# VGZ Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2022 (Monetary amounts x € 1.000)

# **Balance sheet**

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2022 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

# **Balance Sheet**

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	And the second s
Intangible assets	R0030	0,00
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	38.304.145,03
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2.420.204.221,69
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	1.337.000,00
Equities	R0100	302.225.802,75
Equities - listed	R0110	302.221.802,75
Equities - unlisted	R0120	4.000,00
Bonds	R0130	1.991.306.051,46
Government Bonds	R0140	766.899.590.91
Corporate Bonds	R0150	1.224.406.460,55
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	106.774.898,64
Derivatives	R0190	18,560,468,84
Deposits other than cash equivalents	R0200	10.500.100,01
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	1.026.765,53
Loans on policies	R0240	1.020.705,53
Loans and mortgages to individuals	R0250	281.692,44
Other loans and mortgages	IR0260	745.073.09
Reinsurance recoverables from:	R0270	743.073,09
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 excluding realth and index-linked and unit-linked	R0340	
Deposits to cedants	R0350 R0360	
Insurance and intermediaries receivables		1.797.241.379,95
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	30.158.926,79
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	406.692.156,07
Any other assets, not elsewhere shown	R0420	11.838.770,56
Total assets	R0500	4.705.466.365,62

Liabilities		
Technical provisions - non-life	R0510	2.375.067.548,91
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	2.375.067.548,91
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	2.279.126.118,8
Risk margin	R0590	95.941.430,0
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions - index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	20.205.458,18
Pension benefit obligations	R0760	544.489,00
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	1,012,386,09
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	499.350.081,5
Reinsurance payables	R0830	155.1550.1001/5
Payables (trade, not insurance)	R0840	82.990.028,2
Subordinated liabilities	R0850	02.330.020,2
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	46.424.837,0
Total liabilities	R0900	3.025.594.829.03
	1	3.023.334.023,03
Excess of assets over liabilities	R1000	1.679.871.536.59
	1 222	1.07 3.07 1.330,33

# Premiums, claims and expenses by line of business

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2022 Solvency II Period: Jaar Category: Solvency II: Statutory Account Currency: EUR. Euro EIOPA ORT: S.05.01

### Premiums, claims and expenses by line of business

					Lin	e of Business for: non-life in	surance and reinsurance obli	gations (direct business and a	accepted proportional reins	irance)					Line of Business for: accept	ed non-proportional reinsura	nce	
		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
	<del>-</del>	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written	4						<u> </u>	ļ	ļ			4						
Gross - Direct Business	R0110	8.771.083.099,38																8.771.083.099
Gross - Proportional reinsurance accepted	R0120											1						
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140	612.465,65																612.465
Net	R0200	8.770.470.633,73																8.770.470.633
Premiums earned																		
Gross - Direct Business	R0210	8.865.021.957,72					1											8.865.021.957,
Gross - Proportional reinsurance accepted	R0220										-							0,
Gross - Non-proportional reinsurance accepted	R0230														1			0,
Reinsurers' share	R0240	612.465,65																612.465,
Net	R0300	8.864.409.492,07																8.864.409.492,
Claims incurred							1											
Gross - Direct Business	R0310	8.594.917.060,41										1						8.594.917.060,
Gross - Proportional reinsurance accepted	R0320																	0,
Gross - Non-proportional reinsurance accepted	R0330															T		0,
Reinsurers' share	R0340				T	T			I			T						0,
Net	R0400	8.594.917.060,41																8.594.917.060/
Changes in other technical provisions																		
Gross - Direct Business	R0410				-	-	-	1				1						0,0
Gross - Proportional reinsurance accepted	R0420						+					·		1000				0,0
	R0430				-	-												
Reinsurers' share	R0440														+			0,0
Net	R0500																	0,0
	R0550	262.307.894,48																262.307.894,4
Expenses incurred  Administrative expenses	R0550	262.307.894,48											_					262.307.894,4
	R0510	12.581.987,01						·				-						12.581.987,0
Gross - Direct Business	R0620	12.581.987,01																12.581.987,0
Gross - Proportional reinsurance accepted					+	+	-	-	-	-		-						
Gross - Non-proportional reinsurance accepted																		0,0
Reinsurers' share	R0540 R0700	12.581.987.01		-	-	-	-	1							-			0,0
Net	R0700	12.581.987,01														_		12.581.987,0
Investment management expenses																		
Gross - Direct Business	R0710	1.845.037,81					<u> </u>							A COLUMN TO THE REAL PROPERTY.			A COLUMN TO THE REAL PROPERTY OF THE PERTY O	1.845.037,8
Gross - Proportional reinsurance accepted	R0720																	0,0
Gross - Non-proportional reinsurance accepted																		0,0
Reinsurers' share	R0740																	0,0
Net	R0800	1.845.037,81																1.845.037,8
Claims management expenses							1					<u> </u>						
Gross - Direct Business	R0810	28.368.874,70				1	1					1						28.368.874,7
Gross - Proportional reinsurance accepted	R0820			1	1	1	1	1										0,0
Gross - Non-proportional reinsurance accepted																		0,0
Reinsurers' share	R0840																	0,0
Net	R0900	28.368.874,70																28.368.874,7
Acquisition expenses																		
Gross - Direct Business	R0910	51.819.587,29					1											51.819.587,2
Gross - Proportional reinsurance accepted	R0920			1	1	1	1	1				1						0,0
Gross - Non-proportional reinsurance accepted												-						0,
Reinsurers' share	R0940															1		0,
Net	R1000	51.819.587,29																51.819.587,
Overhead expenses		32.023.307,23																31.013.307,
Gross - Direct Business	R1010	167.692.407,67			+	+	†	<del> </del>		+		†						167.692.407/
	R1020	107.092.407,07				<del> </del>	+	<del> </del>		+		·						107.092.407)
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	RIUZU				-	-	-	-		-		-			-			0,
	R1040				1	-	-								+		+	0,
Reinsurers' share								<u> </u>		_					+	_		
Net	R1100 R1200	167.692.407,67			_	_				_								167.692.407/
Other expenses																		
Total expenses	R1300																	262,307,894,4

				Line of Business for: lif	e insurance obligations			Life reinsuran		
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	from non-life insurance contracts and relating to health insurance obligations	to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
	7	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written	R1410	ļ				ļ				
Gross Reinsurers' share	R1410 R1420									0,00
Reinsurers' share	R1420 R1500									0,00
Premiums earned	R1500									0,00
Gross Gross	R1510									0,00
Reinsurers' share	R1520									0,00
Not Not	R1600									0,00
Claims incurred	RIGOU									0,00
Gross	R1610									0,00
Reinsurers' share	R1620									0,00
Net	R1700									0,00
Changes in other technical provisions	R1700									0,00
Changes in other technical provisions  Gross	R1710			ļ						0,00
Reinsurers' share	R1710	ļ		ļ		ļ				0,00
Net	R1800									0,00
	R1800 R1900									
Expenses incurred  Administrative expenses	R1900									0,00
Gross	R1910									0,00
Reingurers' share	R1920									0,00
Net	R2000									0,00
Investment management expenses	R2000									0,00
Gross	R2010	<u> </u>								0,00
Reingurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses	R2100									0,00
Gross Gross	R2110	<del> </del>				<del> </del>				0,00
Reinsurers' share	R2120	<del> </del>				<del> </del>				0,00
Net	R2200									0,00
Acquisition expenses	R2200									0,00
Gross Gross	R2210									0.00
Reingurers' share	R2220									0,00
Net	R2300	i				i				0.00
Overhead expenses	NIJ00									0,00
Gross	R2310									0,00
Reingurers' share	R2320									0,00
Net	R2400									0,00
Other expenses	R2500									0,00
Total expenses	R2600									
Total amount of surrenders	R2700				and the same of th		-	-		0.00
TOTAL BEHOVER OF SULFEROUS S	RE700									0,00

## Non-Life Technical Provisions

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2022 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

#### Non - life Technical Provisions

							meccousiness and accep	ted proportional reinsurance	~						Accepted non-proport			Total Non
		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	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	obligati
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
Direct business	R0020	1		1														
Accepted proportional reinsurance business	R0030			1														
Accepted non-proportional minisurance	R0040																	
Total Recoverables from rensurance/SFV 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		The same of the sa			The same of the sa		-	-		-	70-00	The same of the sa	-	20-	-	The same of the sa	-	
Conce	R0060	285.894.779.67											-					285
Gross - direct business	R0070													-	-	-	-	
Gross - accepted proportional reinsurance business	R0060	285.894,779.67			<del> </del>	+	<del> </del>	ł		-			-					285
							-	-		_								
Gross - accepted non-proportional reinsurance business	R0090									-								
Total necoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	R0100																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110																	
Recoverables from SPV before adjustment for expected losses	R0120			1	1	1	1	T		T			1				1	
Recoverables from Pintle Reinsurance before adjustment for expected losses	R0130				t	+	†	†		-			+					
NECOVINDOS INCH FINIS KONTAUTANCE GROOM ADJUSTMENT OF EXPECTED STANS  Total recoverable from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to counterpaint default.	R0140			1			1											
Net Best Estimate of Premium Provisions	R0150	285.894.779,67																285
	R0150	285.894.779,67			-	-	-							-	-	-	-	285
Claims provisions																		_
Gross	R0160	1.993.231.339.39														-		1.993
Gross - direct business	R0170	1.993.231.339,39			1													1.993
Gross - accepted proportional reinsurance business	R0180	1		1									1					
Genes - arrented non-reprotrienal reins same husiness	R0190																	
Total recoverable from remainance/SPV and Piritis Re before the adjustment for expected losses due to counterparty default.	R0200														l			
	R0210																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0220				<del> </del>	+	<del> </del>	<del> </del>					-					
Recoverables from SPV before adjustment for expected losses																		
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230																	
Yotal recoverable from rensurance/SPV and Finite Re after the adjustment for expected losses due to	80240	1		1														
counterparty default					<del> </del>		·	. <del></del>		·}i		Ĺ						
Net Best Estimate of Claims Provisions	R0250	1.993.231.339.39																1.993
Total Best estimate - gross		2.279.126.119,06																2.275
Total Best estimate - net	R0270	2.279.126.119,06																2.275
Risk margin	R0280	95,941,430,04		1														20
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290																	
Best estimate	R0300												-					
	R0310																	
Risk margin	M0310				-													
Technical provisions - total					-		-		-	-	-	-	-				-	
Technical provisions - total  Recoverable from reinsurance contract/SPV and Pinite Re after the adjustment for expected losses due to	R0320	2.375.067.549,10																2.33
counterparty default - total	R0330																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	2.375.067.549,10																2.37
Line of Business (LoB): further segmentation																		
Premium provisions - Total number of homogeneous risk groups	R0350	2																
Claims provisions - Yotal number of homogeneous risk groups	R0360	2		1														
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
Future binefits and claims	R0370	9.391.565.969.73					1					1	1					9.31
Future expenses and other cash-out flows	R0380	253.499.360.02			<u> </u>		†	†		-			+					2
	R0390	8.840.854.187,86			<del> </del>	+	<del> </del>			-			+					8.8
Future premiums					<del> </del>	+	<del> </del>						4					
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	518,316,362,10					-											
Cash-flows of the Best estimate of Claims Provisions (Gross)																		
Future benefits and claims	R0410	2.139.014.716,35																2.1
Future expenses and other cash-out flows	R0420	20.049.767.67																
Future premiums	R0430			1	1	1							1					
Other cash-in flows (Incl. Recoverable from salvages and subrocations)	80440	165.833.144,63		·	†	†	†	†					†					1
Percentage of gross Best Estimate calculated using approximations	R0450			+	<del> </del>	+	<del> </del>	<del> </del>		-			+					-
		0,00%		+	<del> </del>	+	<del> </del>	+					+					
Best estimate subject to transitional of the interest rate	R0460						ļ	ļ					<del> </del>					
Technical provisions without transitional on interest rate	R0470																	
Best estimate subject to volatility adjustment Technical provisions without volatility adjustment and without others transitional measures	R0480 R0490																	

#### Non-life Insurance Claims Informatio

Non-life Insurance Claims Information	Directional rate	
		So Current year (constable)
Reinsurance Recowies received (non-cumulative)	### 15	10   10   10   10   10   10   10   10
100   100		
100   100	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10   10   10   10   10   10   10   10
	Company   Comp	2000
	Column   C	,
Goes undecounted that Italiana's Chine Provisions		
10	24	Color   Colo
		100 100 100 100 100 100 100 100 100 100
## 100   100	1.10.00 1.10.0	Company   Comp
	Stringward print  8   1   2   2   6   8   6   7   8   9   33   33   12   33   34   334+	Year and (disconted disks)
Test		
75		NOTE

# Own Funds - Solo

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2022 Solvency II Period: Jaar Category: Data Entry Balance Sheet and OF Currency: EUR - Euro EIOPA QRT: S.23.01

# Own funds - Solo

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
		COOTO	C0020	C0030	C0040	C0030
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35			$>\!<$	$>\!\!<$	$\sim$	$>\!\!<$
Ordinary share capital (gross of own shares)	R0010	51.000,00	51.000,00	The same of the sa		
Share premium account related to ordinary share capital	R0030	976.192.467,12	976.192.467,12	The state of the s		The same of the sa
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			the same of the sa	THE RESERVE THE PARTY AND PARTY AND PARTY AND PARTY AND PARTY.	and the same of th
Preference shares	R0090		The same of the sa			-
Share premium account related to preference shares	R0110					1
Reconciliation reserve	R0130	635.932.350.47	635,932,350,47	The same of the sa	-	-
Subordinated liabilities	R0140	033.332.330,47	COSTONIA DE LA COSTONIA DEL COSTONIA DE LA COSTONIA DEL COSTONIA DE LA COSTONIA DEL COSTONIA DE LA COSTONIA DEL COSTONIA DE LA COSTONIA DEL COSTONIA DE LA COSTONIA DEL COSTONIA DE LA COS			
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	KUIBU					
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			$\overline{}$	$\overline{}$		
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	K0220		>	$\sim$	$\overline{}$	$\overline{}$
	R0230		_	$\overline{}$		
Deductions for participations in financial and credit institutions						
Total basic own funds after deductions	R0290	1.612.175.817,59	1.612.175.817,59			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300		THE REAL PROPERTY.	THE RESIDENCE OF THE PARTY OF T		THE RESERVE THE PERSON NAMED IN COLUMN TWO
Unpaid and uncalled ordinary share capital callable on demand  Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund	R0300					
item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320		-	-		
onjula una unconce precione su caracteriore di centrale	10320					<del>†</del>
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		-	the same of the sa		
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	KU30U					
Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390		The same of the sa	The same of the sa		
Total ancillary own funds	R0400		The state of the s	A STATE OF THE PARTY OF THE PAR		
Available and eligible own funds			$\sim$	$\sim$	$\sim$	
Total available own funds to meet the SCR	R0500	1.612.175.817,59	1.612.175.817,59			
Total available own funds to meet the MCR	R0510	1.612.175.817,59	1.612.175.817,59			
Total eligible own funds to meet the SCR	R0540	1.612.175.817,59	1.612.175.817,59			
Total eligible own funds to meet the MCR	R0550	1.612.175.817,59	1.612.175.817,59			
SCR	R0580	1.322.142.038,30				
MCR	R0600	519.331.047,38			$\overline{}$	
Ratio of Eligible own funds to SCR	R0620	121,94%				
Ratio of Eligible own funds to MCR	R0640	310,43%				
radio of English own failus to Field	100-10	C0060				
Reconciliation reserve		C0060				
Excess of assets over liabilities	R0700	4 670 074 555 55	$\sim$			
		1.679.871.536,59				
Own shares (held directly and indirectly)	R0710 R0720					
Proceeding & Additional of the Management of the control	RU/20	67.695.719,00				
Foreseeable dividends, distributions and charges						
Other basic own fund items	R0730	976.243.467,12				
	R0730 R0740	976.243.467,12				
Other basic own fund items  Adjustment for restricted own fund items in respect of matching adjustment portfolios and		976.243.467,12 635.932.350.47	>			
Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  Reconciliation reserve	R0740					
Other season and all others Adjustment for indebted own fund items in respect of matching adjustment portfolios and ring fenced funds represent funds Expected profiles Expected profiles	R0740 <b>R0760</b>					
Other basic con fund feem Application for production of the state of t	R0740 <b>R0760</b> R0770	635.932.350,47				
Other season and all others Adjustment for indebted own fund items in respect of matching adjustment portfolios and ring fenced funds represent funds Expected profiles Expected profiles	R0740 <b>R0760</b>					

# **Solvency Capital Requirement - Standard Formula**

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2022 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	20010	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	163.649.638,11	163.649.638,11	
Counterparty default risk	R0020	50.743.438,81	50.743.438,81	
Life underwriting risk	R0030			
Health underwriting risk		990.892.856,95		
Non-life underwriting risk	R0050			
Diversification	R0060	-146.231.113,98		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	1.059.054.819,89	1.059.054.819,89	

# Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	263.087.218,41
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	1.322.142.038,30
Capital add-on already set	R0210	
Solvency capital requirement	R0220	1.322.142.038,30
Other information on SCR		$\sim$
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
Net future discretionary benefits	R0460	

# Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	00 to R0690 are not applicable)

# Calculation of loss absorbing capacity of deferred taxes

		C0110	C0120
DTA	R0600		
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTI	BU630		

# Calculation of loss absorbing capacity of deferred taxes

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

# **Minimum Capital Requirement- Non-Composite**

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2022 Solvency II

Period: Jaar

Category: Solvency II: Solo Purpose Currency: EUR - Euro EIOPA QRT: S.28.01

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

# Linear formula component for non-life insurance and reinsurance obligations

Background information

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	2.279.126.119,06	8.770.470.633,73
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	DOOCO.		
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	poon		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	D0110		
Assistance and proportional reinsurance	P0120		
Miscellaneous financial loss insurance and proportional reinsurance			
Non-proportional health reinsurance			
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 activities	
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		A STATE OF A STATE OF THE STATE
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		AND REAL PROPERTY OF THE PROPE
Total capital at risk for all life (re)insurance obligations	R0250	And the second s	

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
VL Result	R0010	519.331.047,38	
Result	R0200		

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

C0070
519.331.047,38
1.322.142.038,30
594.963.917,24
330.535.509,58
519.331.047,38
2.700.000,00
C0070
519.331.047,38