# Coöperatie VGZ UA

Solvency and financial condition report - disclosure 2018 (Monetary amounts x € 1.000)

Entity: 2100 - Coöperatie VGZ U.A. Scenario: 2018SOL Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

## **Balance Sheet**

## **Balance Sheet**

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	44.84
Investments (other than assets held for index-linked and unit-		
linked contracts)	R0070	3.018.189
Property (other than for own use)	R0080	5.32
Holdings in related undertakings, including participations	R0090	1.87
Equities	R0100	303.41
Equities - listed	R0110	302.23
Equities - unlisted	R0120	1.17
Bonds	R0130	2.453.540
Government Bonds	R0140	1.004.36
Corporate Bonds	R0150	1.447.59
Structured notes	R0160	1.58
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	4.21
Deposits other than cash equivalents	R0200	249.81
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	61
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	61
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	3.089.11
Reinsurance receivables	R0370	3.003.11
Receivables (trade, not insurance)	R0380	156.76
Own shares (held directly)	R0390	150.70
yet paid in	R0400	
Cash and cash equivalents	R0410	554.19
Any other assets, not elsewhere shown	R0420	18.41
Total assets	R0500	6.882.13

## Liabilities

Technical provisions - non-life	R0510	3.589.162
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	3.589.162
TP calculated as a whole	R0570	
Best estimate	R0580	3,446,542
Risk margin	R0590	142.619
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
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	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	36.231
Pension benefit obligations	R0760	4.014
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	2.112
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	143.507
Insurance & intermediaries payables	R0820	566,767
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	22.636
Subordinated liabilities	R0850	89.026
Subordinated liabilities not in BOF	R0860	35.020
Subordinated liabilities in BOF	R0870	89.026
Any other liabilities, not elsewhere shown	R0880	29.053
Total liabilities	R0900	4.482.508
		021500
Excess of assets over liabilities	R1000	2,399,623

## Premiums, claims and expenses by line of business

Entity: 2100 - Coöneratie VGZ U.A. Scenario: 2018 Solvency II Period: Jaar Category: Default Orioinal Amount Currency: EUR - Euro EIOPA ORT: S.05.01

## Premiums. claims and expenses by line of business

		Line of Business for non-16 insuence and reinsuance addigations (direct business and accepted proportional winsuance)  Line of Business for accepted proportional winsuance  Line of Business for accepted proport																
		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	CCOSO	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiuma written																		
Gross - Direct Business	R0110	11.038.995													-			11.0
Gross - Propertional retrouveron accepted	R0120																	
Gross - Non-proportional reinsurance accepted	R0130				The state of the s	-				The same of the sa								
Reinsurers' share	R0140	1.206																
Net	R0200	11.027.789																11.0
Premiums earned																		
Gross - Direct Business	R0210	10.986.433																10.91
Gross - Proportional reinsurance accepted	R0220																	
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240	1.206																
Net	R0300	10.985.227																10.91
Claims incurred							I				1				1			
Gross - Direct Business	R0310	10.515.626																10.5
Gross - Proportional reinsurance accepted	R0320																	
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340																	
let	R0400	10.515.626																10.5
Changes in other technical provisions						1			.1		1				1			
Gross - Direct Business	R0410					1	l		1		1				-			
Gross - Proportional reinsurance accepted	R0420					1	L											
Gross - Non-proportional retraurance accepted	R9430														1			
Reinsurers' share	R0440																	
Net	R0500																	
xpenses incurred	R0550	416.961																
ther expenses	R1200													-				
Total expenses	R1300																	4

				Line of Business for: li	le insurance obligations			Life reinsura	nce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities atemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations		Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written		1								
Groun	R1510								L	
Reinsurers' share	R1420									
Net	R1500									
Premiums serned										
Gross	R1510									
Reinsurers' share	R1520									
Net	R1600									
Claims incurred										
Gross	R1610									
Reinsurers' share	R1620								1	
Net	R1700									
Changes in other technical provisions										
Gross	R1710									
Reinsurers' share	R1720									
Net	R1500									
Expenses incurred	R1900									
Other expenses	R2500		-	-				-	-	
Total expenses	R2600		-							

## Own Funds

Entity: 2100 - Coöperatie VGZ U.A. Scenario: 2018 Solvency II Period: Jaar Category: Default Original Amount Currency: EUR - Euro EIOPA QRT: S.23.01

		Total C0010	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2 C0040	Tier 3 C0050
Basic own funds before deduction for		C0010	C0020	C0030	C0040	C0050
participations in other financial sector			$\sim$	$\sim$		$\leq$
Ordinary share capital (gross of own shares)  Non-available called but not paid in ordinary	R0010			$\bigcirc$		
share capital at group level Share premium account related to ordinary	R0020			$\langle \rangle$		
share capital Initial funds, members' contributions or the	R0030			$\geq$		$\geq$
equivalent basic own - fund item for mutual				$\times$		$\times$
and mutual-type undertakings Subordinated mutual member accounts	R0040 R0050	369.025	369.025	$\sim$		
Non-available subordinated mutual member	R0060		$\leq >$			
accounts at group level Surplus funds	R0070			><	><	><
Non-available surplus funds at group level	R0080			$\sim$	$\sim$	$\geq$
Preference shares  Non-available preference shares at group level	R0090 R0100		>			
Share premium account related to preference			>			
shares Non-available share premium account related	R0110		<>			
to preference shares at group level Reconciliation reserve	R0120 R0130					
Subordinated liabilities	R0140	2.030.597 89.026	2.030.597		89.026	
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		$\sim$	$\sim$	><	
Other items approved by supervisory authority						
as basic own funds not specified above  Non available own funds related to other own	R0180					
funds items approved by supervisory authority	R0190					
specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
shall not be represented by the reconciliation reserve and do not meet the criteria to be				$\sim$	$\sim$	$\sim$
classified as Solvency II own funds			$\langle - \rangle$	$\langle - \rangle$	$\langle - \rangle$	$\sim$
Own funds from the financial statements that			$\setminus$	$\setminus$	$\setminus$	$\setminus$
shall not be represented by the reconciliation reserve and do not meet the criteria to be			X	X	X	ΙX
classified as Solvency II own funds	R0220		$\langle \  \  \  \rangle$	$\langle \ \rangle$	$\langle \ \rangle$	<u>(</u>
Deductions  Deductions for participations in other financial			$\sim$	$\sim$	$\sim$	$\sim$
undertakings, including non-regulated undertakings carrying out financial activities	00222					
whereof deducted according to art 228 of the	R0230					
Directive 2009/138/EC Deductions for participations where there is	R0240					
non-availability of information (Article 229)	R0250					
non-availability of information (Article 229)  Deotector for parocipations microaecopy using  D&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions						
Total basic own funds after deductions	R0290	2.481.026	2.392.000		89.026	
Ancillary own funds			><	><	><	<b>&gt;</b>
Unpaid and uncalled ordinary share capital callable on demand	R0300		>	>		><
Unnaid and uncalled initial funds, members'	10300		$\langle - \rangle$	$\langle - \rangle$		
contributions or the equivalent basic own fund item for mutual and mutual - type			$\times$	$\times$		$\times$
undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320		><	><		
A legally binding commitment to subscribe and nay for subordinated liabilities on demand	R0330		$\sim$	$\sim$		
pay for subordinated liabilities on demand Letters of credit and guarantees under Article				>		<b>\</b>
96(2) of the Directive 2009/138/EC under Article 96(2) of the Directive	R0340		<>	<>		
2009/138/EC	R0350		$\sim$	>		
Supplementary members calls under first			$\langle \cdot \rangle$			
subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360		$\sim$	$\times$		
Supplementary members calls - other than			$\overline{}$			
under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370					
level	R0380		$\geq \leq$	$\geq \leq$		
Other ancillary own funds Total ancillary own funds	R0390 R0400		>	>		
Own funds of other financial sectors  Credit institutions, investment firms, financial			><	$\sim$	$\sim$	$\geq$
institutions, alternative investment fund						$\sim$
managers, financial institutions - Total provision	R0410					
Non regulated entities carrying out financial	R0420					
activities Total own funds of other financial sectors	R0430 R0440					$\sim$
Own funds when using the D&A, exclusively or	KOTIO					
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					
			> <	> <	$\sim$	$\sim$
Total available own funds to meet the consolidated group SCR (excluding own	pa					
funds from other financial sector and from the undertakings included via D&A )	R0520	2.404.024	2.392.000		89.026	
		2.481.026	2.392.000		89.026	
					89.026	$\times$
Total available own funds to meet the minimum consolidated group SCR	R0530	2,481,026	2,392.000			-
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the	R0530		2.392.000		89.020	
Total available own funds to meet the minimum consolidated group SCR  Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and	R0530 R0560	2.481.026			85.020	
Total available own funds to meet the minimum consolidated group SCR  Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and	R0560	2.481.026 2.481.026	2.392.000		89.026	
Total available own funds to meet the minimum consolidated group SCR 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.) Total eligible own funds to meet the minimum consolidated group SCR	R0560 R0570	2.481.026 2.481.026 2.481.026				$\geq$
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakton included via DRA). minimum consolidated group SCR Minimum consolidated group SCR Ratio of Eligible own funds to Minimum Casto of Scriptile own funds to Minimum Casto of Scriptile own funds to Minimum Casto of Eligible own funds to Minimum Casto of Scriptile own funds to S	R0560 R0570 R0610	2.481.026 2.481.026 2.481.026 678.800	2.392.000	<b>&gt;&gt;</b>	89.026	$\sim$
Total available own funds to meet the minimum consolidated group SCR Total slightle own funds to meet the consolidated group SCR (acciding own funds from other financial sector and from the undertakinos included via D&A.) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR Ratio of tigible own funds to Minimum	R0560 R0570	2.481.026 2.481.026 2.481.026	2.392.000	<b>**</b>	89.026	$\gtrsim$
Total swillable own funds to meet the minimum cromofished group SCR Total eligible own funds to meet the Total eligible own funds to meet the respective of the state of the state of the funds of the state of the state of the funds the understateous included via DBA 1 Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated group SCR Ratio of eligible own funds to Minimum Consolidated Scrops SCR.  One of the state of the state of the state of the group SCR (modified see funds to group SCR (modified see funds from group SCR (modified see on funds from gro	R0560 R0570 R0610 R0650	2.481.026 2.481.026 2.481.026 678.800	2.392.000	*	89.026	×
Total swilable own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR excluding own funds from other financial sector and from the undertaknoss included via DRA. Total eligible own funds to meet the Minimum consolidated Group SCR. Ratio of Eligible own funds to Minimum Consolidated Group SCR. Total eligible own funds to meet the group SCR (Group SCR. Total eligible own funds to meet the group SCR (Group SCR.	R0560 R0570 R0610	2.481.026 2.481.026 2.481.026 678.800	2.392.000	*	89.026	
Total swilable own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR excluding own funds from other financial sector and from the undertaknoss included via DRA 1 Total eligible own funds to meet the Minimum consolidated Group SCR. Ratio of Eligible own funds to the minimum consolidated Group SCR. Total eligible own funds to meet the group SCR (Group SCR. Total eligible own funds to meet the group SCR (Group SCR.) Total eligible own funds to meet the group SCR (Group SCR.)	R0560 R0570 R0610 R0650	2.481.026 2.481.026 2.481.026 678.800 0	2.392.000		89.026 89.026	
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Total available own funds to meet the minimum consolidated group SCR. Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and funds for meet the minimum consolidated group SCR. Ratio of Eligible own funds to Minimum consolidated Group SCR. Ratio of Eligible own funds to meet the group SCR (including own funds from the other financial sector and from the funds for the funds for the funds for funds for the funds funds for the funds funds for the	R0560  R0570  R0510  R0650  R0660  R0680  R0690	2.481.026 2.481.026 2.481.026 678.800 0 2.481.026 1.753.447	2.392.000		89.026 89.026	
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Total available own funds to meet the minimum consolidated group SCR.  Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and Act of the Consolidated group SCR (excluding own funds from other financial sector and Act of the Consolidated SCR (excluding own funds to meet the minimum consolidated Group SCR. Minimum consolidated Group SCR. Consolidated Group	R0560 R0570 R0610 R0650 R0660 R0660 R0690	2.481.026 2.481.026 2.481.026 678.800 0 2.481.026 1.753.447	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertaknos included via DBA.)  minimum consolidated group SCR (excluding own funds from other financial sector and minimum consolidated Group SCR. Ratio of Eligible own funds to Minimum consolidated Group SCR. Group SCR (including own funds from the undertaknos included via DBA.)  Ratio of Eligible own funds to pay SCR including other financial sectors and the undertaknos included via DBA.  Ratio of Eligible own funds to pay SCR including other financial sectors and the undertaknos included via DBA.	R0560  R0570  R0510  R0550  R0660  R0680  R0690  80700  80770  80770	2.481.026 2.481.026 2.481.026 678.800 0 2.481.026 1.753.447 0 0 0.0000	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR excluding own funds from other financial sector and from the undertaknoss included via DBA1 minimum consolidated group SCR excluding own funds to the minimum consolidated Group SCR Ratio of Eligible own funds to Minimum consolidated Group SCR Ratio of Eligible own funds to Minimum consolidated Group SCR Ratio of Eligible own funds to Minimum consolidated Group SCR Ratio of Eligible own funds to Minimum consolidated Group SCR Ratio of Eligible own funds to Minimum consolidated Group SCR Ratio of Eligible own funds to proup SCR Ratio of Eligible own funds to group SCR Ratio own funds to group SCR Ratio of Eligible own funds to group SCR Ratio own funds to gro	R0560 R0570 R0610 R0650 R0660 R0660 R0690	2.481.026 2.481.026 678.800 0 2.481.026 1.753.447 0 0	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR.  Total eligible own funds to meet the consolidated group SCR (excluding own funds for meet the consolidated group SCR (excluding own funds from other financial sector and funds from the understandown included via DBA.).  Minimum consolidated group SCR. Ratio of Eligible own funds to Minimum consolidated Group SCR. Ratio of Eligible own funds to meet the group SCR (including own funds from the sector and from the sector and from the sector and from the sector and form the sector and form the sector and form the understandown funds from the sector and form the understandown funds from the sector and form the understandown funds from the sector and the secto	R0560  R0570  R0510  R0550  R0660  R0660  R0690  R0700  R0700  R0710  R0720  R0720	2.481.026 2.481.026 2.481.026 678.800 0 2.481.026 1.753.447 0 0 0.0000	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds for meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakinos included via DBA.)  Minimum consolidated group SCR. Ratio of Eligible own funds to Minimum consolidated Group SCR. Ratio of Eligible own funds to Minimum orbits of Eligible own funds to Minimum orbits financial sector and from the undertakinos included via DBA.)  Ratio of Eligible own funds to page 100 per 100 p	R0560  R0570  R0510  R0550  R0660  R0680  R0690  80700  80770  80770	2.481.026 2.481.026 2.481.026 678.800 0 2.481.026 1.753.447 0 0 0.0000	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and Automatical Consolidated Group SCR (excluding own funds from other financial sector and Automatical Consolidated Group SCR Consolidated Gro	R0560 R0570 R0610 R0650 R0660 R0660 R0660 R0690 R0690 R0790 R0770 R0770 R0770 R0770	2.481.026 2.481.026 2.481.026 675.800 0 2.481.026 1.753.447 0 C0060 2.389.023	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR excluding own funds from other financial sector and from the undertaknoss included via DBA1 minimum consolidated group SCR excluding own funds to the financial sector and from the undertaknoss included via DBA1 of the section of the properties	R0560  R0570  R0510  R0550  R0660  R0680  R0690  R0700  R0710  R0720  R0730	2.481.026 2.481.026 2.481.026 678.800 0 2.481.026 1.753.447 0 0 0.0000	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR.  Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and funds from other financial sector and sector and sector of the sector	R0560  R0570  R0510  R0550  R0660  R0680  R0690  R0710  R0720  R0720  R0730  R0740  R0750  R0760	2.481.026 2.481.026 2.481.026 675.800 0 2.481.026 1.753.447 0 C0060 2.389.023	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and Automatical Consolidated group SCR (excluding own funds from other financial sector and Automatical Consolidated Group SCR (excluding own funds to meet the minimum consolidated Group SCR Report of Grigolae own funds to meet the group SCR (including own funds to meet the group SCR (including own funds to meet the group SCR (including own funds from sunderstakines included via DBA.)  Group SCR (including own funds from sunderstakines included via DBA.)  Group SCR (including own funds to group SCR including other financial sectors and the understakines included via DBA.)  Group SCR (including own funds to group SCR including other financial sectors and the understakines included via DBA.)  Group SCR (including own funds to group SCR including other financial sectors and the understakines included via DBA.)  Group SCR (including own funds to group SCR including other financial sectors own fund files in control funds in the sector of the bisance of sector own fund files in sector of fund files in respect of marking adjustment perfolious and reported funds. Reconstitutions reserve before seasoccome for participations in other financial sector Expected profits.	R0560 R0570 R0510 R0550 R0660 R0660 R0660 R0690 R0700 R0770 R0770 R0750 R0750 R0760 R0770	2.481.026 2.481.026 2.481.026 6.75.800 6.2481.026 1.753.447 6.3299,623 2.359,623 2.030.597	2.392.000		89.026 89.026	
Total available own funds to meet the minimum consolidated group SCR.  Total eligible own funds to meet the consolidated group SCR (excluding own funds for meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakinos included via DBA.)  minimum consolidated group SCR. Ratio of Eligible own funds to Minimum consolidated Group SCR. Ratio of Eligible own funds to Minimum other financial sector and from the group SCR (including own funds from other financial sector and from the undertakinos included via DBA.)  Ratio of Eligible own funds to DBA.  Ratio of Eligible own funds from the undertakinos included via DBA.  Ratio of Eligible own funds to DBA.  Ratio of Eligible own funds from the undertakinos included via DBA.  Ratio of Eligible own funds to DBA.  Reconcillation reserve.  Eliza of electronic description of the DBA.  Reconcillation reserve benefits own fund flems in Reconcillation reserve benefits own fund flems in Reconcillation reserve benefits own fund flems in Reconcillation reserve benefits own funds flems of Reconcillation reserve benefits own funds flems of Reconcillation reserve benefits own funds flems of Reconcillation reserve benefits own funds flems (CESTF) - Ut Debartes.	R0560  R0570  R0510  R0550  R0660  R0680  R0690  R0710  R0720  R0720  R0730  R0740  R0750  R0760	2.481.026 2.481.026 2.481.026 675.800 0 2.481.026 1.753.447 0 C0060 2.389.023	2.392.000		89.026 89.026	

## Solvency Capital Requirement - for groups on Standard Formula

Entity: 2100 - Coöperatie VGZ U.A. Scenario: 2018 Solvency II Period: Jaar Category: Solvency II: Group Purpose Currency: EUR - Euro EIOPA QRT: S.25.01

## Solvency Capital Requirement - for groups on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	173.718		
Counterparty default risk	R0020	80.447		
Life underwriting risk	R0030			
Health underwriting risk	R0040	1.347.870		
Non-life underwriting risk	R0050			
Diversification	R0060	-176.665		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	1.425.371	$>\!<$	$\sim$

## Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	327.985
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	1.753.356
Capital add-on already set	R0210	
Solvency capital requirement	R0220	1.753.447
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	
Minimum consolidated group solvency capital requirement	R0470	678.800
Information on other entities		$\sim$
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 non- regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	9:
Capital requirement for residual undertakings	R0550	
Overall SCR		$\sim$
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	1.753.447

Wolters Klawer | CCH® Tagerik Solvency II Prepackage Solution

## Undertakings in the scope of the group - Public Disclosure

rity: 2100 - Coöperatie VGZ U.A. mario: 2018 Solvency II riod: Jaar teoory: Default Original Amount mency: EUR - Euro

### Undertakings in the scope of the grou

			1		1							I .			
	Identification code of the undertaking	Type of code of the 1D of the undertaking	Legal Name of the undertaking						To used for the extrationwest of consultated accounts	Ye voting rights			Proportional share used for group solvency calculation		Date of decision Fact. 234 is applied
CDGSG	C0820	C2030	C0040	C0010	C2060	COGFO	CDC00	CELED	C0190	CE200	C0310	CE220	C0230	C0340	CEUSE
	72410032756795000	1-18	MCSRef-Reg	2 - Not the reviews understang	Searcher Inconstitution	2 - No-mail	De Nederlandsche Bank	300,00%	100,00%	300,009		A - Demonant	130,00%	1 - Included in the scape	
	72410084004071575000	1-18	YEZ Zirgeromenie W	2 - North traversy policiding	Swenter Vennstüder	2 - No-mail	De Nederlandsche Benk	200,00%	100,00%	300,009		1 - Dersonet	130,00%	1 - Included in the scope	
N.	72450004WZ20R2BL3R03	1-18	WEZ woor die Zong W	2 - Non-life incurance undertaking	Nambae Vennathibap	2 - Non-mobal	De Nederlandsche Bank	300,00%	100,00%	100,000		1 - Deminant	130,00%	1 - Included in the scope	
N	7940000000000004040	1-18	M Argeoriesa (MC	2 - Not the resistors understaining	Seanfair Immortaling	2 - No-mail	De Nederlandsche Bank	300,00%	100,00%	300,009		A - Demonant	130,00%	1 - Included in the scape	
	DHISHORESISS	1-18	Et Zirgeroterar W	2 - North revenue printsking	Saantae Vennstürber	2 - No-mail	De Nederlandsche Bank	200,00%	100,00%	300,000		1 - Demonst	130,00%	1 - Included in the scope	
16.	79400000100000000	1-18	Cooperate VCZ UA	5 - Steurano halding company as defined in Article 213(1) (f) of Directive 2009/138(9C	Cooperatie	2 - Non-motori								1 - Included in the scope	
N	72450000011904000079400160	2 - Specific code	Hiding VIE BY	10 - Anollary services undersiding as defined in Article 1 (10) of Delegated Regulation (III) 2013/35	Brokden Vermoods/Jap	2 - 500-miles		300,00%	100,00%	300,001		1 - Demonst	100,00%	1 - Included in the scope	
	72450008119018020994016060062	2 - Specific code	VEZ SWEGGER BY	10 - Anollary services undertaking as defined in Article 1 (117) of Delegated Regulation (90) 2015/35	Beskites Vermostučiap	2 - Non-matual		200,00%	100,00%	300,005		1 - Dennest	105,00%	1 - Included in the scape	
16.	7041000801890080009820400	2 - Specific code	VCZ Cirganicate Itir	10 - Ancillary services undertaking as defined in Article 1 (137) of Delegated Regulation (60) 2015/35	Besides Verroots/Jap	2 - Non-mutual		200,00%	100,00%	100,001		1 - Dominant	130,00%	1 - Included in the scape	
16.	7245000801890180200794.01604.01220	2 - Swicks code	YEZ September BY	10 - Another services undertaken as defined in Article 1 (13) of Delegated Resident (13) 201/23	Bridden Vermodychau	2 - 500 - 01444		200.00%	100.00%	100.00		1 - Demonst	100.00%	1 - Included in the score	
N	7245000801890480009940340000075	2 - Specific code	Stichting VET Geosetherbasing	10 - Anollary services undertaking as defined in Article 1 (10) of Delegated Regulation (III) 2011/15	Stations	2 - Non-mutual		0,00%	0,00%	0,007	s Bedwicking	1 - Demmert	100,00%	1 - Included in the scape	
N	7241000811090182227912240001077	2 - Specific code	Stichtra Juridach Bonnston FOR VIII	10 - Anollary services undertaken as defined in Article 1 (10) of Delegated Resultation (80) 2015/35	Stichting	2 - Non-residual		0.00%	0.00%	0.00	h beautifu	1 - Danisart	120.00%	1 - Included in the scape	
16.	72410008018901802007942040002029	2 - Swich; code	YES Curior BY	10 - Another services undertaken as defined in Article 1 (10) of Delegated Readston (10) 2015/03	Bridden Vermodychau	2 - 500 - 01444		200,00%	100.00%	100.00		1 - Demonst	100,00%	1 - Included in the score	
N.	79490008018900800098.03408.00000	2 - Specific code	VECOZO BY	10 - Anollary services undertaking as defined in Article 1 (53) of Delegated Regulation (60) 2015/35	Brokden Vermootschap	2 - Non-mutual		12,50%	0,00%	12,509		2 - Significant	0,00%	3 - Not included in the scape (art. 204 b)	
N	724100840040714CF0038600300	2 - Specific code	Health Innovation Fund E BY	19 - ODW	Brilliam Vennostužao	2 - Normoni		25.00%	500%	35.000		2 - Sunficant	0.00%	3 - Not included in the scope (art. 254 til)	