VGZ Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2024 (Monetary amounts x € 1)

Balance sheet (annual solo)

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2024 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets	Incore	
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0,00
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	36.129.770,63
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2.572.421.023,60
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	10.598.425,32
Equities	R0100	366.274.276,20
Equities - listed	R0110	366.270.276,20
Equities - unlisted	R0120	4.000,00
Bonds	R0130	1.858.622.469,67
Government Bonds	R0140	1.146.597.640,40
Corporate Bonds	R0150	712.024.829,27
Structured notes	R0160	<u>-</u>
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	336.004.652,40
Derivatives	R0190	921.200,01
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	23.543.122,55
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	302.047.74
Other loans and mortgages	R0260	23,241,074.8
Reinsurance recoverables from:	IR0270	23.241.074,0.
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	IR0360	1.856.758.283,24
Reinsurance receivables	R0370	1.030.730.203,2
Receivables (trade, not insurance)	R0380	20.176.041.0
Own shares (held directly)	R0390	20.176.211,2
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	572.174.955,65
Any other assets, not elsewhere shown	R0420	16.394.792,69
Total assets	R0500	5.097.598.159,57

Liabilities

Technical provisions - non-life	R0510	2.453.400.362,42
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	l
Risk margin	R0550	<u>-</u>
Technical provisions - health (similar to non-life)	R0560	2.453.400.362,42
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	2.350.830.908,20
Risk margin	R0590	102.569.454,22
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	i
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	<u>_</u>
Best Estimate	R0710	-
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	19.518.152,32
Pension benefit obligations	R0760	126.102,00
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	5,153,516,70
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	490,730,097,58
Reinsurance payables	R0830	1301/30103/750
Payables (trade, not insurance)	R0840	120,246,622,03
Subordinated liabilities	R0850	12012 101022/03
Subordinated liabilities not in Basic Own Funds	R0860	<u>†</u>
Subordinated liabilities in Basic Own Funds	IR0870	-
Any other liabilities, not elsewhere shown	R0880	22.907.890,28
Total liabilities	R0900	3.112.082.743,33

Premiums, claims and expenses by line of business

Entitv: 1120 - VGZ Zoroverzekeraar NV Scenario: 2024 Solvency II Period: Jaar Category: Solvency II: Statutory Account Currency: EUR, Euro EIOPA QRT: S.05.01

Premiums, claims and expenses by line of business

					Line of Bus	iness for: non-life insuran	ce and reinsurance obliq	pations (direct business and	accepted proportional	reinsurance)				Line	e of Business for: accepted	I non-proportional reinsu	rance	,
		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	1					L												1
Gross - Direct Business Gross - Proportional minourance accepted	R0110	9.647.127.592,41	ł	1	ł	ł		1 1		1 1		ł	ł					9.647.127.592,41
Gross - Proportional reinsurance accepted	R0120	ī .	1	1	i	ī .		1		1		1	i					0,00
Gross - Non-proportional reinsurance accepted	R0130														T .			0.00
Reinsurers' share	R0140	665.340.47		1						7			T		7	[665,340,47
Net	R0200	9.646.462.251.94																9.646.462.251.94
Premiums earned																		
Premiums earned Gross - Direct Business Gross - Proportional reinsurance accepted	80210	9.523.259.926,40	1		i	i				·		1	i					9,523,259,926,40
Core Described also are a second	90230		 		+	t				+		ļ	+			-		3.323.233.320,40
Gross - Proportional remodalities accepted	20220																	0,00
Gross - Non-proportional reinsurance accepted	R0230 R0240	665 340 47												t		ł	+	665,340,47
Reinsurers' share	R0300														i			
Net		9.522.594.585,93																9.522.594.585,93
Claims incurred	ļ	ļ		-i	<u> </u>	ļ		ļ		·			Ļ					
Gross - Direct Business	NU310	9.305.018.055,23	<u> </u>	_	<u> </u>	<u> </u>				4		ļ						9.305.018.055,23
Gross - Proportional reinsurance accepted	R0320	i	i	_i	i	i		<u>i i i i i i i i i i i i i i i i i i i </u>		i i		i	i					0,00
Gross - Non-proportional reinsurance accepted	R0330																	0,00
Reinsurers' share	R0340		1	I	1	1		T I		1		1	1	1	1	[0.00
Net	R0400	9.305.018.055,23																9.305.018.055,23
Expenses incurred	R0550	271.712.493.71																271.712.493.71
Administrative expenses													1		1			
	R0610 R0620	12 212 420 02	 			t		+		+		ł		-	+	+	-	12.212.479.92
Gross - Direct Business	20070	12.212.4/9,92			<u> </u>								<u> </u>					12.212.479,92
Gross - Proportional reinsurance accepted	10020			+				 							-			0,00
Gross - Non-proportional reinsurance accepted	R0630													Ļ				
Reinsurers' share				1											1			0,00
Net	R0700	12.212.479,92																12.212.479,92
Investment management expenses	L	L	J		1	L		.L		1			1		1	1		
Gross - Direct Business	R0710	2.567.184,29	1	_{	1	l				1			1					2.567.184,29
Gross - Proportional reinsurance accepted	R0720	1	1		1	1		1		1		l	1					0,00
Gross - Non-proportional reinsurance accepted														i	i .	i	1	0,00
Reinsurers' share	R0740			1											1			0,00
Net	R0800	2,567,184,29																2.567.184,29
Claims management expenses																		
Gross - Direct Business	R0810	23.819.202,37	1		†	İ		·		i		1	†					23.819.202,37
Constitution of the constant	R0820					t				·		}						0.00
Gross - Proportional reinsurance accepted																		0,00
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0830 R0840													<u> </u>	ļ			0,00
	R0900																	
Net	R0900	23.819.202,37													1			23.819.202,37
Acquisition expenses	ļ	ļ	ļ		 	ļ		-				ļ	 			-		+
Gross - Direct Business	R0910	45,098,815,31	ļ		Ļ	ļ				ļ		ļ	L	-				45.098.815,31
Gross - Proportional reinsurance accepted	R0920 R0930 R0940																	0,00
Gross - Non-proportional reinsurance accepted	R0930													ļ	4	İ	<u>i</u>	0,00
Reinsurers' share		i -	i	1	i i	i -		1 1		1 7		i i	i	i	1	i	1	0,00
Net	R1000	45.098.815,31																45.098.815,31
Overhead expenses				1				. —					1		1			1
	R1010	188.014.811.82	1		T	T				T		1	T					188.014.811.82
Gross - Proportional reinsurance accepted	R1010 R1020				t	t				+		ł	+	-			-	0.00
								1		1					1			0.00
Gross - Non-proportional reinsurance accepted Reinsurers' share	R1030 R1040													†	t	·	+	0,00
Net	R1100	400.044.511.77		1														188.014.811.82
Net Balance - other technical expenses/income	R1100 R1210	188.014.811,82	-		-	-	-	-	-		-	-	-	-	-			188.014.811,82
	R1210																	
Total technical expenses	R1300																	271.712.493,71

				Line of Business for: lit	fe insurance obligations			Life reinsuran		
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance		from non-life insurance contracts and relating	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	<u> </u>	<u> </u>			<u> </u>	<u> </u>				
Gross	R1410				1	1				0,00
Reinsurers' share	R1420				į					0,00
Net	R1500									0,00
Premiums earned	i				1	1	ii			
Gross	R1510				1	1	ii			0,00
Reinsurers' share	R1520	i	i	i	1	i	1			0,00
Net	R1600									0,00
Claims incurred					1					
Gross	R1610 R1620									0,00
Reinsurers' share						i .				0,00
Net	R1700									0,00
Expenses incurred	R1900									0,00
Administrative expenses	i				i					
Gross	R1910				1	1				0,00
Reinsurers' share	R1920				1	1				0,00
Net	R2000									0,00
Investment management expenses	1					i				
Gross	R2010				1					0,00
Reinsurers' share	R2020									0.00
Net	R2100									0,00
Claims management expenses	1									
Gross	R2110	!	!	[7	!				0,00
Reinsurers' share	R2120				1	1				0,00
Net	R2200									0,00
Acquisition expenses	i					i				
Gross										0,00
Reinsurers' share	R2220				1					0,00
Net	R2300									0.00
Overhead expenses						i e				
Gross	R2310	1	1	f	T	1	1			0,00
Reinsurers' share	R2320					:				0,00
Net	R2400									0.00
Balance - other technical expenses/income	R2510									-,
Total technical expenses	R2600									
Total amount of oursedour	R2700									0.00

Non-Life Technical Provisions

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2024 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions

							Direct business and accep	ited proportional reinsuran	ce						Accepted non-proport	ional reinsurance:		
		Medical expense	Income protection	Workers' compensation	Motor vehicle liability		Marine, aviation and	Fire and other damage	General liability	Credit and suretyship	Legal expenses	_	Miscellaneous financial	Non-proportional	Non-proportional	Non-proportional	Non-proportional	Total
		insurance	insurance	insurance	insurance	Other motor insurance	transport insurance	to property insurance	insurance	insurance	insurance	Assistance	loss	health reinsurance	casualty reinsurance	marine, aviation and transport reinsurance	property reinsurance	obli
chnical provisions calculated as a whole	R0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	
		_															-	_
ect business	90000						<u> </u>			t	t	 	t		The state of the s		The state of the s	-
septed proportional reinsurance business	9000		-	+	-			-										_
signed non-proportional reinsurance tal Recoverables from reinsurance/SPV and finite Re after the adjustment for expected losses due to	R0040					-										-		
interparty default associated to TP calculated as a whole	90050																	
chnical Provisions calculated as a sum of BE and RM											-							
									The same of the sa									
st estimate									- Direction	The same	The same of the sa	The same of the sa	and the same of th	and the same of th	and the same of th	The same of the sa	The same of the sa	
emium provisions		-		-		-		_	-									-
Mi .	R0060	525,427,948,40	0											The same of the sa	The same of the sa		The same of the sa	_
sis - direct business	R0070	525.427.948.40	9	4	4		·					ļ	ļ		-	-		-
sis - accepted proportional reinsurance business	R0080																	
oss - accepted non-proportional reinsurance business	R0090															i		
nterpirty default	H0100					+												
coverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losse	s 80110	1	1	1	1	1	!	1		1	1	!	1			!	!	
werables from SPV before adjustment for expected losses	R0120			 			 			t	t	†	t			†	}	_
	80130						·					÷	 	·	·	÷	<u> </u>	
overables from Finite Reinsurance before adjustment for expected losses if recoverable from remarksco/SPV and Finite Relater the adjustment for expected losses due to	M0130		+	 	+		<u> </u>			t	t	†	t			†	}	_
nterpirty default	R0140		1	1		1		İ		į.	į.		į.					
Best Estimate of Premium Provisions	R0150	525,427,948,40	0	1		-1	1	1		1	1		İ			1		
		323727.570,70												The same of the sa				
ms provisions	90160	1.825.402.959,76		-		-	-	-	The state of the s						-			$\overline{}$
			0												-	The state of the s	-	_
s - direct business	80170	1.825.402.959,76	N	4	4		·			+	+		+		-	-	-	
s - accepted proportional reinsurance business	R0180		<u></u>		<u> </u>		<u> </u>			<u> </u>		<u> </u>	i					-
 accepted non-proportional reinsurance business recoverable from remainsnoo/SPV and Pinite Re before the adjustment for expected losses due to 	R0190													i	i	i	i	
terparty default	80200					+												_
overables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losse	s R0210	1	1	1	1	1	1	1		ł	ł		ł	ł		1		
contribute forms EMI before edicatement for executed become	R0220			1			i			i	i	i	i			†		
overables from SPV before adjustment for expected losses overables from Pinite Reinsurance before adjustment for expected losses	90220			 						t	t		t	L		+	h	-
oversions from Frince Admissional before adjustment for expected classes. If recoverable from remaining SPV and Pintor for after the adjustment for expected classes due to	R0230									 	 		 					
interparty default	R0240	1	1	1	1	1	1	1		i .	i .	į	į.			1	į	
t Best Estimate of Claims Provisions		1.825.402.959.76		1						t	t		t					
tal Best estimate - gross	R0250 R0260	2,350,830,908,16	4	1	1			1										
al Best estimate - pross	R0270	2.350.830.908,16						_										_
	R0270					-										_		_
ik margin	R0250	102.569.454.22	2															
ount of the transitional on Technical Provisions	,															-		_
hnical Provisions calculated as a whole	R0290			4						L	L	<u> </u>	L			<u> </u>	<u> </u>	
st estimate	R0300	i	.j	J	.i	_i	i	_i		i	i	i	i	i	i	i	L	
	R0310	L.	1	1	1	1	1	1		1	1		1			1		
finical provisions - total																		
rrical provisions - total	R0320	2,453,400,362,35	2		T		T	T										
nterparty default - total	R0330																	_
reical provisions minus recoverables from reinsurance/SIV and Finite Re- total	R0340	2,453,400,362,39	9															
of Business (LoB): further segmentation																		-
ium provisions - Total number of homogeneous risk groups	R0350		2 i	1	1	1	1	1		1	1	i	1			i		
ms provisions - Total number of homogeneous risk groups	R0360		2	1			1	1			i		i			1		
h-Goes of the Best estimate of Premium Provisions (Gross)																		
re benefits and claims	R0370	10.673.456.340.56	6!	1	1	1	1	1		!	!		!			!		
re expenses and other cash-out flows	R0380	316.421.087,24	d	1	1		1	·		t	t	i	t			t		
N pointure	R0390	9,801,981,426,64					ļ			t	t	ļ	t			†	ļ	_
a code in flowe (and floorescrible from columns and columnstions)	90400			 						t	t		t	L		+	h	
r cash-in flows (incl. Recoverable from salvages and subrogations)		662.468.052.60	-	+	-	+	-	-								-		-
h-flows of the Best estimate of Claims Provisions (Gross)				-	-	-		-										_
re benefits and claims	80410	1,951,496,019,31	1	ļ						ļ	ļ		ļ			 		
ne expenses and other cash-out flows	R0420	178,197,336,36	Ų	<u> </u>	4		ļ			ļ	ļ	ļ	ļ	<u> </u>	L	ļ	Ļ	-
ne premiums	R0430		J	J	J	_i	1	.i		1	1	1	1	L		1	L	
ir cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	304.290.395,91	1	1	1		1			1	1	!	1			1		
entage of gross Best Estimate calculated using approximations	R0450	0.00%	d	1	1	1	1	1										
t estimate subject to transitional of the interest rate	R0460			T		1		I		[[!	[
rrical provisions without transitional on interest rate	80470			1		-1	1			t	t		t			†		
t estimate subject to volatility adjustment	R0480				†		ļ			t	t		t			†	ļ	_
wind appointed without withfile advantaged and without other baselfaced accounts	R0490			1	4		/			t	t	†	t			†	l	
				4	4					+	+		+	L				
hrical provisions without volatility adjustment and without others transitional measures sected profits included in future premiums (EPEPP)	P0500																	

Non-life Insurance Claims Information					Dese	topment year							
		1 2	1	1 1	6 7		. 12	11 12	33	14	15 B +	In Current year	(constitue
Gross Claims Faid (non-cumulation)	/Mass				/mm / /mm			resus miss	700.60	7813A	/816A	(60 E	(0.16)
2002 803 2003 803	20 3.868,227,17 20 4,258,449,14	72.00 1.002.337.602.00 149.436.700.0 74.00 1.002.739.602.00 157.437.449.4	0 -139164100 0 -139168500	751.400.00 0.00 213.396.00 0.00	030 80.00 408-94.00 744.00	145 145079 131 500	0.00 -1.071.00 00.002.31 -02.004.00		1.22 0.00 1.00 A.W	249,690,62		90100 -049.000.0 90100	E 223.417.
202 83 203 93	0 1307-01-0 0 3317-234.0	16.00 2.467.760.577.00 238.715.068.0 71.00 2.561.988.651.00 80.765.500.0	0 18.401.045.00 0 -18.726.171.00	95.693.00 1,055.756.41 177.348.85 29.386.34	27.511.97 21.875.20 -383.50	130 -12675517 - 136 -5336308	17.094.31 0.00 17.034.00 04.001.34	0.00 -31.00 -184.197.75	6.72	-		800.10 -30.006.1 800.40 -184.185.7	2 59232% 5 6,340993
2004 R33 2005 R33	90 4134309.69 90 4495.56430	0.00 2.03.40.200.00 103.607.00.0 0.00 2.06.04.20.00 10.04.503.1	0 18313.84436 2 4741.31408	13.492.71 0.00 14.313.04 0.00	-1.0%(b) -07.00 -11.0%(b) -05.00	122 -4305.72 20 -4051.02	-3.402.81 -4.372.76 29.166.10	-				R0150 -4.770.1 R0160 -28.166.1	5 6.361.797 2 6.342.496
2006 MS1 2007 MS1	D 559721539 80 499072159	02.00 2 T. T. H. H. 200.00 100 AV T AV T AV T AV T AV T AV T AV T AV	9 -571157080 U -37909479 D 14495777 B 48945778	13.402.71 0.00 14.312.04 0.00 14.000.00 14.500.41 14.000.27 400.04.41 14.712.00 71.472.00 46.403.00 246.347.30	17380 1.46 122299 8.66	40.17						80170 4617 80180 361887.5	2 6.005.0%; 7.007.003
200 800	00 5.332.865.41 30 5.362.863.37	12.54 1.836.385.812.64 25.050.044.1	a 4.094.502.40	45.45.10 146.347.39								R0200 146,347.3	7.297.288
2000 R00	0 541321731	HALL LANS AND MARKET AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY AND ADDRESS OF THE PARTY AND ADDRESS OF THE PARTY AND ADDRESS OF THE PARTY ADDRESS OF THE PARTY AND ADDR	1200.000,00									80230 T 450 800 A	E 237354
2009 900 2009 900	0 7,117,145,01 30 7,645,589,34	11.41 1.01.02.00.02 11.61										80240 1.625.333.935.9 80250 7.646.388.848.8	2 8,79,243 7,646,385
Reincurance Recoveries received (non-cumulative)	CDeco	C0618 C0633	cosao c	0640 C0430	C2660 C2670	COMBO C	eee coree	CET10 C0720	C0730	CONED	CETTO	CO200	C0770
Prior 821 2003 833 2005 833	00 S	24 24	25	< ><	24 24	54 5	< ><	>< ><	><	><		80300 80330	
200 H21 2002 H21	30 30								_			R0330	
2004 801 2004 801												1000 1000	
200 827 2007 823	70											80370 80380	
209 N3	90											80/80 80/80	
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Own Funds - Solo

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2024 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
asic own funds before deduction for participations in other financial sector s foreseen in article 68 of Delegated Regulation 2015/35			> <	> <	$>\!\!<$	> <
Ordinary share capital (gross of own shares)	R0010	51.000,00	51.000,00	AND DESCRIPTION OF THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER, 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 TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COL		The same of the sa
Share premium account related to ordinary share capital	R0030	976.192.467,12	976.192.467,12			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and						
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050				<u>i </u>	
Surplus funds	R0070		i			and the last of th
Preference shares	R0090					·
Share premium account related to preference shares	R0110				!	
Reconciliation reserve	R0130	950.240.313.60	950,240,313,60	-		
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160			-		t
Other own fund items approved by the supervisory authority as basic own funds not						
specified above	R0180				į	
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Own funds from the financial statements that should not be represented by the reconciliation	R0220					_><
reserve and do not meet the criteria to be classified as Solvency II own funds eductions	R0220	11.433.685,00	<	<	<	
Deductions for participations in financial and credit institutions	R0230				1	
otal basic own funds after deductions	R0290	1.915.050.095,72	1.915.050.095,72			!
ncillary own funds						
	P0300		The state of the s	The last transport of the last transport of		
Unpaid and uncalled ordinary share capital callable on demand	R0300					
	R0300 R0310					
Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund						
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Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members contributions or the equivalent basic own fund item for mulual and mutual - byte undertakings, callable on demand	R0310					
Unguid and uncalled ordinary share capital callable on demand Unguid and uncalled initial funds, member contributions of the equivalent basic own fund them for mutual - type undertakings, callable on demand Unguid and uncalled preference shares callable on demand	R0310 R0320					
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Unguid and uncalled ordinary share capital calibile on demand "Unguid and uncalled ordinary share capital calibile on demand "Unguid and uncalled ordinary share capital capital ordinary ordi	R0310 R0320 R0330 R0340 R0350 R0360 R0360 R0370 R0390	1315 555,065 27	1.915.050.05.72			
Upoid and uncalled ordinary share capital calibities on demand Upoid and uncalled to influency share capital calibities on demand them for misual and misual - hips undertakings, calibities on demand Upoid and uncalled preference shares called to ordinarial (Hippid and uncalled preference shares called to ordinarial A ligally binding commitment to subscribe and pay for subordinated liabilities on demand A ligally binding commitment to subscribe and pay for subordinated liabilities on demand Listens of credit and guarantees under Anticle 96(2) of the Directive 2009/130/EC Explainmentary members calls under first subplangaging of Anticle 96(3) of the Directive 2009/130/EC Supplementary members calls under first subplangaging of Anticle 96(3) of the Directive 2009/130/EC Directive 2009/	R0310 R0320 R0330 R0340 R0350 R0350 R0350 R0370 R0390 R0400	1.915.950.095,72				
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Upped and uncelled ordinary share capital calibile on demand "Upped and uncelled in lost furth, embedies conflictations or the equivalent basic own fund item for mituals and mutual - byes understange, calibile on demand Lipped and uncelled preference shares calible on demand Lipped and uncelled preference shares calible on demand A legally binding commitment to subscribe and pay for subordinated liabilities on demand Cattless of credit and guarantees under hirds 96(2) of the Directive 2009/13/EC Letters of credit and guarantees of the manufer Article 96(2) of the Directive 2009/13/EC Supplementary members calls under first subpangagist of Article 96(3) of the Circletive 2009/13/EC Supplementary members calls under first subpangagist of Article 96(3) of the Circletive 2009/13/EC Other articlety own funds allable and eligible own funds to meet the SCR Total available own funds to meet the MCR Total eligible own funds to meet the MCR	R0110 R0120 R0130 R0330 R0340 R0340 R0350 R0360 R0360 R0360 R0360 R0500 R0500 R0510 R0550	1.915.050.095,72 1.915.050.095,72 1.915.050.095,72	1.915.050.095,72			
Uppeld and uncelled ordinary share capital calibile on demand "Uppeld and uncelled in offer lines, remember confessions or other equivalent basic own find item for mutual and mutual - type undertakings, calibile on demand "Uppeld and uncelled preference shares calibile on demand "Legislary brinding commitment to subscribe and pay for subscribined liabilities on demand A legislary brinding commitment to subscribe and pay for subscribined liabilities on demand Cetters of credit and guarantees under Ancide 96(2) of the Directive 2009/138/EC Letters of credit and guarantees on the first subparaging on Annote 96(3) of the Circetive Supplementary members calls under first subparaging on Annote 96(3) of the Circetive Directive 2009/138/EC Other ancillary on funds all ancillary own funds all ancillary own funds Total available own funds to meet the SCR Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR R R	R0310 R0320 R0330 R0330 R0340 R0350 R0350 R0370 R0370 R0390 R0400 R0510 R0540 R0550 R0540 R0550 R0550	1.915.050.095,72 1.915.050.095,72 1.915.050.095,72 1.472.733.709,75	1.915.050.095,72 1.915.050.095,72			
Lippid and unceiled ordinary share capital calibilities on demand uppid and unceiled ordinary share capital calibilities on demand them for mutual and mutual - lippi undertainings, calibilities on demand Unpid and unceiled professors share capitalises on demand Lippid and unceiled professors share capitalises on demand A legally briding commitment to subscribe and pany for subordinated liabilities on demand Letters of crodit and guarantees under hardree 69(3) of the Discriber 2000/13/E/C Letters of crodit and guarantees other than under Anticle 69(3) of the Discriber 2000/13/E/C Letters of crodit and guarantees other than under Anticle 69(3) of the Discriber 2000/13/E/C Letters of crodit and guarantees other than under Anticle 69(3) of the Observice 2000/13/E/C 200	R0110 R0120 R0330 R0340 R0340 R0340 R0350 R0360 R0360 R0360 R0500 R0510 R0550 R0550 R0550 R0560	1.915.050.095,72 1.915.050.095,72 1.915.050.095,72 1.915.050.095,72 1.472.733.709,75 662.730.169,39	1.915.050.095,72 1.915.050.095,72			
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		Value	
		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	1.985.515.416,23	
Own shares (held directly and indirectly)	R0710		
Foreseeable dividends, distributions and charges	R0720	59.031.635,51	
Other basic own fund items	R0730	976.243.467,12	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and			
ring-fenced funds	R0740		$\overline{}$
Reconciliation reserve	R0760	950.240.313,60	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	34.273.309,00	
Total Expected profits included in future premiums (EPIFP)	R0790	34.273.309,00	

Solvency Capital Requirement - Standard Formula (Annual Solo)

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2024 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	244.413.399,44	244.413.399,44	
Counterparty default risk	R0020	67.525.058,55	67.525.058,55	
Life underwriting risk	R0030			
Health underwriting risk	R0040	1.076.317.253,63	1.076.317.253,63	
Non-life underwriting risk	R0050			
Diversification	R0060	-205.512.814,54	-205.512.814,54	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	1.182.742.897,07	1.182.742.897,07	

Calculation of	f Colyoney	Canital	Doguiromo	nt

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	289.990.812,68
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 calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2	R0200	1.472.733.709,75
Capital add-ons already set	R0210	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	
of which, capital add-ons already set - Article 37 (1) Type b	R0212	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	
Solvency Capital Requirement	R0220	1.472.733.709,75
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	
Net future discretionary benefits	R0460	

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

		before the Shock	After the shock
		C0110	C0120
DTA	R0600		
DTA carry forward	R0610		
DTA due to deductible temporary differences	R0620		
DTI	R0630		

Calculation of loss absorbing capacity of deferred taxes

		DAC DI
		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 (Solo Annual)

Entity: 1120 - VGZ Zorgverzekeraar NV Scenario: 2024 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

	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	4.701.661.816,33	9.646.462.251,94
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 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		
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		
Total capital at risk for all life (re)insurance obligations	R0250		

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	674.361.831,21	
MCRL Result	R0200		

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

Value
C0070
674.361.831,21
1.472.733.709,75
662.730.169,39
368.183.427,44
662.730.169,39
2.700.000,00
C0070
662.730.169,39