VGA

Catastrophe Modelling Results 2026

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Contents

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Modelling Assumptions

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Modelling Assumptions

Types	Descriptions
Data	For this modelling, we have used the 'portefeuilleoverzicht per 01-04-2026 - Translated to English' dataset , provided on 08/06/2026.
Currency	EURO
Sum Insured	The column 'Sum Insured' have been used as Sum Insured.
Coverage	The column 'Coverage' have been used to determine whether to model as buildings, contents or business interruption.
Deductibles	€1250 deductible have been applied per policy in property modelling.
Location Details	Data is provided at location level, with 6 digit postcodes along with house numbers, Street address, and City. The Basisregistratie Adressen en Gebouwen (BAG) dataset was used to derive coordinates of risk.
Number of Risks	It is assumed that each row represents one risk.
Occupancy	The column 'Occupancy of the building' is used to determine the occupancy type. The column 'additional info occupancy of the building' is referred where occupancy is not specified. For transport modelling it is assumed vehicles are parked in the depot.
Construction	The column 'Building construction type' is used to determine the construction type.
Year Built	No information provided. The Basisregistratie Adressen en Gebouwen (BAG) dataset will be used to add the year built information for each individual building.
Number of Stories	No information provided. The Basisregistratie Adressen en Gebouwen (BAG) dataset will be used to add the building height information for each individual building.
Loss Amplification	Loss amplification applied.

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Exposure Summary

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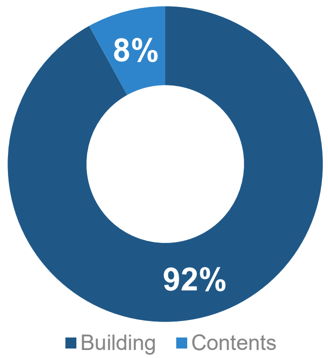
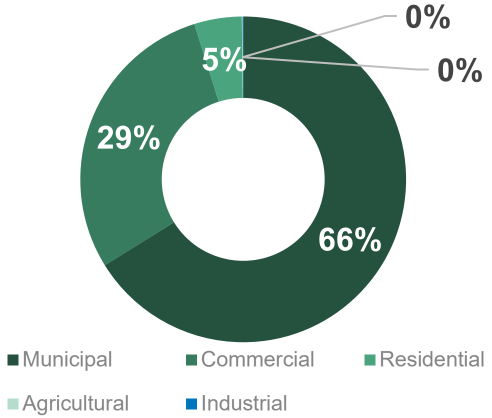
Exposure Summary

Sum insured distribution

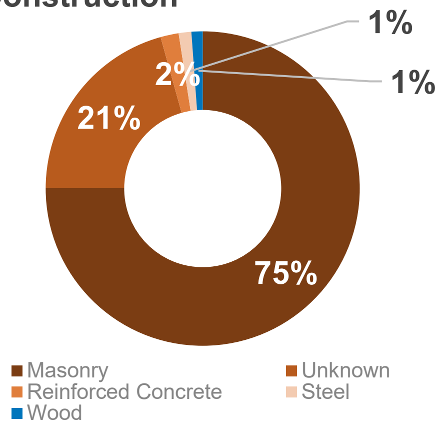
Coverage



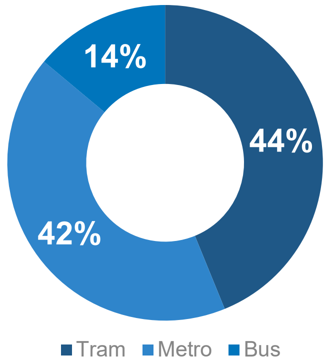
Line of Business



Construction



Transport



Property Modelled Aggregates

Line of Business	Buildings	Contents	Total	Contribution
Municipal	6,695,869,079	489,616,668	7,185,485,747	66.16%
Commercial	2,774,072,414	373,477,950	3,147,550,364	28.98%
Residential	508,521,431	4,486,080	513,007,511	4.72%
Agricultural	8,051,130	63,590	8,114,720	0.07%
Industrial	2,844,960	3,413,140	6,258,100	0.06%
Total	**9,989,359,014**	**871,057,428**	**10,860,416,442**	**100%**

Aggregates by Construction

Line of Business	Sum Insured	Contribution
Masonry	8,152,587,287	75%
Unknown	2,238,157,192	21%
Reinforced Concrete	202,815,030	2%
Steel	141,403,883	1%
Wood	125,453,050	1%
Total	**10,860,416,442**	**100%**

Transport Modelled Aggregates

Vehicles	Sum Insured	Contribution
Tram	266,700,000	44%
Metro	257,060,000	42%
Bus	84,720,000	14%
Total	**608,480,000**	**100%**

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Modelled Losses

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RMS HD Windstorm Model Losses

			Ground Up loss			Gross Loss		
			Property+ Transport	Property	Transport	Property+ Transport	Property	Transport
		Exposure	11,468,896,442	10,860,416,442	608,480,000	11,468,896,442	10,860,416,442	608,480,000
		Modelled Exposure	11,051,017,147	10,442,537,147	608,480,000	11,051,017,147	10,442,537,147	608,480,000
		% Modelled	96.4%	96.2%	100.0%	96.4%	96.2%	100.0%
Exceedance Prob & Return Period	0.10%	1,000	35,241,411.08	32,765,157	2,612,006	34,985,289	32,549,053	2,612,006
	0.20%	500	25,454,526.21	23,902,823	1,897,394	25,289,424	23,709,010	1,897,394
	0.40%	250	18,378,343.55	16,644,676	1,305,430	18,251,026	16,505,193	1,305,430
	0.50%	**200**	**15,727,476.48**	**14,617,668**	**1,139,331**	**15,611,161**	**14,498,388**	**1,139,331**
	1.00%	100	9,767,007.41	9,196,238	703,435	9,661,088	9,109,031	703,435
	2.00%	50	5,470,207.30	5,232,212	403,700	5,411,519	5,171,476	403,700
	4.00%	25	2,964,302.12	2,846,680	229,039	2,921,731	2,806,689	229,039
	10.00%	10	1,242,437.60	1,157,618	95,510	1,223,526	1,137,828	95,510
	20.00%	5	470,421.52	434,758	34,071	460,317	424,546	34,071
		Average Annual Loss	703,500.17	656,342	50,375	690,313	643,140	50,375
		Standard Deviation	2,944,072.42	2,754,642	218,563	2,921,902	2,732,556	218,563
		Coefficient of Variation	4.18	4.2	4.34	4.23	4.25	4.34

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Gallagher Re Hail Model Losses

			Ground Up loss			Gross Loss		
			Property+ Transport	Property	Transport	Property+ Transport	Property	Transport
		Exposure	11,468,896,442	10,860,416,442	608,480,000	11,468,896,442	10,860,416,442	608,480,000
		Modelled Exposure	11,051,017,147	10,442,537,147	608,480,000	11,051,017,147	10,442,537,147	608,480,000
		% Modelled	96.4%	96.2%	100.0%	96.4%	96.2%	100.0%
Exceedance Prob & Return Period	0.10%	1,000	20,928,226	19,578,067	1,755,840	20,407,772	19,055,398	1,755,840
	0.20%	500	14,752,870	13,851,741	1,222,609	14,304,287	13,403,336	1,222,609
	0.40%	250	9,884,207	9,326,711	835,311	9,512,923	8,955,754	835,311
	0.50%	**200**	**8,810,911**	**8,313,964**	**733,104**	**8,454,171**	**7,958,386**	**733,104**
	1.00%	100	6,199,238	5,839,016	464,145	5,894,994	5,535,324	464,145
	2.00%	50	3,909,874	3,670,828	249,344	3,684,530	3,443,983	249,344
	4.00%	25	1,736,484	1,594,151	80,716	1,615,392	1,473,628	80,716
	10.00%	10	78,635	74,951	0	66,428	62,927	0
	20.00%	5	0	0	0	0	0	0
		Average Annual Loss	270,899	253,478	17,421	257,141	239,720	17,421
		Standard Deviation	1,744,597	1,640,854	129,114	1,695,625	1,591,970	129,114
		Coefficient of Variation	6	6.47	7.41	6.59	6.64	7.41

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Gallagher Re Flood Model Losses

		Ground Up loss			Gross Loss		
		Property+ Transport	Property	Transport	Property+ Transport	Property	Transport
	Exposure	11,468,896,442	10,860,416,442	608,480,000	11,468,896,442	10,860,416,442	608,480,000
	Modelled Exposure	11,051,017,147	10,442,537,147	608,480,000	11,051,017,147	10,442,537,147	608,480,000
	% Modelled	96.4%	96.2%	100.0%	96.4%	96.2%	100.0%
Exceedance Prob & Return Period							
0.10%	1,000	1,077,564	1,077,564	-	1,062,674	1,062,674	-
0.20%	500	140,553	140,553	-	137,804	137,804	-
0.40%	250	594	594	-	520	520	-
0.50%	**200**	**10**	**10**	-	**8**	**8**	-
1.00%	100			-			-
2.00%	50			-			-
4.00%	25			-			-
10.00%	10			-			-
20.00%	5			-			-
	Average Annual Loss	4,962	4,962	-	4,945	4,945	-
	Standard Deviation	194,700	194,700	-	194,486	194,486	-
	Coefficient of Variation	39.24	39.24	-	39.33	39.33	-

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