

Solvency Financial Condition Report 2016
Coöperatie Univé U.A. (Geconsolideerd – Univé Groep)

Kwantitatieve rapportage (Quantitative Reporting Templates)

UNIVÉ
VERZEKERINGEN
S.02.01 Balance sheet (Group annual)

Entity: **1900 - Coöperatie Univé U.A. (groep)**
Scenario: **2016S**
Period: **Year (Solvency)**
Currency: **EUR - Euro**

Balance Sheet

		Solvency II value	Statutory accounts value
		C0010	C0020
Assets			
Goodwill	R0010		224.964,37
Deferred acquisition costs	R0020		9.399.048,24
Intangible assets	R0030	0,00	2.282.091,03
Deferred tax assets	R0040		
Pension benefit surplus	R0050		
Property, plant & equipment held for own use	R0060	24.511.165,01	24.511.165,01
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	833.187.000,33	827.876.546,24
Property (other than for own use)	R0080		
Holdings in related undertakings, including participations	R0090	2.725.000,00	2.725.000,00
<i>Equities</i>	<i>R0100</i>	<i>287.137.877,34</i>	<i>287.137.877,34</i>
Equities - listed	R0110	284.583.142,33	284.583.142,33
Equities - unlisted	R0120	2.554.735,01	2.554.735,01
<i>Bonds</i>	<i>R0130</i>	<i>528.021.675,00</i>	<i>522.711.220,91</i>
Government Bonds	R0140	426.620.058,00	421.725.068,16
Corporate Bonds	R0150	101.401.617,00	100.986.152,75
Structured notes	R0160		
Collateralised securities	R0170		
Collective Investments Undertakings	R0180	15.302.447,99	
Derivatives	R0190		
Deposits other than cash equivalents	R0200		
Other investments	R0210	0,00	15.302.447,99
Assets held for index-linked and unit-linked contracts	R0220		
Loans and mortgages	R0230	99.391.758,00	85.120.039,77
Loans on policies	R0240		
Loans and mortgages to individuals	R0250	99.391.758,00	85.120.039,77
Other loans and mortgages	R0260	0,00	0,00
Reinsurance recoverables from:	R0270	68.591.714,66	69.071.607,72
Non-life and health similar to non-life	R0280	23.849.693,24	27.000.744,55
Non-life excluding health	R0290	23.849.693,24	26.977.979,24
Health similar to non-life	R0300	0,00	22.765,31
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	44.742.021,42	42.070.863,17
Health similar to life	R0320	44.742.021,42	42.070.863,17
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	9.748.314,86	9.748.314,86
Reinsurance receivables	R0370	6.089.642,05	6.089.642,05
Receivables (trade, not insurance)	R0380	6.934.782,66	6.934.782,66
Own shares (held directly)	R0390		
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400		
Cash and cash equivalents	R0410	209.063.929,97	209.063.929,97
Any other assets, not elsewhere shown	R0420	15.392.215,69	20.702.665,69
Total assets	R0500	1.272.910.523,23	1.271.024.797,61

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S.02.01 Balance sheet (Group annual)

Entity: **1900 - Coöperatie Univé U.A. (groep)**
Scenario: **2016S**
Period: **Year (Solvency)**
Currency: **EUR - Euro**

Balance Sheet

		Solvency II value	Statutory accounts value
		C0010	C0020
Liabilities			
Technical provisions - non-life	R0510	418.685.317,70	443.214.462,54
Technical provisions - non-life (excluding health)	R0520	391.202.377,26	411.799.472,59
TP calculated as a whole	R0530	0,00	
Best estimate	R0540	357.958.003,90	
Risk margin	R0550	33.244.373,36	
Technical provisions - health (similar to non-life)	R0560	27.482.940,44	31.414.989,95
TP calculated as a whole	R0570	0,00	
Best estimate	R0580	25.012.252,14	
Risk margin	R0590	2.470.688,30	
TP - life (excluding index-linked and unit-linked)	R0600	54.341.470,29	102.181.123,02
Technical provisions - health (similar to life)	R0610	54.341.470,29	102.181.123,02
TP calculated as a whole	R0620	0,00	
Best estimate	R0630	49.392.408,11	
Risk margin	R0640	4.949.062,18	
TP - life (excluding health and index-linked and unit-linked)	R0650		
TP calculated as a whole	R0660		
Best estimate	R0670		
Risk margin	R0680		
TP - index-linked and unit-linked	R0690		
TP calculated as a whole	R0700		
Best estimate	R0710		
Risk margin	R0720		
Other technical provisions	R0730		
Contingent liabilities	R0740		
Provisions other than technical provisions	R0750	11.989.467,43	11.989.467,43
Pension benefit obligations	R0760		
Deposits from reinsurers	R0770		
Deferred tax liabilities	R0780	48.567.218,21	30.003.587,00
Derivatives	R0790		
Debts owed to credit institutions	R0800		
Financial liabilities other than debts owed to credit institutions	R0810	-0,01	
Insurance & intermediaries payables	R0820	0,00	-0,00
Reinsurance payables	R0830	3.917.860,73	3.917.860,73
Payables (trade, not insurance)	R0840	46.383.856,42	46.383.856,42
Subordinated liabilities	R0850		
Subordinated liabilities not in BOF	R0860		
Subordinated liabilities in BOF	R0870		
Any other liabilities, not elsewhere shown	R0880	12.656.902,85	12.656.902,84
Total liabilities	R0900	596.542.093,62	650.347.259,98
Excess of assets over liabilities	R1000	676.368.429,61	620.677.537,63

Entity: 1900 - Coöperatie Univé U.A. (groep)
Scenario: 2016 Solvency II
Period: Year (Solvency)
Category: Default Original Amount
Currency: EUR - Euro

Own Funds Group		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						
Ordinary share capital (gross of own shares)	R0010					
Non-available called but not paid in ordinary share capital at group level	R0020					
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					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130	676.368.429,61	676.368.429,61			
Subordinated liabilities	R0140					
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax assets not available at the group level	R0170					
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
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 other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230					
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240					
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations included by using D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions	R0280					
Total basic own funds after deductions	R0290	676.368.429,61	676.368.429,61			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300					
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					
Non available ancillary own funds at group level	R0380					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Own funds of other financial sectors						
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies	R0410					
Institutions for occupational retirement provision	R0420					
Non regulated entities carrying out financial activities	R0430					
Total own funds of other financial sectors	R0440					
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450					
Own funds aggregated when using the D&A and a combination of method net of IGT	R0460					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	676.368.429,61	676.368.429,61			
Total available own funds to meet the minimum consolidated group SCR	R0530	676.368.429,61	676.368.429,61			
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	676.368.429,61	676.368.429,61			
Total eligible own funds to meet the minimum consolidated group SCR	R0570	676.368.429,61	676.368.429,61			
Consolidated Group SCR	R0590	208.887.179,37				
Minimum consolidated Group SCR	R0610	71.022.351,83				
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)	R0630	323,80%				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	952,33%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	676.368.429,61	676.368.429,61			
SCR for entities included with D&A method	R0670					
Group SCR	R0680	208.887.179,37				
Ratio of Eligible own funds to SCR including other financial sectors' own funds and capital requirements	R0690	323,80%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	676.368.429,61				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730					
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Other non available own funds	R0750					
Reconciliation reserve	R0760	676.368.429,61				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	51.821.347,03				
Total Expected profits included in future premiums (EPIFP)	R0790	51.821.347,03				

S.25.01 Solvency Capital Requirement - Standard Formula (Annual Group)

Entity: **1900 - Coöperatie Univé U.A. (groep)**

Scenario: **2016 Solvency II**

Period: **Year (Solvency)**

Category: **Solvency II: Group Purpose**

Currency: **EUR - Euro**

Solvency Capital Requirement - for groups 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	121.041.461,80	121.041.461,80		
Case of Deferred taxes in Group calculation	R0020	20.796.838,58	20.796.838,58		
Life underwriting risk	R0030				
Health underwriting risk	R0040	50.572.192,35	50.572.192,35		
Non-life underwriting risk	R0050	148.757.228,67	148.757.228,67		
Diversification	R0060	-103.025.837,75	-103.025.837,75		
Intangible asset risk	R0070				
Basic Solvency Capital Requirement	R0100	238.141.883,64	238.141.883,64		

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	13.619.517,41
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-42.874.221,67
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	208.887.179,37
Capital add-on already set	R0210	0,00
Solvency capital requirement	R0220	208.887.179,37
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	0,00
Minimum consolidated group solvency capital requirement	R0470	71.022.351,83
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	208.887.179,37

S.32.01 Undertakings in the scope of the group

Entity: **1900 - Coöperatie Univé U.A. (groep)**
 Scenario: **2016 Solvency II**
 Period: **Year (Solvency)**
 Category: **Default Original Amount**
 Currency: **EUR - Euro**

Undertakings in the scope of the group

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Total Balance Sheet (for (re)insurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings or insurance holding companies	Underwriting performance
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140
NL	B1000	2 - Specific Code	Univé Services B.V.	99 - Other	B.V.	2 - Non-mutual	De Nederlandsche Bank			57.970.000,00			
NL	B1001	2 - Specific Code	Coöperatie Univé U.A.	5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	U.A.	1 - Mutual	De Nederlandsche Bank			411.816.538,56			0,00
NL	72450041LO1F3E9F8561	1 - LEI	N.V. Univé Schade	2 - Non life insurance undertaking	N.V.	2 - Non-mutual	De Nederlandsche Bank	752.573.604,20			414.632.737,88		-10.478.000,00
NL	724500H3ONWC485NPL75	1 - LEI	N.V. Univé Her	3 - Reinsurance undertaking	N.V.	2 - Non-mutual	De Nederlandsche Bank	95.229.285,22			14.036.450,91		6.540.000,00
NL	B1046	2 - Specific Code	Univé Bedrijfsontwikkeling B.V.	99 - Other	B.V.	2 - Non-mutual	De Nederlandsche Bank			522.000,00			
NL	B1070	2 - Specific Code	Stichting Univé Rechtshulp	99 - Other	Stichting	2 - Non-mutual	De Nederlandsche Bank			1.272.000,00			

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Investment performance	Total performance	Accounting standard	% capital share	% used for the establishment of consolidated accounts	% voting rights
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0150	C0160	C0170	C0180	C0190	C0200
NL	B1000	2 - Specific Code	Univé Services B.V.	99 - Other	B.V.	2 - Non-mutual	De Nederlandsche Bank			2 - Local GAAP	100,00%	100,00%	100,00%
NL	B1001	2 - Specific Code	Coöperatie Univé U.A.	5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	U.A.	1 - Mutual	De Nederlandsche Bank	0,00	7.372.000,00	2 - Local GAAP	100,00%	100,00%	100,00%
NL	72450041LO1F3E9F8561	1 - LEI	N.V. Univé Schade	2 - Non life insurance undertaking	N.V.	2 - Non-mutual	De Nederlandsche Bank	13.934.000,00	3.093.000,00	2 - Local GAAP	100,00%	100,00%	100,00%
NL	724500H3ONWC485NPL75	1 - LEI	N.V. Univé Her	3 - Reinsurance undertaking	N.V.	2 - Non-mutual	De Nederlandsche Bank	1.081.000,00	5.771.000,00	2 - Local GAAP	100,00%	100,00%	100,00%
NL	B1046	2 - Specific Code	Univé Bedrijfsontwikkeling B.V.	99 - Other	B.V.	2 - Non-mutual	De Nederlandsche Bank			2 - Local GAAP	100,00%	100,00%	100,00%
NL	B1070	2 - Specific Code	Stichting Univé Rechtshulp	99 - Other	Stichting	2 - Non-mutual	De Nederlandsche Bank		53.000,00	2 - Local GAAP	100,00%	100,00%	100,00%

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0210	C0220	C0230	C0240	C0250	C0260
NL	B1000	2 - Specific Code	Univé Services B.V.	99 - Other	B.V.	2 - Non-mutual	De Nederlandsche Bank	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	B1001	2 - Specific Code	Coöperatie Univé U.A.	5 - Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	U.A.	1 - Mutual	De Nederlandsche Bank	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	72450041LO1F3E9F8561	1 - LEI	N.V. Univé Schade	2 - Non life insurance undertaking	N.V.	2 - Non-mutual	De Nederlandsche Bank	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500H3ONWC485NPL75	1 - LEI	N.V. Univé Her	3 - Reinsurance undertaking	N.V.	2 - Non-mutual	De Nederlandsche Bank	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	B1046	2 - Specific Code	Univé Bedrijfsontwikkeling B.V.	99 - Other	B.V.	2 - Non-mutual	De Nederlandsche Bank	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	B1070	2 - Specific Code	Stichting Univé Rechtshulp	99 - Other	Stichting	2 - Non-mutual	De Nederlandsche Bank	Centralised management	1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation