IZA Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2017 (Monetary amounts x € 1.000)

Balance sheet

Entity: 2200 - IZA Zorgverzekeraar NV

Scenario: 2017 Solvency II

Period: Jaar

Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

Solvency II value

C0010

Assets

Cash and cash equivalents Any other assets, not elsewhere shown Total assets	R0410 R0420 R0500	79.414 749 841.604
		79.414
Cash and each equivalents		
paid in	R0400	
Own shares (held directly)	R0390	
Receivables (trade, not insurance)	R0380	29.744
Reinsurance receivables	R0370	
Insurance and intermediaries receivables	R0360	402.441
Deposits to cedants	R0350	
Life index-linked and unit-linked	R0340	
Life excluding health and index-linked and unit-linked	R0330	
Health similar to life	R0320	
linked	R0310	
Health similar to non-life	R0300	
Non-life excluding health	R0290	
Non-life and health similar to non-life	R0280	
Reinsurance recoverables from:	R0270	
Other loans and mortgages	R0260	0
Loans and mortgages to individuals	R0250	7
Loans on policies	R0240	
Loans and mortgages	R0230	7
Assets held for index-linked and unit-linked contracts	R0220	
Other investments	R0210	
Deposits other than cash equivalents	R0200	
Derivatives	R0190	1.473
Collective Investments Undertakings	R0180	!
Collateralised securities	R0170	
Structured notes	R0160	127
Corporate Bonds	R0150	142.835
Government Bonds	R0140	137.009
Bonds	R0130	279.971
Equities - unlisted	R0120	171
Equities - listed	R0110	47.635
<i>Equities</i>	R0100	47.806
Holdings in related undertakings, including participations	R0090	
Property (other than for own use)	R0080	
contracts)	R0070	329.250
Investments (other than assets held for index-linked and unit-linked		
Property, plant & equipment held for own use	R0060	
Pension benefit surplus	R0050	
Deferred tax assets	R0040	<u> </u>
Intangible assets	R0030	

Liabilities

Technical provisions - non-life	R0510	441.987
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	441.987
TP calculated as a whole	R0570	
Best estimate	R0580	424.977
Risk margin	R0590	17.009
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	L
	20050	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	i
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	i
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	i ! !
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	157
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	75.258
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	24
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	L
Any other liabilities, not elsewhere shown	R0880	113
Total liabilities	R0900	517.538
Excess of assets over liabilities	R1000	224.000
LACESS OF ASSETS OVER HADIIILIES	KTOOO	324.066

Premiums, claims and expenses by line of business

Entity: 2200 - IZA Zorgverzeisenaar NV Scenario: 2017 Solvency II Period: Jaar Category: Solvency II: Statutory Account Currency: EUR - Euro ELOPA QRT: 3.05.01

Premiums, claims and expenses by line of business

					Line of Busi	ness for: non-life insurance and	reinsurance obligations (direct	business and accepted proportion	nal reinsurance)						Line of Business for: acce	oted non-proportional reinsurance		
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	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	C0050	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
remiums written							ļ	_	4									
Gross - Direct Business	80110	1,274,066							-									1.23
Gross - Proportional reinsurance accepted	80120																	
Gross - Non-proportional reinsurance accepted	R0130 R0140																	
Reinsurers' share		135																
Net	R0200	1,273,929																1.20
remiums eacoed		1,266,914																1.26
Gross - Direct Business	R0210	1,266,914							-			<u> </u>						1.26
Grass - Proportional reinsurance accepted.							-		-									-
Green - Non-proportional reinsurance accepted	80230																	
Reinsurers' share	R0240 R0300	1,266,778							-									
et	R0200	1,266,778							-									1.20
latina incurred Gross - Direct Business	80310	1,291,237							 									1.29
		1.291.237										ļ						1.29
Gross - Proportional reinsurance accepted																		
Green - Non-proportional reinsurance accepted Reinsurery share	R0332 R0343								-									
ABUSENEY BUSE	R0400	1,291,237																1.25
Changes in other technical provisions	K9400	1.291.237																1.29
Gross - Direct Business	80410					 			+									-
Gross - Proportional reinsurance accepted	R0420								+					The second second second				
	8050																	
Green - Non-proportional reinsurance accepted Reinsurery share	R0440							-										
Net	R0500																	
spenses incurred	R0550																	
kpensek incurred ther expenses	R1200	21,/14	-	-	-	-	-		-	-	-	-	-	-	_	-	-	
otal expenses	R1300						-				-	-			-			

				Line of Business for: lif	e insurance obligations			Life reinsuran	ce obligations	
		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										
Gran	83419									
Reinsurers' share	R1420									
Net	R1500									
Premiums eacned										
Gran	83519									
Reinsurery' share	R1520									
Net	R1600									
Claims incurred										
Gross	R1510									
Reinsupers' shape	R1520									
Net	R1700									
Changes in other technical provisions										
Gran	84719									
Reinsupers' shape	81720									
Net	R1800									
Expenses incurred	R1999									
Other expenses	R2500	-	The state of the s			The state of the s	The same of the sa		The state of the s	
Total expenses	R2500									

Non - life Technical Provisions

Entitv: 2200 - IZA Zoroverzekeraar NV Scenario: 2017 Solvency II Period: Jaar Cateoorv: Default Orioinal Amount Currency: EUR - Euro EIOPA ORT: S.17.01

Non - life Technical Provisions

							Direct business and accep	oted proportional reinsurance	ne e						Accepted non-proport	ional reinsurance:		
		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 Eability 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	Total Non-Life obligations
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050																	
Technical Provisions calculated as a sum of SE and RM																		\sim
Sest estimate																		
Premium provisions																		\sim
Gross - Total	R:0060	61,926																61.1
Total recoverable from reinsurance/SPV and Finite Re after																		
the adjustment for expected losses due to counterparty	R0140			1	1													
Net Best Estimate of Premium Provisions	R0150	61.926																61.0
Claims provisions					-													\sim
Gross - Total	R0160	363,051																363.0
I coal recoverable from reinsurance; SHV and Finite He after																		
the adjustment for expected losses due to counterparty	R0240																	
Not Best Estimate of Claims Provisions	R0250	363.051																363.0
Total Best estimate - gross	R0260	424,977																424.5
Total Best estimate - net	R0270	424,977																424.5
Risk margin	R0280	17,009																17.0
Amount of the transitional on Technical Provisions																		\sim
TP as a whole	R0290																	
Sest estimate	R0300																	
Risk margin	P0310																	
Technical provisions - total																		
Technical provisions - total	R0320	441 987																441.5
Recoverable from reinsurance 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 Finite Re- total	R0340	441.987																441

Non-life Insurance Claims Information

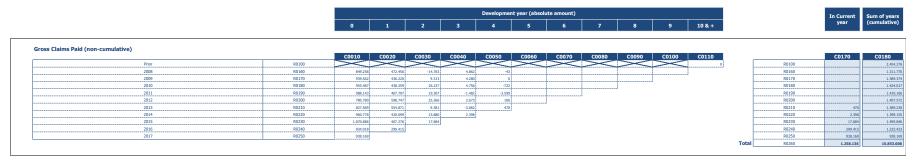
Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2017 Solvency II

Period: Jaar Currency: EUR - Euro

Category: Default Original Amount

Accident year/Underwriting year 1 - Accident year EIOPA QRT: S.19.01

Non-life Insurance Claims Information



			Development year (absolute amount)											Year (disco	
		0	1	2	3	4	5	6	7	8	9	10 & +			da
Gross undiscounted Best Estimate Claims Provisions		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300			CO
Prior	R0100	C0200	C0210	CUZZU	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		R0100	
2008	R0160	0	(0 0								R0160	
2009	R0170	0	(0								R0170	
2010	R0180	0	(0 0					-			R0180	
2011	R0190	0	(0 0								R0190	
2012	R0200	0	(3.101]	-					R0200	
2013	R0210	0			17	-135								R0210	
2014	R0220	0		7.80	-41	3								R0220	
2015	R0230	0	12.695	3.55										R0230	
2016	R0240	299.564	21.505											R0240	
2017	R0250	338.062												R0250	
													Tota	R0260	

Own funds

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2017 Solvency II Period: Jaar Category: Default Original Amount Currency: EUR - Euro EIOPA QRT: S.23.01

Own funds

		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 as foreseen in article 68 of						
Delegated Regulation (EU) 2015/35	R0010					\leq
Ordinary share capital (gross of own shares)		50	50			
Share premium account related to ordinary share capital	R0030	122.796	122.796			\sim
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050		THE RESERVE THE PERSON NAMED IN COLUMN TWO IS NOT THE OWNER.			
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110		- Ton-			
Reconcilation reserve	R0130			-	-	The same of the sa
Subordinated liabilities	R0140	201.220	201.220			THE REAL PROPERTY AND ADDRESS OF THE PARTY AND
				-		
An amount equal to the value of net deferred tax assets	R0160			The same of the sa	-	
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 the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds			\rightarrow	\rightarrow	\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					
Deductions	TOLLO	-	The same of the sa			
Deductions Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	324,066	324.066			
Total basic own funds after deductions	R0250	324.066	324.066			
Ancillary own funds		-	THE REAL PROPERTY AND PERSONS ASSESSMENT	THE RESERVE AND DESCRIPTION OF THE PERSON NAMED IN	THE RESERVE AND DESCRIPTION OF THE PERSON NAMED IN	The same of the last of the la
Anciliary own tunos Unpaid and uncalled ordinary share capital callable on demand	R0300					
	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		The same of the sa			
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		200			
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		- Ton-			-
	R0370					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC Other ancillary own funds	R0370 R0390		-			
Total ancillary own funds	R0400			The same of the sa		
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	324.066	324.066			The second
Total available own funds to meet the MCR	R0510	324.066	324.066			
Total eligible own funds to meet the SCR	R0540	324.066	324.066			
Total eligible own funds to meet the MCR	R0550	324.066	324.066			
SCR	R0580	208.111				The state of the s
					The same of the sa	
MCR	R0600	79.849				
MCR Ratio of Eligible own funds to SCR	R0600 R0620	79.849 155,72%				
Ratio of Eligible own funds to SCR						
	R0620	155,72% 405,85%				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR	R0620	155,72%				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconciliation reserve	R0620 R0640	155,72% 405,85% C0060				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconcillation reserve Discuss of assets over liabilities	R0620 R0640	155,72% 405,85%				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconcillation reserve Excess of assets over liabilities Own shares (bid firstly and indirectly)	R0620 R0640 R0700 R0710	155,72% 405,85% C0060				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities Does a deserve to the service of the servic	R0620 R0640 R0700 R0710 R0720	155,72% 405,85% C0060				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconcillation reserve Excess of anoth over liabilities Own shares flower liabilities Own shares flowers in directly and indirectly) Foreseable dividends, distributions and charges Other basic own fund leves	R0620 R0640 R0700 R0710 R0720 R0730	155,72% 405,85% C0060				
Ratio of Elialible own funds to SCR Ratio of Elialible own funds to MCR Reconciliation reserve Excess of assets over liabilities Den shares (held directly and indexetly) Foreseable doned, satisfuctions and charges Other basic own fund items Adjustment for restricted own fund tems in respect of matching adjustment portifolios and ring ferous funds	R0620 R0640 R0700 R0710 R0720	155,72% 405,85% C0060				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconcillation reserve Excess of anests over leathers Excess of anests over leathers Com shares believely and indirectly) Foreseable directly, and indirectly) Foreseable directly, and indirectly) Offer basic can fund leass	R0620 R0640 R0700 R0710 R0720 R0730	155,72% 405,85% C0060				
Ratio of Eliable own funds to SCR Ratio of Eliable own funds to MCR Reconcillation reserve Encor of service with the service of the service	R0620 R0640 R0700 R0710 R0720 R0720 R0740	155,72% 405,85% C0060 324,066				
Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR Reconcillation reserve Extent of sensitive liabilities Own shares flow in Malking Foreseable dividends, self-induces and charges Other basic own fund less self-induces and charges Aligiblement for restricted own fund lesses in respect of matching adjustment portificios and ring fenced funds Reconcillation reserve	R0620 R0640 R0700 R0710 R0720 R0720 R0740	155,72% 405,85% C0060 324,066				
Ratio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities Does share: (New York of the Company of the Co	R0620 R0640 80700 80710 80720 80730 80740 R0760	155,72% 405,85% C0060 324,066				
Ratio of Eligible own funds to MCR Reconcillation reserve On share find of Eligible own funds to MCR Reconcillation reserve On share find directly and indirectly) Forescable divident, definitions and charges Other basic own fund seems Adjustment for restricted own find items in respect of matching adjustment portificios and ring fenued funds Reconcillation reserve Expected profits Expected profits included in future premium (EPIPP) - Life fluiriess	R0620 R0640 80700 80710 80720 80730 80740 R0760	155,72% 405,55% C0060 324,066				

Solvency Capital Requirement - for undertakings on Standard Formula

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2017 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

		Gross solvency capital requirement	USP
		C0110	C0090
Market risk	R0010	24.970	
Counterparty default risk	R0020	15.984	
Life underwriting risk	R0030		
Health underwriting risk Non-life underwriting risk	R0040	156.391	
Non-life underwriting risk	R0050		
Diversification	R0060	-27.819	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	169.527	

Calculation of Solvency Capital Requirement		
		C0100
Operational risk	R0130	38.584
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	208.111
Capital add-on already set	R0210	
Solvency capital requirement	R0220	208.111
Other information on SCR		\bigvee
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

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

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2017 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

		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	424.977	1.273.929
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			
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 REAL PROPERTY OF THE PROPE
Obligations with profit participation - future discretionary benefits	R0220		The state of the s
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		The state of the s
Total capital at risk for all life (re)insurance obligations	R0250	The same of the sa	

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	79.849	
MCRL Result	R0200		

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

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																				7	7	9		34	4	9