>				0,00
Reinsurers' share	R1420									0,00
Net	R1500									0,00
Premiums earned		L				L				
Gross	R1510	L	i	i	1	i	ii		i	0,00
Reinsurers' share	R1520	i	i	i	i	i	i i		i	0,00
Net	R1600									0,00
Claims incurred		1			1					
Gross	R1610 R1620		1	1		1				0,00
Reinsurers' share		i	i	i	i	i				0,00
Net	R1700									0,00
Expenses incurred	R1900									0,00
Administrative expenses	i	i	i .	i .	i	i .				
Gross	R1910									0,00
Reinsurers' share	R1920		1	1		1				0,00
Net	R2000									0,00
Investment management expenses										
Gross	R2010	T	1	1	T	I .			T	0,00
Reinsurers' share	R2020	T	1	1	T	T	1		T	0,00
Net	R2100									0,00
Claims management expenses										
Gross	R2110	ļ			1	†				0,00
Reinsurers' share	R2120	 		ļ	 	†				0,00
Net	R2200		i e	i e		i e				0,00
Acquisition expenses		1			1					
Gross	R2210	t		1		t				0,00
Reinsurers' share	R2220	<u> </u>		!	 	t				0,00
Net	R2300									0,00
Overhead expenses			-	-		-				0,00
Gross	R2310	<u> </u>	į	i	 	<u> </u>				0,00
Reinsurers' share	R2320	 	 	ł	 	t			 	0,00
Net	R2400									0,00
Balance - other technical expenses/income	R2510									0,00
Total technical expenses income Total technical expenses	R2510									
Total amount of currendors	R2200									0.00

Non-Life Technical Provisions

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2024 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non -	life	Tech	nical	Prov	ision
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							Direct business and accept								Accepted non-proporti			To
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	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	. '
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	
Technical provisions calculated as a whole	R0010																	_
Direct business	R0020	.4	ļ	 		ļ	-	ļ		ļ	ļ	ļ	 					-
Accepted proportional reinsurance business	R0030		<u> </u>	<u> </u>	<u></u>	<u> </u>	<u></u>	<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>					_
Accepted non-proportional reinsurance	R0040																	
Total Recoverables from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to counterpirty default associated to TP calculated as a whole	R0050																	
Technical Provisions calculated as a sum of BE and RM	RUUUU					-					-	-				-		
Best estimate									The same of the sa									
	L													The second line of the second li		The state of the s	-	
Premium provisions	,		-		_	-	_		The state of the s								_	-
Gross	R0060	13,986,003.07	7											The same of the sa	- Constitution of the Cons	The same of the sa	The same of the sa	_
Lifes - direct business	R0070 R0060	13.986.003.03	4	i	4	4		ł		↓	↓	ļ	·	-	-	-		
Gross - accepted proportional reinsurance business	RODEO		 			 				 			 					_
Gross - accepted non-proportional reinsurance business	R0090														<u>i</u>		L	
					T													
counterparty default	R0100																	_
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	90110	1	1	!	1	1	1	1		1	1	1	!	!	!		1	
Recoverables from SPV before adjustment for expected losses	R0110 R0120		1	 		·{		t		t	t	t	†	†	†		†	
Description from Safe Report and Author Safe and Author Safe Annual Safe Annua	R0130									+			÷	 	÷	·	÷	
Recoverables from Finite Reinsurance before adjustment for expected losses Yotal recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to	-0130		 	 	+	· 		ł		t	t	t	t	 	t		- 	
counterparty default	R0140	1	1	{	1	1	1	l .		1	1	1	}	1	}		1	
Net Best Estimate of Premium Provisions	R0150	13,986,003.07	,	1	1	1	1	1		1	1	1	1	T	1			
Claims provisions																		
	90160	42,429,505,82	1	-	-	-	-	-	-	-	-							
	R0170	42,429,505,83			+	1										-		_
Gross - direct business	80190		4	 	+			 		 	 	t	+			-		-
Gross - accepted proportional reinsurance business Gross - accepted non-proportional minisurance business	R0180	-		-	+	+	+								-		-	+
Gross - accepted non-proportional reinsurance business Trotal recoverable from reinsurance/SPV and Pinte for before the adjustment for expected losses due to	R0190													ł	 		ļ	
counterparty default	R0200																	
			1			1											1	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210				4		-{			 	 	 	<u> </u>		<u> </u>		· <u></u>	
Recoverables from SPV before adjustment for expected losses	R0220	4		 		· [ļ	 		- }	
Recoverables from Finite Reinsurance before adjustment for expected losses Total recoverable from remainance/SPV and Pinits for after the adjustment for expected tosses due to	R0230		 		4			 		ļ	ļ		<u> </u>		<u> </u>		-	
counterparty default	90240	1	1	į.	i	1	1	i .		i	i	i	i		i		1	
counterparty default Net Best Estimate of Claims Provisions	90350	42,429,505,82								t	t	·	†		+		ļ	_
Total Best estimate - gross	R0250 R0260	56.415.508.85																_
Total semi manual - y/033					_		_											-
Total Best estimate - net	R0270	56,415,508,85			+		+						-		-			_
Risk margin	R0280	2.864.973.03	1	-	-	-	-										-	
Amount of the transitional on Technical Provisions	,																	-
Technical Provisions calculated as a whole	R0290		4	<u> </u>				L		L	L	L	<u> </u>	<u>i</u>	<u> </u>		L	
Best estimate	R0300	4	4	<u> </u>	4	.i	<u> </u>	ļ		L	L	L		i			<u> </u>	
	R0310	1	1	1	1	1	1	1		1	1	1	1		1		1	
Technical provisions - total																		
	R0320	59,280,481.92	1	T	T		T											Т
Recoverable from reinsurance contract/SPV and Pinite Re after the adjustment for expected losses due to																		
counterparty default - total	R0330																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	59,280,481,92																
Line of Business (LoB): further segmentation	,																	
Premium provisions - Total number of homogeneous risk groups	R0350		i .	1	1	1	1	1		1	1	1	i	i	i		1	
Claims provisions - Total number of homogeneous risk groups	R0360		i .	1	1	1	<u>i</u>			i	i	i	1		1		1	
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
Future benefits and claims	R0370	293.007.950.83	!		1	1	1			!	!	!	!		!		!	
Future expenses and other cash-out flows	R0380	9.077.222,21	d	1	1	·	·	t		t	t	t	t	i	t		·	
	90300	267 209 000 44	j	ļ		·		ţ		t	t	t	†	†	†		·	
Future premiums Other rash in fines (lev) Barrownikle from substance and substance)	R0390 R0400	20,890,269,63	4	†	†	·		t		t	t	t	t		t		·	
		20.890.269.63	+	-	-	+	-											-
Cash-flows of the Best estimate of Claims Provisions (Gross)			1		-	-	-										-	_
Future benefits and claims	90410	59.930.116,72		·		·		 		 	 	 	 		 		÷	
Future expenses and other cash-out flows	R0420	1,497,063.14	Ļ			. 		 		 	 	ļ	}	ļ	}		-	
Future premiums	R0430		J	J	J	.i	<u>.i</u>	1		L	L	L	<u>i</u>	i	<u>i</u>	L	L	
Other cash-in flows (Incl. Recoverable from salvages and subrogations)	80440	18.997.674,04	4	<u> </u>	4			Į		ļ	ļ	ļ	<u> </u>		<u> </u>	 	<u> </u>	
Percentage of gross Best Estimate calculated using approximations	R0450	0.00%	4		1	1	1					1	1		1			
			!	!		!								!				
Technical provisions without transitional on interest rate	R0470	7	1	1	1	1	·	[i	i	i	î	i	î		1	
Best estimate subject to volatility adjustment	R0480		·	!	1	1		!		†	†	†	!		!		†	_
Technical provisions without volatility adjustment and without others transitional measures	80490		 	 		·{		t		t	t	t	†	†	†		†	
					4	-{		{		+	+		+	+	+	 		
Expected profits included in future premiums (EPIFP)	R0500	3.012.629.00																

Non-life Insurance Claims Information																				
		1					Developme	nt year									- 1	In Current year		Sum of years (considelye)
	•																			
Poly 83300	/6818 					_=-	/man	/mm			_=_	/All MA	/MLMA		/9160	-	1000	CO.T.		(#1.ES
2001 83130 2002 83130	207,198,62 85,407,08	0.00 62.535.609.00 6.00 78.467.503.00	4.524.596.00 -191, 5.746.247.00 1,296,	140.00 346.70 135.00 -86.87	1.00 0.0 1.00 \$56,545.3	0 1395.23	204.90 0.00	500 500	0.00	0.00	5.00 5.00	503 503	1.00			- 5	1030			174.176.001 171.007.641
2003 82340 2004 82320 2005 82300	92,894,99 228,394,38 223,544 H	0.00 76.017.001.00 0.00 67.011.06.00 0.00 67.011.047.00	140 88 00 177, 140 88 00 177, 140 28 00 411	245.00 -5.40 113.77 62 946.00 7	1.70 3 1.11 0.0 1.00 0.0	0 030 0 030 0 0-4	5.00 5.00 5.07	5.00 5.00	0.00 0.00	0.00	0.00	_					1040 1050 1060			181.095.934 181.095.934
2006 N3170 2007 R3180	245.424.67 236.534.26	2,71 65.365.605.34 0.00 77.365.805.34	705.630.38 -140. 1,773.896.37 110.	113.77 627 946.00 0 211.87 0 711.00 280 718.13 5.604 171.46 40	100 0.0 100 98.3 10 49.1 11 -20.1	9 030 1 32-0	5:00 5:00	5.00								- 5	1030 1080			223,149,695 223,632,740
2008 82390 2009 82300 2009 82320	294,735,05 294,735,05 293,793,35	2.00 67 817 80 2.71 81 80 80 80 2.71 81 80 80 80 2.71 81 80 80 8.41 71.72 81 81 8.21 71.82 81 8.31 80 40 80 80 8.41 11.87 80	2-04-798-90 -0331 708-808-38 -1-40 1-778-91-37 110 1-408-901-1 -04 81-908-90 -035 1-398-308-90 -03 1-398-308-90 -03 1-398-788-90 -03	715.15 5.60* 171.45 41 135.05 -93.46	1.10 1.903.0 7.30	0.00										- 5	1080 1080 1090	1,953.00		290 524 370 268 197 582 270 395 276
2002 83330	209,317,36	A21 61.361.957.88	-1.545.786.67	19691	_												5235 5235	-1.545.788.67		209 153 334
200 803-0 209 803-0	216,319,78	R. 11 ATT. 10 ATT. 10														Total S	1240 1250 1260	216.119.798.93 266.439.767.82		236,229,798 236,229,798 3,338,673,496
Relocus ance Recoveries received (non-comulative)	C0400	C0618	CD630 CD63	0 (0640	C0450	C0660	C0670	COMEO	CC690	CEPES	CETTO	C0720	C0730	CONG	CETTO			C0760		CE770
202 R3330 203 R3330																- 5	2220 2230			
202 R310 203 R310 204 R310																- 5	0030 0040			
2005 80380 2006 83370									_							- 8	1000 1000 1000			
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See Applied for or Brief Class (1992)		2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1						0.19	199		0125	(11)	7700	2000		Total		(5530) /************************************	
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Ann Agents for at final cases A		2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	1						0.19	199		0125	(11)	7700	2000		Total C		(5530) /************************************	

Own Funds - Solo

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2024 Solvency II Period: Jaar Category: Data Entry Balance Sheet and OF Currency: EUR - Euro EIOPA QRT: S.23.01

Own	funds	- So	
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		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35			> <	> <	\sim	$>\!<$
Ordinary share capital (gross of own shares)	R0010	50.000,00	50.000,00	THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.		NAME AND ADDRESS OF THE OWNER, WHEN PERSON ADDRESS OF THE OWNER, WHEN PERSON AND ADDRESS OF THE OWNER, WHEN
Share premium account related to ordinary share capital	R0030	80,914,000,00	80.914.000.00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and						
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070		i			and the last of th
Preference shares	R0090				Haran San San San San San San San San San S	
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	9.816.395,15	9.816.395,15			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160			The state of the s		
Other own fund items approved by the supervisory authority as basic own funds not						
specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as						$\overline{}$
the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Solvency 11 own runas			<	< - >	<	\leq
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			$\overline{}$		$\overline{}$
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	90.780.395,15	90.780.395,15		İ	
Ancillary own funds						
	R0300		-	The last of the la		THE REAL PROPERTY.
Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund	R0300					
item for mutual and mutual - type undertakings, callable on demand	R0310				1	
Unpaid and uncalled preference shares callable on demand	R0320	_				
Origina and arcured preference arange contacts of definant	10320				+	
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				1	
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				1	-
					†	
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				1	
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	K0300				+	
Directive 2009/138/EC	R0370				i	
Other ancillary own funds	R0390					
otal ancillary own funds	R0400					
					4	
vailable and eligible own funds				\sim		>
Total available own funds to meet the SCR	R0500	90.780.395,15	90.780.395,15			
Total available own funds to meet the MCR	R0510	90.780.395,15	90.780.395,15			\sim
Total eligible own funds to meet the SCR	R0540	90,780,395,15	90.780.395.15			
Total eligible own funds to meet the MCR	R0550	90,780,395,15	90,780,395,15			
SCR	R0580	41.612.274,08	2017001333/13			
	R0600	18,725,523,34		>	$\overline{}$	
		210 160/				
MCR Actio of Eligible own funds to SCR Ratio of Eligible own funds to MCR	R0620 R0640	218,16% 484,79%	>	\leq	>	

		Value	
		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	90.780.395,15	\sim
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720		
Other basic own fund items	R0730	80.964.000,00	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and			
ring-fenced funds	R0740		
Reconciliation reserve	R0760	9.816.395,15	
Expected profits			\sim
Expected profits included in future premiums (EPIFP) - Life Business	R0770		\sim
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	3.012.629,00	\sim
Total Expected profits included in future premiums (EPIFP)	R0790	3.012.629,00	

Solvency Capital Requirement - Standard Formula (Annual Solo)

Entity: 190 - NV Zorgverzekeraar UMC Scenario: 2024 Solvency II Period: Jaar Category: Solvency II: Solo Purpose Currency: EUR - Euro EIOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

Article 112	Z0010	2 - Regular reporting		
		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	7.918.417,61	7.918.417,61	
Counterparty default risk	R0020	3.132.634,98	3.132.634,98	
Life underwriting risk	R0030			
Health underwriting risk	R0040	29.221.358,72	29.221.358,72	
Non-life underwriting risk	R0050			
Diversification	R0060	-7.102.113,05	-7.102.113,05	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	33.170.298,26	33.170.298,26	

Calculation of Solvency	Capital Requirement
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		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	8.441.975,82
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	41.612.274,08
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	41.612.274,08
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

		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

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

Minimum Capital Requirement- Non-Composite (Solo Annual)

Entity: 190 - NV Zorgverzekeraar UMC 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	information
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		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	112.831.017,78	286.635.595,58
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 con	nponents
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	18.774.930,83	
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
18.774.930,83
41.612.274,08
18.725.523,34
10.403.068,52
18.725.523,34
2.700.000,00
C0070
18.725.523,34