VGZ Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2019 (Monetary amounts x € 1.000)

Balance sheet

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2019 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

| | | Solvency II value |
|--|------------|--|
| | | C0010 |
| Assets Goodwill | Incore I'm | The same of the sa |
| | R0010 | |
| Deferred acquisition costs | | AND DESCRIPTION OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON |
| Intangible assets | R0030 | |
| Deferred tax assets | R0040 | |
| Pension benefit surplus | R0050 | |
| Property, plant & equipment held for own use | R0060 | |
| Investments (other than assets held for index-linked and unit-linked contracts) | R0070 | 1.829.027.564,36 |
| Property (other than for own use) | R0080 | |
| Holdings in related undertakings, including participations | R0090 | 1.768.200,00 |
| Equities | R0100 | 229.955.909,72 |
| Equities - listed | R0110 | 228.971.122,10 |
| Equities - unlisted | R0120 | 984.787,62 |
| Bonds | R0130 | 1.591.573.151,71 |
| Government Bonds | R0140 | 806.087.936,84 |
| Corporate Bonds | R0150 | 785.145.639,23 |
| Structured notes | R0160 | |
| Collateralised securities | R0170 | 339.575,64 |
| Collective Investments Undertakings | R0180 | |
| Derivatives | R0190 | 5.730.302,93 |
| Deposits other than cash equivalents | R0200 | |
| Other investments | R0210 | |
| Assets held for index-linked and unit-linked contracts | R0220 | |
| Loans and mortgages | R0230 | 46.788.928,39 |
| Loans on policies | R0240 | |
| Loans and mortgages to individuals | R0250 | 598.097,91 |
| Other loans and mortgages | R0260 | 46.190.830,48 |
| Reinsurance recoverables from: | R0270 | |
| Non-life and health similar to non-life | R0280 | |
| Non-life excluding health | R0290 | |
| Health similar to non-life | R0300 | |
| Life and health similar to life, excluding health and index-linked and unit-linked | R0310 | |
| Health similar to life | R0320 | |
| Life excluding health and index-linked and unit-linked | R0330 | |
| Life index-linked and unit-linked | R0340 | |
| Deposits to cedants | R0350 | |
| Insurance and intermediaries receivables | R0360 | 2.053.243.019,27 |
| Reinsurance receivables | R0370 | |
| Receivables (trade, not insurance) | R0380 | 29.650.369,01 |
| Own shares (held directly) | R0390 | 25.050.505,01 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | R0400 | |
| Cash and cash equivalents | R0410 | 247.839.544,56 |
| Any other assets, not elsewhere shown | R0420 | 1.414.162,53 |
| Total assets | R0500 | 4.207.963.588.12 |

Liabilities

| Technical provisions - non-life | R0510 | 2.238.905.282,94 |
|--|-------|------------------|
| 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 | 2.238.905.282,94 |
| TP calculated as a whole | R0570 | |
| Best estimate | R0580 | 2.145.005.278,49 |
| Risk margin | R0590 | 93.900.004,4 |
| 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 | |
| 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 | 1.148.211,55 |
| Debts owed to credit institutions | R0800 | ····· |
| Financial liabilities other than debts owed to credit institutions | R0810 | |
| Insurance & intermediaries payables | R0820 | 345.222.388,1 |
| Reinsurance payables | R0830 | |
| Payables (trade, not insurance) | R0840 | 3.517.765,3 |
| Subordinated liabilities | R0850 | |
| Subordinated liabilities not in BOF | R0860 | |
| Subordinated liabilities in BOF | R0870 | |
| Any other liabilities, not elsewhere shown | R0880 | 5.131.453,1 |
| Total liabilities | R0900 | 2.593.925.101,14 |
| | | |

Premiums, claims and expenses by line of business

Entity: 1120 - VGZ Zoroverzekeraar NV Scenario: 2019 Solvency II Period: Jaar Cateoorv: Solvency II: Statutorv Account Currency: EUR, Euro EIOPA QRT: S.05.01

Premiums. claims and expenses by line of business

| | | | | | Lir | e of Business for: non-life insu | urance and reinsurance oblig | ations (direct business and ac | cepted proportional reinsu | rance) | | | | | Line of Business for: accepte | d non-proportional reinsuran | œ | |
|---|----------------|--------------------------------|-----------------------------|---------------------------------|-----------------------------------|----------------------------------|---|---|-----------------------------|---------------------------------|-----------------------------|--------------|---------------------------------|--------|-------------------------------|--------------------------------|----------|------------------------------|
| | | 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 | 7,667,830,248,57 | | | | | | | | | | | | | | | | 7.667.830.248,5 |
| Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted | R0120 | | | | | | | | | | | | | | | | | 0,0 |
| Reinsuren: share | R0140 | 659,795,97 | | | | | | | | | | | | | | | | 659,795,93 |
| Net | R0200 | 7,667,170,452,60 | i | | i e | | | | | | | | 1 | | | i e | | 7.667.170.452,60 |
| Premiums earned | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0210 | 7,644,206,789,45 | | | | | | | | | | | | | | | | 7.644,206,789,4 |
| Gross - Proportional reinsurance accepted | R0220 | | | | | | | | | | | | | | | | | 0,00 |
| | R0230 | | | | | | | | | | | | | | | | | 0,0 |
| Reinsurers' share | R0240 R0300 | 659.795,97 7.643.546.993,48 | | | | | | | | | | | | | | | | 659.795,9 7.643.546.993,4 |
| Claims incurred | R0300 | 7.643.546.993,48 | | | | | | | | | | | | | | | | 7.643.546.993,41 |
| Gross - Direct Business | R0310 | 7.407.393.724,35 | | | | | | | | | | | | | | - | _ | 7.407.393.724,35 |
| Gross - Proportional reinsurance accepted | R0320 | 17901300100,00 | | | | | | - | | | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | | | | | | | | | | 0,00 |
| Reinsurers' share | R0340 | | | | | | | | | | | | | | | | | 0,0 |
| Net | R0400 | 7.407.393.724,35 | | | | | | | | | | | | | | | | 7.407.393.724,35 |
| Changes in other technical provisions | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0410 | | | | | | | | | | | | | | | | | 0,0 |
| Gross - Proportional reinsurance accepted | R0420 | | | | | | | | | | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0430 | | | | | | | | | | | | | | | | | 0,00 |
| Reinsurers' share Net | R0440 R0500 | | | | | | | | | | | | | | | | | 0,00 |
| | R0500 R0550 | 234.419.019,93 | | | | | | | | | | | | | | | | 234.419.019,93 |
| Expenses incurred Administrative expenses | RU550 | 234.419.019,93 | | | | | | | | | | | | | | | | 234.419.019,93 |
| Gross - Direct Business | R0610 | 11.999.486,32 | | | | | | † | | | | | | | | | | 11.999.486,32 |
| Gross - Proportional reinsurance accepted | R0620 | | | | | | | † | | | | | | | | | | 0.00 |
| Gross - Non-proportional reinsurance accepted | | | | | | | | | | | | | | | | | | 0,00 |
| Reinsurers' share | R0540 | | | | | | | | | | | | | | | | | 0,00 |
| Net | R0700 | 11.999.486,32 | | | | | | | | | | | | | | | | 11,999,486,3 |
| | | | | | | | | | | | | | | | 1 | | | |
| Gross - Direct Business | 80710 | 839,937,60 | | | | | | | | | | | | | | | | 839.937,60 |
| Gross - Proportional reinsurance accepted | 80730 R0730 | - | | | | | | | | | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted Reinsurers' share | R0740 | | | | | | | | | | | | | | - | | | 0,00 |
| Net | R0800 | 839,937,60 | | | | | | | | | | | | | | | | 839.937.60 |
| Claims management expenses | ALGOOD . | 033.537,00 | | | | | | | | | | | | | | | | 0.33.337,01 |
| Gross - Direct Business | R0810 | 26,568,899,07 | | | | | | | | | | | | | | | | 26.568.899,0 |
| Gross - Proportional reinsurance accepted | R0820 | | | | | | | | | | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted | R0830 | | | | | | | 70-70 | | | | | | | | | | 0,00 |
| Reinsurers' share | R0840 | | | T. | T. | | | I I | | T I | | | | | 1 | | | 0,00 |
| Net | R0900 | 26.568.899,07 | | | | | | | | | | | | | | | | 26.568.899,0 |
| Acquisition expenses | | | | | | | | | | | | | | | | | | |
| Gross - Direct Business | R0910 | 53.248.142,18 | | | | | | | | | | | | | | | | 53.248.142,18 |
| Gross - Proportional reinsurance accepted | R0920 R0930 | | | | | | | | | | | | | | | | | 0,00 |
| Gross - Non-proportional reinsurance accepted Reinsurers' share | R0930 R0940 | | | | | | | | | | | | | + | | | | 0,00 |
| Net | R1000 | 53.248.142,18 | | | <u> </u> | | | | | | | | | | | İ | | 53.248.142,18 |
| Overhead expenses | | 33.240.242,20 | | | | | | | | | | | | | | | | 32.240.242,21 |
| Gross - Direct Business | R1010 | 141.762.554,75 | | | | | | | | | | | | | | | | 141.762.554,75 |
| Gross - Proportional reinsurance accepted | R1020 | | | | | | | | | | | | | | | | | 0,0 |
| Gross - Non-proportional reinsurance accepted | R1030 | | | | | | | | | | | | | | | | | 0,0 |
| Reinsurers' share | R1040 | | | | | | | | | | | | | | | | | 0,0 |
| | R1100 | 141.762.554,75 | | | | | | | | | | | | | | | | 141.762.554,75 |
| | R1200 | | | | | | | | | | | | | | | | | |
| Total expenses | R1300 | | | | | | | | | | | | | | | | | 234,419,019,93 |

| | | | | Life reinsuran | | | | | | |
|---------------------------------------|----------------|------------------|-------------------------------------|--|----------------------|---|---|--------------------|------------------|-------|
| | | Health insurance | Insurance with profit participation | Index-linked and unit- linked insurance | Other life insurance | Annuities stemming 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 | Health reinsurance | Life reinsurance | Total |
| | | C0210 | C0220 | C0230 | C0240 | C0250 | C0260 | C0270 | C0280 | C0300 |
| Premiums written | | | | | | | | | | |
| | R1410 | | | | | | | | | 0,00 |
| | R1420 | | | | | | | | | 0,00 |
| | R1500 | | | | | | | | | 0,00 |
| Premiums earned | | | | | | | | | | |
| | R1510 | | | | | | | | | 0,00 |
| | R1520 | | | | | | | | | 0,00 |
| | R1600 | | | | | | | | | 0,00 |
| Claims incurred | | | | | | | | | | |
| | R1610 | | | | | | | | | 0,00 |
| | R1620 | | | | | | | | | 0,00 |
| | R1700 | | | | | | | | | 0,00 |
| Changes in other technical provisions | | | | | | | | | | |
| | R1710 | | | | | | | | | 0,00 |
| | R1720 | | | | | | | | | 0,00 |
| | R1800 R1900 | | | | | | | | | 0,00 |
| | R1900 | | | | | | | | | 0,00 |
| Administrative expenses | | ļ | ļ | | | | | | | 0.00 |
| | R1910 R1920 | | | | | | | | | 0,00 |
| | R1920 R2000 | | | | | | | | | |
| | R2000 | | | | | | | | | 0,00 |
| Investment management expenses Gross | R2010 | | | | | | | | | 0.00 |
| | R2010 R2020 | ļ | ļ | | | | | | | 0,00 |
| | R2100 | | | | | | | | | |
| | R2100 | | | | | | | | | 0,00 |
| Claims management expenses Gross | R2110 | | | | | | | | | 0,00 |
| | R2110 R2120 | | | | | | | | | 0,00 |
| | R2200 | | | | | | | | | |
| Net Acquisition expenses | R2200 | | | | | | | | | 0,00 |
| | R2210 | | | | | | | | | 0,00 |
| | R2220 | · | | | | | | | | 0,00 |
| | R2300 | | | | | | | | | 0,00 |
| Overhead expenses | 7200 | | | | | | | | | 0,00 |
| | R2310 | | | | | | | | | 0,00 |
| Reinsurers' share | R2320 | t | | | | + | | | | 0,00 |
| | R2400 | | | | | | | | | 0,00 |
| | R2500 | | | | | | | | | 0,00 |
| | R2600 | | | | | | | | | |
| | R2000 | | | | | | | | | 0.00 |

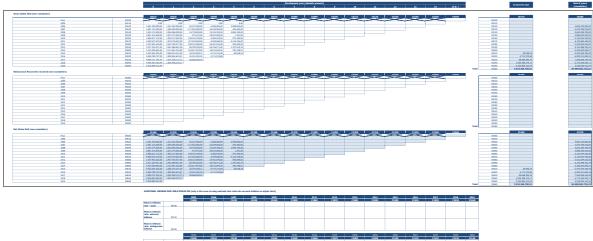
Non-Life Technical Provisions

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2019 Solvency II Period: Jaar Category: TO CONSOLIDATE EIOPA QRT: S.17.01

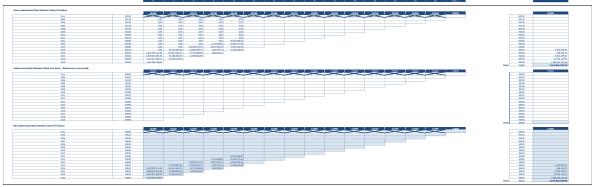
Non - life Technical Provisions

| Non - life Technical Provisions | | | | | | | Direct business and acce | pted proportional reinsuran | e e | | | | | - | Accepted non-proport | ional reinsurance: | | |
|--|----------------|-----------------------------------|-----------------------------|--|-------------------------|-----------------------|--------------------------|-----------------------------|--|--|-----------------------------|------------|-------------------------|--|--|--|-------------------------------|-----------------------------|
| | | Medical expense insurance | Income protection insurance | Workers' compensation | Motor vehicle liability | Other motor insurance | | fire and other damage | General liability | Credit and suretyship | Legal expenses insurance | Assistance | Miscellaneous financial | Non-proportional health | Non-proportional casualty reinsurance | Non-proportional marine, aviation and | Non-proportional | Total Non-Li obligations |
| | | C0020 | C0030 | insurance C0040 | C0050 | C0060 | transport insurance | to property insurance | C0090 | C0100 | C0110 | C0120 | 0130 | reinsurance C0140 | casualty reinsurance | transport reinsurance C0160 | property reinsurance C0170 | C0180 |
| Technical provisions calculated as a whole | R0010 | C0020 | C0030 | C0040 | (0)50 | COUGO | C0070 | Cooso | Cooso | C0100 | COITO | C0120 | C0130 | C0140 | C0150 | C0160 | C0170 | CO130 |
| Direct business | R0020 | | | | | | | | | | | | | | | | | |
| Accepted proportional reinsurance business | R0030 | | | | | | | | | | | | | | | | | |
| Accepted non-proportional reinsurance | R0040 | | | | | | | | | | | | | | | | | |
| Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to | | | | | | | | | | | | | | | | | | |
| countercenty default associated to TP as a whole Technical Provisions calculated as a sum of SE and RM | R0050 | | - | | | | - | | | | - | | | | | - | | |
| Sest estimate | | | | | | | | | The same of the sa | - | | | | - | | | | |
| | | | | | | | | | | | | | | | | | | |
| Premium provisions Gross - Total | R0060 | 230,141,687,33 | | | | | | | - | | | | | | | | | 230.14 |
| Gross - direct business | R0070 | 230,141,687,33 | | | + | | | | | + | | | + | - | - | | | 230.14 |
| Gross - accepted proportional reinsurance business | R0060 | | | + | | | | | | - | + | - | + | | | - | - | 230.14 |
| | R0090 | | | | | - | | | | | | - | | | | | | _ |
| Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Yinite Re before the adjustment for expected losses due to | | | | | | | | | | | | | | + | | † | i | |
| counterparty default | R0100 | | | | | | | | | | | | | | | | | |
| Recoverables from neinsurance (except SPV and Pinite Reinsurance) before adjustment for expected | R0110 | | | | | | | | | | | | | | | | | |
| Parameter from PRI before educations for considerations | R0120 | + | | + | + | + | + | + | | | + | | + | | | | - | |
| Recoverables from SPV before adjustment for expected losses Recoverables from Firste Reinsurance before adjustment for expected losses | R0130 | | | + | + | + | | + | | + | + | | + | - | | | | _ |
| Recoverables from Pinite Reinsurance before adjustment for expected losses. Total recoverable from reinsurance/SPV and Pinite Relate the adjustment for expected losses due to | K0130 | | | + | + | + | | | | + | + | + | + | · | ļ | | - | _ |
| counterparty default | R0140 | | | | | | | | | | | | 1 | | | | 1 | |
| Net Best Estimate of Premium Provisions | R0150 | 230.141.687.33 | | | | | | | | | | | | | | | | 230.14 |
| Claims provisions | | | | | | | | | | | | | | | | | | |
| Gross - Total | R0160 | 1.914.863.590.99 | | | | | | | | | | | | | | | | 1.914.50 |
| Gross - direct business | R0170 | 1,914,863,590,99 | | | | | | | | | | | | | | | | 1,914,86 |
| Gross - accepted proportional reinsurance business | R0180 | | | T | | | | | | | 1 | | 1 | | | | | |
| Cross , accorded proportional reinsurance business | R0190 | | | - | | | | | | | | | | | | | | |
| Gross - accepted non-proportional reinsurance business. Total recoverable from reinsurance/SPV and Finite Re-before the adjustment for expected losses due to | | | | | | | | | | | | | | | | İ | | |
| counterparty default. Recoverables from reinsurance (except SPV and Pinte Reinsurance) before adjustment for expected. | R0200 | | | | | | | | | | | | | | | | | |
| recoverables from reinsurance (eldept SPV and Finite Reinsurance) before adjustment for expected | R0210 | | | | | | | | | | | | | | | | 1 | |
| Recoverables from SPV before adjustment for expected losses | R0220 | | | | | | | | | | | | † | | | † | | |
| | R0230 | | | + | | + | | | | | | | + | + | | | | |
| Recoverables from Pinite Reinsurance before adjustment for expected losses. Total recoverable from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to | | | | + | + | + | | + | | + | | | + | + | | | | |
| counterparty default | R0240 | | | | | | | | | | 1 | | 1 | | | 1 | | |
| Net Sest Estimate of Claims Provisions | R0250 | 1.914.863.590,99 | | | | | | | | | | | | | | | | 1.914.86 |
| Total Sest estimate - gross | R0260 | 2.145.005.278.32 | | | | | | | | | | | | | | | | 2.145.00 |
| Total Best estimate - net | R0270 | 2.145,005,278,32 | | | | | | | | | | | | | | | | 2,145,00 |
| Risk margin | R0280 | 93,900,004,44 | | | | | | | | | | | 1 | | | | 1 | 93.90 |
| Amount of the transitional on Technical Provisions | | | | | | | | | | | | | | | | | | |
| TP as a whole | R0290 | | | | | | | | | | | | 1 | | | 1 | | |
| Sest estimate | R0300 | | | | | | | | | | | | 1 | | | 1 | | |
| Risk margin | R0310 | | | | | | | | | | | | | | | | | |
| Technical provisions - total | | | | The state of the s | - | | | | The state of the s | and the same of th | | | | The state of the s | and the second second | - | | |
| Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due | R0320 | 2.238.905.282.77 | | | | | | | | | | | | | | | | 2.238.9 |
| Recoverable from reinvurance contract/SPV and finite Re after the adjustment for expected losses due to counterparty default - total | R0330 | | | | | | | | | | | | | | | | | |
| Technical provisions minus recoverables from reinsurance/SPV and Pinite Re- total | R0340 | 2.238.905.282.77 | | | | | | | | | | | | | | | | 2.238.90 |
| | 20040 | 2.170.302.101.77 | | | | | | _ | | | | _ | | | | | | A.230.91 |
| Line of Business (LoS); further segmentation. Premium provisions - Total number of homogeneous risk groups | R0350 | | | - | | | | | | - | | | | | | | | |
| Claims provisions - Total number of homogeneous risk groups | R0360 | | | + | - | | | | | - | + | - | + | | | | | |
| Cash-flows of the Best estimate of Premium Provisions (Gross) | KUIGO | - | | | | - | | | | | | | | | | | | |
| CANDELEGONAL SECTION AND ENGINEERING SECTION AND PROCESSION AND PR | R0370 | 7.849.458.191,87 | | | | | | | | | | | | | | | | 7.849.4 |
| Future benefits and claims Future expenses and other cash-out flows | R0380 | 215.745.210.87 | | + | | + | - | + | | | | | + | | | | | 215.7 |
| Patricipan and the Control of the Co | R0390 | 7.390.124.082.72 | | + | - | + | | | | - | + | | | | | | | 7,390,1 |
| Other cash-in flows (Incl. Recoverable from salvages and subrogations) | R0400 | 444,937,632,61 | | + | | | | | | | + | | + | | | | | 444.9 |
| | жинос | 444,937,632,61 | | | | | | | | | | | | | | | | 444.9 |
| Cash-flows of the Best estimate of Claims Provisions (Gross) Future benefits and claims | R0410 | | | | | | | | | - | | | | | | | | 1.984.0 |
| Future expenses and other cash-out flows | R0420 | 1,984,899,532,12 10,627,096,08 | | + | | + | + | + | | | + | | + | - | | | - | 1.984.8 |
| | R0430 | 10.627.096.08 | | + | + | + | + | + | | + | + | + | + | | | | | 10.6 |
| Other cash-in flows (incl. Recoverable from salvages and subrogations) | R0440 | 80.573.037.21 | | + | + | + | + | ··· | | + | + | | | - | | † | - | 50.5 |
| Percentage of gross Sest Estimate calculated using approximations | R0450 | 80.573.037.23 | | + | + | + | + | + | | + | + | + | + | + | | + | + | 80.5 |
| Percentage of gross Sest Estimate calculated using approximations Best estimate subject to transitional of the interest rate | R0450 R0460 | 0.00% | | + | · | + | | + | | · | | | + | · | | | | _ |
| | R0470 | | | + | | · | | | | | | | | - | | | | _ |
| | | | | | | | | | | | | | | | | | | |
| Technical provisions without transitional on interest rate | | | | | | | | | | | | | | | | | | |
| Technical provisions without transitional on interest rate Best estimate subject to volatility adjustment Technical provisions without volatility adjustment and without others transitional measures | R0480 R0490 | | | | | | | | | | | | | | | | | |

Non-life Insurance Claims Information









Impact of long term guarantees measures and transitionals

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2019 Solvency II Period: Jaar Category: TO CONSOLIDATE Currency: EUR - Euro EIOPA QRT: S.22.01

Impact of long term guarantees measures and transitionals

| impact or long term guarantees measures and | uansidonais | | | | | | | | | | |
|---|-------------|--|---|--|--|---|--|--|--|--|--|
| | | Amount with Long Term Guarantee measures and transitionals | Without transitional on technical provisions | Impact of transitional on technical provisions | Without transitional on interest rate | Impact of transitional on interest rate | Without volatility adjustment and without other transitional measures | Impact of volatility adjustment set to zero | Without matching adjustment and without all the others | Impact of matching adjustment set to zero | Impact of all LTG measures and transitionals |
| | | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 |
| Technical provisions | R0010 | 2.238.905.282,94 | | -2.238.905.282,94 | | | | | | | -2.238.905.282,94 |
| Basic own funds | R0020 | 1.526.144.110,98 | | -1.526.144.110,98 | | | | | | | -1.526.144.110,98 |
| Excess of assets over liabilities | R0030 | 1.614.038.486,98 | | -1.614.038.486,98 | | | | | | | -1.614.038.486,98 |
| Restricted own funds due to ring-fencing and matching portfolio | R0040 | | | | | | | | | | |
| Eligible own funds to meet Solvency Capital Requirement | R0050 | 1.526.144.110,98 | | -1.526.144.110,98 | | | | | | | -1.526.144.110,98 |
| Tier I | R0060 | 1.526.144.110,98 | | -1.526.144.110,98 | | | | | | | -1.526.144.110,98 |
| Tier II | R0070 | | | | | | | | | | |
| Tier III | R0080 | | | | | | | | | | |
| Solvency Capital Requirement | R0090 | 1.134.923.985,52 | | -1.134.923.985,52 | | | | | | | -1.134.923.985,52 |
| Eligible own funds to meet Minimum Capital Requirement | R0100 | 1.526.144.110,98 | | -1.526.144.110,98 | | | | | | | -1.526.144.110,98 |
| Minimum Capital Requirement | R0110 | 461.172.259,35 | | -461.172.259,35 | | | | | | | -461.172.259,35 |

Own Funds - Solo

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2019 Solvency II Period: Jaar Category: Default Original Amount Currency: EUR - Euro EIOPA QRT: S.23.01

Own funds - Solo

| Own rungs - Solo | | | | | | |
|---|-------|------------------|-----------------------|--|--------|--------|
| | | Total | Tier 1 - unrestricted | Tier 1 - restricted | Tier 2 | Tier 3 |
| | | C0010 | C0020 | C0030 | C0040 | C0050 |
| Basic own funds before deduction for participations in other financial sector | | C0010 | C0020 | C0030 | C0040 | C0050 |
| as foreseen in article 68 of Delegated Regulation 2015/35 | | | \rightarrow | \sim | \sim | |
| Ordinary share capital (gross of own shares) | R0010 | 51.000,00 | 51.000,00 | | | |
| Share premium account related to ordinary share capital | R0030 | 812.043.704,40 | 812.043.704,40 | | | |
| 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 | 714.164.406,58 | 714.164.406,58 | | | |
| 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 | KU10U | | | | | |
| the reconciliation reserve and do not meet the criteria to be classified as | | | | | | |
| Solvency II own funds | | | | \sim | | |
| 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 | 115.000,00 | | $\overline{}$ | | |
| Deductions | | | | | | |
| Deductions for participations in financial and credit institutions | R0230 | | | | | |
| Total basic own funds after deductions | R0290 | 1.526.144.110,98 | 1.526.144.110,98 | | | |
| | | | | | | |
| Ancillary own funds | | | $\backslash\!\!\!/$ | \sim | \sim | |
| 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 | | | | | |
| Oripato and uncared preference shares canable on demand | | | | | | |
| 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 95(3) of the Directive | | | | | | |
| 2009/138/EC Supplementary members calls - other than under first subparagraph of Article 96/3) of the | R0360 | | | | | |
| Directive 2009/138/EC | R0370 | | | | | |
| Other ancillary own funds | R0390 | | | The same of the sa | | |
| Total ancillary own funds | R0400 | | | | | |
| · | | | | | | |
| Available and eligible own funds | | | | | | |
| Total available own funds to meet the SCR | R0500 | 1.526.144.110,98 | 1.526.144.110,98 | | | |
| Total available own funds to meet the MCR | R0510 | 1.526.144.110,98 | 1.526.144.110,98 | | | |
| Total eligible own funds to meet the SCR | R0540 | 1.526.144.110,98 | 1.526.144.110,98 | | | |
| Total eligible own funds to meet the MCR | R0550 | 1.526.144.110,98 | 1.526.144.110,98 | | | \sim |
| SCR | R0580 | 1.134.923.985,52 | \sim | \sim | \sim | \sim |
| MCR | R0600 | 461.172.259,35 | | | | |
| Ratio of Eligible own funds to SCR | R0620 | 134,47% | \sim | \sim | \sim | \sim |
| Ratio of Eligible own funds to MCR | R0640 | 330,93% | \sim | \sim | | |
| | | C0060 | | | | |
| Reconciliation reserve | | | | | | |
| Excess of assets over liabilities | R0700 | 1.614.038.486,98 | | | | |
| Own shares (held directly and indirectly) | R0710 | | | | | |
| Foreseeable dividends, distributions and charges | R0720 | 87.779.376,00 | | | | |
| Other basic own fund items | R0730 | 812.094.704,40 | | | | |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0740 | | | | | |
| ring renced runds Reconciliation reserve | | | > | | | |
| Reconciliation reserve Expected profits | R0760 | 714.164.406,58 | | | | |
| Expected profits Expected profits included in future premiums (EPIFP) - Life Business | R0770 | | $\overline{}$ | | | |
| Expected profits included in future premiums (EPIFP) - Non- life business Expected profits included in future premiums (EPIFP) - Non- life business | R0780 | 24.598.344.26 | $\overline{}$ | | | |
| | | | | | | |
| Total Expected profits included in future premiums (EPIFP) | R0790 | 24.598.344,26 | | | | |

Solvency Capital Requirement - Standard Formula

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2019 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 | 123.019.511,10 | 123.019.511,10 | |
| Counterparty default risk | R0020 | 42.300.641,44 | 42.300.641,44 | |
| Life underwriting risk | R0030 | | | |
| Health underwriting risk | R0040 | 854.617.239,44 | 854.617.239,44 | |
| Non-life underwriting risk | R0050 | | | |
| Diversification | R0060 | -114.101.646,03 | -114.101.646,03 | |
| Intangible asset risk | R0070 | | | |
| Basic Solvency Capital Requirement | R0100 | 905.835.745,94 | 905.835.745,94 | |

| | C0100 |
|-------|--|
| R0120 | |
| R0130 | 229.088.239,57 |
| R0140 | |
| R0150 | |
| R0160 | |
| R0200 | 1.134.923.985,52 |
| R0210 | |
| R0220 | 1.134.923.985,52 |
| | \sim |
| R0400 | |
| R0410 | |
| R0420 | |
| R0430 | |
| R0440 | |
| R0450 | |
| | R0130 R0140 R0150 R0160 R0200 R0210 R0220 R0400 R0410 R0410 R0420 R0420 R0430 R0440 |

Minimum Capital Requirement- Non-Composite

1120 - VGZ Zorgverzekeraar NV 2019 Solvency II Jaar Solvency II: Solo Purpose EUR - Euro 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

| | | 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 | 2.145.005.278,32 | 7.667.170.452,60 |
| 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 | | AND DESCRIPTION OF THE PERSON |
| Obligations with profit participation - future discretionary benefits | R0220 | | THE RESERVE THE PROPERTY OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN |
| Index-linked and unit-linked insurance obligations | R0230 | | The state of the s |
| Other life (re)insurance and health (re)insurance obligations | R0240 | | NAME OF TAXABLE PARTY OF TAXABLE PARTY. |
| Total capital at risk for all life (re)insurance obligations | R0250 | THE RESIDENCE OF THE PARTY OF T | |

| | | MCR com | ponents | | |
|--------------|-------|---------------------|-----------------|--|--|
| | | Non-life activities | Life activities | | |
| | | C0010 | C0040 | | |
| ICRNL Result | R0010 | 461.172.259,35 | | | |
| ICRL Result | R0200 | | | | |

| Overall MCR calculation | |
|-----------------------------|-------|
| Linear MCR | R0300 |
| SCR MCR cap | R0310 |
| MCR cap | R0320 |
| MCR floor | R0330 |
| Combined MCR | R0340 |
| Absolute floor of the MCR | R0350 |
| | |
| Minimum Capital Requirement | R0400 |
| | |

| C0070 | |
|-----------|---------|
| 461.172. | 259,35 |
| 1.134.923 | .985,52 |
| 510.715. | 793,48 |
| 283.730. | 996,38 |
| 461.172. | 259,35 |
| 2.500 | .000,00 |
| C0070 | |
| 461.172. | 259,35 |