

Disclosure SII Jaarrapportage



Entiteit 0460B : Univé Dichtbij Brandverzekeraar N.V.
Scenario 2023S : 2023 Solvency II
Periode 99 : Year Solvency

S.02.01 - Balance sheet (annual solo)
S.05.01 - Premiums, claims and expenses by line of business
S.06.02 - List of Assets
S.17.01 - Non-Life Technical Provisions
S.19.01 - Non-Life Insurance Claims Information
S.23.01 - Own Funds - Solo
S.25.01 - Solvency Capital Requirement - Standard Formula (Annual Solo)
S.28.01 - Minimum Capital Requirement- Non-Composite (Solo Annual)

Balance sheet

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023S

Period: Year (Solvency)

Currency: EUR - Euro (* 1.000)

EIOPA QRT: S.02.01

Balance Sheet

Solvency II value

C0010

Assets

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
contracts)	R0070	81.528
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	
Equities	R0100	11.698
Equities - listed	R0110	11.698
Equities - unlisted	R0120	0
Bonds	R0130	69.830
Government Bonds	R0140	1.968
Corporate Bonds	R0150	67.862
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	0
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	-3.802
Non-life and health similar to non-life	R0280	-3.802
Non-life excluding health	R0290	-3.802
Health similar to non-life	R0300	
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	0
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	0
Own shares (held directly)	R0390	0
paid in	R0400	0
Cash and cash equivalents	R0410	28.154
Any other assets, not elsewhere shown	R0420	0
Total assets	R0500	105.881

Balance sheet

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023S

Period: Year (Solvency)

Currency: EUR - Euro (* 1.000)

EIOPA QRT: S.02.01

Balance Sheet

Solvency II value

C0010

Liabilities

Technical provisions - non-life	R0510	15.209
Technical provisions - non-life (excluding health)	R0520	15.209
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	13.197
Risk margin	R0550	2.012
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
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	
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	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	608
Derivatives	R0790	0
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	102
Reinsurance payables	R0830	1
Payables (trade, not insurance)	R0840	3.663
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	0
Total liabilities	R0900	19.584
Excess of assets over liabilities	R1000	86.297

List of assets

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023 Solvency II

Period: Year (Solvency)

Category: Solvency II: Asset

Currency: EUR - Euro (* 1.000)

EIOPA QRT: S.06.02

Information on positions held					Information			
Asset ID Code	Item Title	Quantity	Par amount	Total Solvency II amount	Accrued interest	Currency	CIC	External rating
C0040	C0190	C0130	C0140	C0170	C0180	C0280	C0290	C0320
NO0010786288	1,75% Norway 17-27		1.334,46	1.292,69	20,28	NOK	NO11	AAA
XS1575991358	0,25% European Investment Bank 17-24		200,00	195,72	0,11	EUR	DE12	AAA
XS1599193403	2,375% Romania 17-27		500,00	480,03	8,33	EUR	AT18	BBB-
XS1269079825	0% Goldman Sachs FRN 15-25		1.000,00	1.006,46	14,06	EUR	IT21	A
XS2308321962	0,1% Booking Holdings Inc. 21-25		1.000,00	961,70	0,82	EUR	US21	A-
XS2386592484	0,125% Adecco Int Fin 21-28		1.000,00	885,19	0,35	EUR	GB21	BBB+
XS2193978363	0,25% Koninklijke DSM 20-28		1.000,00	901,03	1,31	EUR	NL21	A-
XS2381853279	0,25% National Grid PLC 21-28		1.000,00	868,07	0,83	EUR	GB21	BBB
XS2289877941	0,375% Tesco Corporate Treasury 21-29		1.000,00	850,98	1,61	EUR	GB21	BBB-
XS2001175657	0,5% Philips 19-26		1.000,00	933,84	3,05	EUR	DE21	BBB+
XS2009891479	0,5% Vattenfall 19-26		1.000,00	941,41	2,60	EUR	SE21	BBB+
XS2231267829	0,625% Yorkshire Building Society 20-25		500,00	469,69	0,86	EUR	GB21	A
XS2303052695	0,75% CTP 21-27		800,00	714,75	5,19	EUR	IE21	BBB-
FR0013506508	0,75% LVMH 20-25		1.000,00	974,95	5,51	EUR	DE21	AA-
XS2023631489	0,875% NIBC Bank 19-25		1.000,00	959,81	4,22	EUR	NL21	BBB
XS1403014936	0,5% Unilever Fin. NL 16-24		1.000,00	992,12	3,37	EUR	NL21	A+
FR0014006G24	1% Atos 21-29		1.000,00	516,34	1,34	EUR	FR21	BB-
FR0014006FB8	1,011% Argan 21-26		1.000,00	896,02	1,22	EUR	FR21	BBB-
XS1200679071	1,125% Berkshire Hathaway 15-27		1.500,00	1.426,18	13,41	EUR	US21	AA
XS1506615282	1,125% GELF Bond 16-26		600,00	571,93	1,92	EUR	LU21	BBB+
XS2300292963	1,25% Celnex Finance 21-29		500,00	447,48	0,79	EUR	IE21	BB+
XS1405765733	1,25% Dover 16-26		1.200,00	1.144,73	2,14	EUR	US21	BBB+
XS2063268754	1,25% Royal Mail 19-26		1.000,00	931,88	2,88	EUR	GB21	BBB
XS1533922263	1,250% Avery Dennison 17-25		900,00	882,93	9,34	EUR	DE21	BBB
DE000A2RYD91	1,375% Mercedes-Benz Int. Fin BV 19-26		500,00	483,59	3,54	EUR	DE21	A
XS1681520356	1,375% GlaxoSmithKline 17-29		1.000,00	930,68	4,14	EUR	GB21	A
FR0013238045	1,375% Klepierre 17-27		1.000,00	958,08	11,98	EUR	FR21	BBB+
XS1578127778	1,45% Thermo Fisher Scientific 17-27		600,00	579,46	6,91	EUR	US21	A-
XS2462466611	1,5% Akzo Nobel 22-28		500,00	475,21	5,70	EUR	DE21	BBB
XS2191013171	1,5% Alstria Office Reit 20-26		1.000,00	805,58	7,85	EUR	DE21	BBB-
XS2242979719	1,5% Heathrow Funding 20/27		500,00	485,19	1,64	EUR	GB21	BBB+
XS1402921412	1,5% JPMorgan Chase 16-26		1.000,00	957,94	2,59	EUR	GB21	A-
XS1788834700	1,5% Nationwide Building Society 18-26		1.000,00	985,27	12,25	EUR	GB21	BBB+
XS2211183244	1,539% Prosus 20-28		1.000,00	868,39	6,32	EUR	IE21	BBB
XS1686846061	1,625% Anglo American Cap. 17-25		1.300,00	1.267,76	6,02	EUR	GB21	BBB+
PTEDPNOM0015	1,625% Energias de Portugal 20-27		500,00	484,05	5,79	EUR	IE21	BBB
XS1785356251	1,625% Kojamo Oyj 18-25		750,00	727,39	9,92	EUR	IE21	BBB
XS2177443343	1,75% Mohawk Capital Finance 20-27		1.000,00	948,80	9,68	EUR	LU21	BBB+
XS2179959817	1,875% Kojamo 20-27		1.000,00	896,75	11,20	EUR	IE21	BBB
XS1405780963	1,375% ASML Holding 16-26		1.000,00	971,07	6,67	EUR	DE21	A
XS1960685383	2% Nokia 19-26		1.500,00	1.469,30	24,25	EUR	IE21	BBB-
XS2153459123	2% Royal Schiphol Group 20-29		1.000,00	960,99	14,74	EUR	NL21	A
XS2128498636	2% Signify 20-24		500,00	501,48	6,36	EUR	DE21	BBB-
FR0013266525	2,25% Altarea 17-24		500,00	497,68	5,47	EUR	FR21	BBB-
XS1907120791	2,35% AT&T 18-29		1.000,00	965,00	7,60	EUR	US21	BBB
XS2201946634	2,375% Merlin Properties 20-27		1.000,00	973,67	11,13	EUR	DE21	BBB

List of assets

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023 Solvency II

Period: Year (Solvency)

Category: Solvency II: Asset

Currency: EUR - Euro (* 1.000)

EIOPA QRT: S.06.02

Information on positions held					Information on			
Asset ID Code	Item Title	Quantity	Par amount	Total Solvency II amount	Accrued interest	Currency	CIC	External rating
C0040	C0190	C0130	C0140	C0170	C0180	C0280	C0290	C0320
XS2128499105	2,375% Signify 20-27		1.000,00	984,74	15,23	EUR	DE21	BBB-
FR0012516417	2,5% Wendel 15-27		1.000,00	988,10	22,26	EUR	FR21	BBB
XS1067329570	2,5% Wolters Kluwers 14-24		1.000,00	1.010,07	15,89	EUR	DE21	BBB+
FR0013505260	2,625% Carrefour 20-27		1.200,00	1.178,22	1,38	EUR	FR21	BBB
XS1473485925	2,625% HSBC 16-28		1.150,68	1.070,42	11,34	GBP	GB21	A-
XS2405483301	2,75% Faurecia 21-27		1.000,00	955,55	1,15	EUR	IE21	BB
XS0811555183	2,875% Heineken 12-25		1.000,00	1.006,33	11,74	EUR	DE21	BBB+
XS2126084750	2,875% Virgin Money 20-25		500,00	496,78	0,28	EUR	GB21	BBB-
XS1183235644	2,125% Teollisuuden Voima Oyj 15-25		700,00	698,36	13,45	EUR	DE21	BBB-
XS1472663670	3,25% Barclays PLC 16-27		1.150,68	1.121,06	32,99	GBP	GB21	BBB+
XS2596537972	3,5% Ahold Delhaize 23-28		1.000,00	1.046,21	25,99	EUR	NL21	BBB+
XS0758420748	3,5% Heineken 12-24		1.000,00	1.026,22	27,52	EUR	DE21	BBB+
XS2148623106	3,5% Lloyds Banking Group 20-26		1.000,00	1.022,69	26,27	EUR	GB21	BBB+
BE0002611896	3,5% VGP 18-26		1.000,00	1.026,32	27,52	EUR	BE21	BBB-
XS1821883102	3,625% Netflix 17-27		500,00	504,59	2,27	EUR	GG21	BBB+
USU46009AH65	5% Iron Mountain 20-28		1.357,47	1.335,35	31,11	USD	XL21	BB-
XS0181816652	5,625% Vodafone 03-25		1.150,68	1.179,12	4,79	GBP	GB21	BBB
XS1275325758	6% Paragon Banking 15-24		1.150,68	1.170,59	23,64	GBP	GB21	BBB
AU3FNO049730	ANZ Banking Group FRN 19-24		614,89	627,00	10,53	AUD	DE21	AA-
XS1242413679	3,375% Aviva 15-45		1.500,00	1.466,09	3,74	EUR	GB25	BBB+
AT0000A1D5E1	3,75% Vienna Insur. Group 15-46		1.000,00	1.015,23	31,23	EUR	DE25	A-
XS1061711575	4% Aegon 14-44		1.000,00	1.021,20	27,40	EUR	NL25	BBB-
NL0000116150	Aegon FRN 04-perp.		1.100,00	870,00	6,50	EUR	DE25	BBB-
XS1293505639	5,125% ASR 15-45		1.250,00	1.279,07	16,32	EUR	NL25	BBB-
XS0935312057	6,5% Liverpool Victoria Fin Serv 13-43		1.150,68	1.163,70	45,70	GBP	GB25	BB+
XS1171593293	6,625% Phoenix Group 15-25		1.150,68	1.176,53	2,72	GBP	GB25	BBB+
XS2242666779	7% JustGroup 20-31		575,34	579,52	8,50	GBP	DE25	BBB
XS1835946564	7% Athora 18-perp.		500,00	488,30	1,15	EUR	IE25	BB+
XS1002121454	Rabobank Certificaten FRN 14-perp.		1.000,00	992,78	0,18	EUR	NL25	BBB
XS2330501995	2,25% Athora Neth. 21-31		1.000,00	897,81	10,31	EUR	IE28	BBB-
XS1201001572	2,5% Banco Santander 15-25		700,00	703,66	13,81	EUR	IE28	BBB+
BE6279619330	5% Ethias 15-26		1.000,00	1.049,73	48,08	EUR	DE28	BBB
XS0159497162	5,75% HSBC Holdings PLC 02-27		230,14	239,35	0,40	GBP	GB28	BBB
BE0974264930	Ageas	10,00		393,10		EUR	BE31	
NL0011794037	Ahold Delhaize	25,00		650,38		EUR	NL31	
DE0008404005	Allianz	0,81		195,98		EUR	DE31	
GB00B1XZS820	Anglo American	11,51		226,75		GBP	GB31	
NL0011872643	ASR Nederland	12,00		512,40		EUR	NL31	
GB00BPQY8M80	Aviva PLC	126,57		550,22		GBP	GB31	
GB00BDCPN049	Coca cola European	5,20		313,04		EUR	US31	
FR0000120644	Danone	4,00		234,72		EUR	FR31	
FR0010208488	Engie	17,50		278,57		EUR	FR31	
FR0000121147	Forvia	9,00		183,78		EUR	FR31	
BE0003797140	GBL	6,00		427,32		EUR	BE31	
NL0011821202	ING Groep	40,00		541,04		EUR	NL31	
NL0000009082	KPN	50,00		155,90		EUR	NL31	

List of assets

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023 Solvency II

Period: Year (Solvency)

Category: Solvency II: Asset

Currency: EUR - Euro (* 1.000)

EIOPA QRT: S.06.02

Information on positions held					Information on			
Asset ID Code	Item Title	Quantity	Par amount	Total Solvency II amount	Accrued interest	Currency	CIC	External rating
C0040	C0190	C0130	C0140	C0170	C0180	C0280	C0290	C0320
NL0010773842	NN group	28,00		1.001,01		EUR	NL31	
NL0010558797	OCI	15,00		393,60		EUR	NL31	
BE0974276082	Ontex Group	28,92		219,96		EUR	BE31	
IE00B1WV4493	Origin Enterprises	70,16		241,36		EUR	IE31	
GB00BGXQNP29	Phoenix Group Holdings	172,60		923,77		GBP	GB31	
GB00BDVZY277	International Distributions Services PLC	57,53		156,55		GBP	GB31	
FR0000120578	Sanofi	5,00		448,80		EUR	FR31	
NL0000360618	SBM Offshore	20,00		249,00		EUR	NL31	
DE00ENER6Y0	Siemens Energy	6,16		73,86		EUR	DE31	
GB00B10RZP78	Unilever PLC	7,50		328,91		EUR	GB31	
GB00BH4HKS39	Vodafone Group	345,20		236,67		GBP	GB31	
NL0009432491	Vopak	6,13		186,66		EUR	NL31	
FR0000121204	Wendel	6,00		483,90		EUR	FR31	
LU1250154413	ADLER Group S.A.	38,86		20,59		EUR	DE32	
LU1673108939	Aroundtown	50,00		123,75		EUR	DE32	
FR0010040865	Gecina SA	1,00		110,10		EUR	FR32	
LU0775917882	Grand City Properties	15,00		152,70		EUR	DE32	
DE000LEG1110	LEG Immobilien	1,00		79,32		EUR	DE32	
GB00BYV8MN78	Urban Logistics REIT	69,04		87,96		GBP	GB32	
DE000A1ML7J1	Vonovia SE	6,75		192,65		EUR	DE32	
GB00BD2NCM38	Warehouse Reit PLC	115,07		105,86		GBP	GB32	
NL0011540547	ABN AMRO Group	50,00		679,50		EUR	NL39	
US7960502018	Samsung Electronics GDR - USD	0,45		538,46		USD	GB39	
XT72_ABNAMRO	Betaalrekening ABNAMRO		1.601,19	1.601,19	0,00	EUR	XT72	
XT72_RABOBANK	Betaalrekening Rabobank		17.493,31	17.553,09	59,79	EUR	XT72	
XT72_VOLKSBANK	Betaalrekening VOLKSBANK		9.000,00	9.000,13	0,13	EUR	XT72	

List of assets

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023 Solvency II

Period: Year (Solvency)

Category: Solvency II: Asset

Currency: EUR - Euro (* 1.000)

EIOPA QRT: S.06.02

Information on positions held

Asset ID Code	Item Title	Nominated ECAI	Credit quality step	Duration	Unit percentage of par amount Solvency II price	Maturity date
C0040	C0190	C0330	C0340	C0360	C0380	C0390
XS2128499105	2,375% Signify 20-27	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	3,06	96,95%	2027-05-11
FR0012516417	2,5% Wendel 15-27	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	2,81	96,58%	2027-02-09
XS1067329570	2,5% Wolters Kluwers 14-24	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	0,31	99,42%	2024-05-13
FR0013505260	2,625% Carrefour 20-27	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	3,64	98,07%	2027-12-15
XS1473485925	2,625% HSBC 16-28	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	2 - Credit quality step 2	4,21	92,04%	2028-08-16
XS2405483301	2,75% Faurecia 21-27	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	4 - Credit quality step 4	2,84	95,44%	2027-02-15
XS0811555183	2,875% Heineken 12-25	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	1,47	99,46%	2025-08-04
XS2126084750	2,875% Virgin Money 20-25	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	0,42	99,30%	2025-06-24
XS1183235644	2,125% Teollisuuden Voima Oyj 15-25	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	0,98	97,84%	2025-02-04
XS1472663670	3,25% Barclays PLC 16-27	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	2,80	94,56%	
XS2596537972	3,5% Ahold Delhaize 23-28	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	3,56	102,02%	2028-04-04
XS0758420748	3,5% Heineken 12-24	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	0,17	99,87%	2024-03-19
XS2148623106	3,5% Lloyds Banking Group 20-26	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	1,12	99,64%	2026-04-01
BE0002611896	3,5% VGP 18-26	Fitch	3 - Credit quality step 3	1,98	99,88%	2026-03-19
XS1821883102	3,625% Netflix 17-27	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	3,04	100,47%	2027-05-15
USU46009AH65	5% Iron Mountain 20-28	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	4 - Credit quality step 4	3,95	96,08%	
XS0181816652	5,625% Vodafone 03-25	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	1,78	102,05%	
XS1275325758	6% Paragon Banking 15-24	Fitch	3 - Credit quality step 3	0,58	99,67%	
AU3FN0049730	ANZ Banking Group FRN 19-24	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	1 - Credit quality step 1	0,11	100,26%	
XS1242413679	3,375% Aviva 15-45	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	1,76	97,49%	2045-12-04
AT0000A1D5E1	3,75% Vienna Insur. Group 15-46	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	2 - Credit quality step 2	1,94	98,40%	2046-03-02
XS1061711575	4% Aegon 14-44	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	0,26	99,38%	2044-04-25
NL0000116150	Aegon FRN 04-perp.	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	0,19	78,50%	2099-12-31
XS1293505639	5,125% ASR 15-45	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	1,58	101,02%	2045-09-29
XS0935312057	6,5% Liverpool Victoria Fin Serv 13-43	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	4 - Credit quality step 4	0,33	97,16%	
XS1171593293	6,625% Phoenix Group 15-25	Fitch	3 - Credit quality step 3	1,80	102,01%	
XS2242666779	7% JustGroup 20-31	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	1,59	99,25%	
XS1835946564	7% Athora 18-perp.	Fitch	4 - Credit quality step 4	1,27	97,43%	2099-12-31
XS1002121454	Rabobank Certificaten FRN 14-perp.	Moody's	3 - Credit quality step 3	14,75	99,26%	2099-12-31
XS2330501995	2,25% Athora Neth. 21-31	Fitch	3 - Credit quality step 3	2,03	88,75%	2031-07-15
XS1201001572	2,5% Banco Santander 15-25	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	1,10	98,55%	2025-03-18
BE6279619330	5% Ethias 15-26	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	1,86	100,17%	2026-01-14
XS0159497162	5,75% HSBC Holdings PLC 02-27	S&P Global Ratings Europe Limited (previously S&P Global Ratings Italy S.r.l, LEI 54930000NMOJ7ZBUQ063 - merger of 1 May 2018)(LEI code:5493008B2TU3S6QE1E12)	3 - Credit quality step 3	3,53	103,83%	2027-12-20
BE0974264930	Ageas					
NL0011794037	Ahold Delhaize					
DE0008404005	Allianz					
GB00B1XZS820	Anglo American					
NL0011872643	ASR Nederland					
GB00BPQY8M80	Aviva PLC					
GB00BDCPN049	Coca cola European					
FR0000120644	Danone					
FR0010208488	Engie					
FR0000121147	Forvia					
BE0003797140	GBL					
NL0011821202	ING Groep					
NL0000009082	KPN					

List of assets

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.
 Scenario: 2023 Solvency II
 Period: Year (Solvency II)
 Category: Solvency II: Asset
 Currency: EUR - Euro (* 1.000)
 EIOPA QRT: S.06.02

Information on positions held

Asset ID Code	Item Title	Nominated ECAI	Credit quality step	Duration	Unit percentage of par amount Solvency II price	Maturity date
C0040	C0190	C0330	C0340	C0360	C0380	C0390
NL0010773842	NN group					
NL0010558797	OCI					
BE0974276082	Ontex Group					
IE00B1WV4493	Origin Enterprises					
GB00BGXQNP29	Phoenix Group Holdings					
GB00BDVZY277	International Distributions Services PLC					
FR0000120578	Sanofi					
NL0000360618	SBM Offshore					
DE000ENER6Y0	Siemens Energy					
GB00B10RZP78	Unilever PLC					
GB00BH4HKS39	Vodafone Group					
NL0009432491	Vopak					
FR0000121204	Wendel					
LU1250154413	ADLER Group S.A.					
LU1673108939	Aroundtown					
FR0010040865	Gecina SA					
LU0775917882	Grand City Properties					
DE000LEG1110	LEG Immobilien					
GB00BYV8MN78	Urban Logistics REIT					
DE000A1ML7J1	Vonovia SE					
GB00BD2NCM38	Warehouse Reit PLC					
NL0011540547	ABN AMRO Group					
US7960502018	Samsung Electronics GDR - USD					
XT72_ABNAMRO	Betaalrekening ABNAMRO				100,00%	
XT72_RABOBANK	Betaalrekening Rabobank				100,00%	
XT72_VOLKSBANK	Betaalrekening VOLKSBANK				100,00%	

Non - life Technical Provisions

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.
 Scenario: 2023 Solvency II
 Period: Year (Solvency)
 Category: Default Original Amount
 Currency: EUR - Euro (* 1.000)
 EIOPA QRT: S.17.01

Non - life Technical Provisions

		Direct business and accepted proportional reinsurance									
		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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Technical provisions calculated as a whole	R0010										
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole	R0050										
Technical Provisions calculated as a sum of BE and RM											
Best estimate											
Premium provisions											
Gross	R0060							459			
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140							-3.816			
Net Best Estimate of Premium Provisions	R0150							4.275			
Claims provisions											
Gross	R0160							12.738			
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240							14			
Net Best Estimate of Claims Provisions	R0250							12.725			
Total Best estimate - gross	R0260							13.197			
Total Best estimate - net	R0270							16.999			
Risk margin	R0280							2.012			
Technical provisions - total											
Technical provisions - total	R0320							15.209			
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330							-3.802			
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340							19.011			

Non-life Insurance Claims Information

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023 Solvency II

Period: Year (Solvency)

Currency: EUR - Euro (* 1.000)

Category: Default Original Amount

1 - Accident year

EIOPA QRT: S.19.01

Non-life Insurance Claims Information

Development year										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current year

Sum of years (cumulative)

Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											4
2014	R0160	10.917	5.406	905	48	-4	24	-550		-30		
2015	R0170	16.317	3.595	607	-34	22	17	3		4		
2016	R0180	12.841	6.310	371	137	7		-1	5			
2017	R0190	12.853	6.562	2.054	275	190	-21	108				
2018	R0200	17.169	4.686	730	364	119	54					
2019	R0210	10.116	5.264	762	91	110						
2020	R0220	12.195	5.479	264	99							
2021	R0230	15.831	5.807	526								
2022	R0240	18.251	9.483									
2023	R0250	12.804										

	C0170	C0180
R0100	4	95.731
R0160		16.716
R0170	4	20.532
R0180	5	19.669
R0190	108	22.022
R0200	54	23.121
R0210	110	16.343
R0220	99	18.038
R0230	526	22.165
R0240	9.483	27.734
R0250	12.804	12.804
Total	23.198	294.874

Development year										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)

Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											-992
2014	R0160	0	919	53	58	47	-445	-1	0	0	0	0
2015	R0170	6.445	1.329	259	68	29	-3	0	0	0	0	0
2016	R0180	7.515	706	79	31	9	0	5	4			
2017	R0190	8.596	2.322	613	325	107	107	1				
2018	R0200	6.416	1.874	1.004	667	65	1					
2019	R0210	6.961	1.065	529	432	28						
2020	R0220	5.776	193	191	101							
2021	R0230	4.972	280	150								
2022	R0240	10.742	2.160									
2023	R0250	11.206										

	C0360
R0100	-976
R0160	0
R0170	0
R0180	4
R0190	1
R0200	1
R0210	27
R0220	98
R0230	145
R0240	2.081
R0250	10.958
Total	12.339

Own funds

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023 Solvency II

Period: Year (Solvency)

Category: Default Original Amount

Currency: EUR - Euro (* 1.000)

EIOPA QRT: S.23.01

Own funds

		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						
Ordinary share capital (gross of own shares)	R0010	100	100			
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	86.197	86.197			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
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						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	86.297	86.297			
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					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330					
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	86.297	86.297			
Total available own funds to meet the MCR	R0510	86.297	86.297			
Total eligible own funds to meet the SCR	R0540	86.297	86.297			
Total eligible own funds to meet the MCR	R0550	86.297	86.297			
SCR	R0580	35.198				
MCR	R0600	8.799				
Ratio of Eligible own funds to SCR	R0620	245,18%				
Ratio of Eligible own funds to MCR	R0640	980,70%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	86.297				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	100				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring-fenced funds	R0740					
Reconciliation reserve	R0760	86.197				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	2.409				
Total Expected profits included in future premiums (EPIFP)	R0790	2.409				

Solvency Capital Requirement - for undertakings on Standard Formula

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.

Scenario: 2023 Solvency II

Period: Year (Solvency)

Category: Solvency II: Solo Purpose

Currency: EUR - Euro (* 1.000)

EIOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	11.803		
Counterparty default risk	R0020	3.109		
Life underwriting risk	R0030			
Health underwriting risk	R0040			
Non-life underwriting risk	R0050	27.303		
Diversification	R0060	-8.174		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	34.041		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	1.765
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	608
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency Capital Requirement excluding capital add-on	R0200	35.198
Capital add-ons already set	R0210	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	0
of which, capital add-ons already set - Article 37 (1) Type b	R0212	0
of which, capital add-ons already set - Article 37 (1) Type c	R0213	0
of which, capital add-ons already set - Article 37 (1) Type d	R0214	0
Consolidated Group SCR	R0220	35.198
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	35.198
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	2 - No

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	608
LAC DT justified by reversion of deferred tax liabilities	R0650	-608
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	-9.238

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Entity: 0460B - Univé Dichtbij Brandverzekeraar N.V.
 Scenario: 2023 Solvency II
 Period: Year (Solvency)
 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

MCR calculation Non Life		Non-life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020		
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	16.999	54.307
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Linear formula component for life insurance and reinsurance obligations

MCR calculation Life		Life activities	
		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
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		0

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	5.671	
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

C0070
5.671
35.198
15.839
8.799
8.799
2.700
C0070
8.799

Minimum Capital Requirement	R0400
------------------------------------	--------------