IZA Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2018 (Monetary amounts x € 1.000)

Balance sheet

Entity: 2200 - IZA Zorgverzekeraar NV

Scenario: 2018SOL Period: Jaar

Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

Solvency II value

		C0010
Assets		
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	385.65
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	35.37
Equities - listed	R0110	35.23
Equities - unlisted	R0120	13
Bonds	R0130	299.81.
Government Bonds	R0140	118.99
Corporate Bonds	R0150	180.61
Structured notes	R0160	20
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	49
Deposits other than cash equivalents	R0200	49.96
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	i
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	358.14
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	4.14
Own shares (held directly)	R0390	1
paid in	R0400	†
Cash and cash equivalents	R0410	75.79
Any other assets, not elsewhere shown	R0420	1.41
Total assets	R0500	825,148

Technical provisions - non-life	R0510	385.689
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	385.689
TP calculated as a whole	R0570	
Best estimate	R0580	368.94
Risk margin	R0590	16.74
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	<u> </u>
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	1
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	25
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	84.80
Reinsurance payables	R0830	1
Payables (trade, not insurance)	R0840	5
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	86
Total liabilities	R0900	470.882
F 199		
Excess of assets over liabilities	R1000	354.266

Premiums, claims and expenses by line of business

Entity: 2200 - IZA Zorgverzeisenaar NV Scenario: 2018 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

General Processing of the Section of	R610 8622 8622 8620 8620	Medical expense insurance C0010 1.24.843	Income protection insurance C0020	Workers' compensation insurance C0030	Motor vehicle liability insurance C0040	Other motor insurance C0050	Marine, aviation and transport insurance C0069	Fire and other damage to property insurance C0070	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
Green - Creent Beatenes	R0130 R0130 R0140 R0200	1,24,50	C6020	(0)39	CD040	C0050	C0060	C0070										
Green - Creent Beatenes	R0130 R0130 R0140 R0200	136								CCOSO	C0100	C0110	C0120	C0130	C0149	C0150	C0160	C0200
General Processing of the Section of	R0130 R0130 R0140 R0200	136						4	4				ļ					
Gress - Non-proportional reinsurance accepted Asimument share Ref: B Net: B Provident sextend Gress - Direct Basimes Gres	R0130 R0140 R0200	136 1,264,707													A STATE OF THE PARTY OF THE PAR			1.36
Reinsupers' state R R Reinsupers' state R R R R R R R R R R R R R R R R R R R	R0200	136 1,264,707																
Net B Fractions success Gross - Direct Business 9 Gross - Direct Busi	R0200	1,364,707																
Premiums exceed Gross - Direct Business R Gross - Proportional refraucence accepted R															-			
Gross - Direct Business R Gross - Proportional Infrastrators accepted 8																		1.20
Green - Proportional reinsurance accepted 8		1,257,377				 			+								-	1.35
	R0220	1.87.17							÷				·					1.39
	80230																	
	80240	134																
	R0300	1,357,241															-	1.35
Calms incurred	Rosellox	1.20.241																
Gross - Direct Business R	80310	1,303,597																1.30
	80320			·		†		-	+				·	The state of the s			The state of the s	
	80330																	
	80340																	
	R0400	1,303,597																1.30
Changes in other technical provisions																		
	80410																	
Gross - Proportional reinsurance accepted R	80420								1								The same of the sa	
Gross - Non-proportional reinsurance accepted 8	80500	The state of the s	-	-			-		-	The state of the s			-					
Reinsurers' share R	R0440																	
Net R	R0500																	
	R0550	35,504													4			3
	R1200 R1200		The same of the sa															

				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										
Gross	83419									
Reinsurers' share	R1420									
Net	R1500									
Premiums exceed										
Gran	83519									
Reinsurers' share	R1520									
Net	R1600									
Claims incurred										
Gran	83619									
Reinsurers' share	R1620									
Net	R1700									
Changes in other technical provisions										
Gran	81719									
Reinsupers' shape	81720									
Net	R1800									
Expenses incurred	R1900									
Other expenses	R2500									
Total expenses	R2500									

Non - life Technical Provisions

Entitv: 2200 - IZA Zoroverzekeraar NV Scenario: 2018 Solvency II Period: Jaar Cateoorv: Default Orioinal Amount Currency: EUR - Euro EIOPA ORT: S.17.01

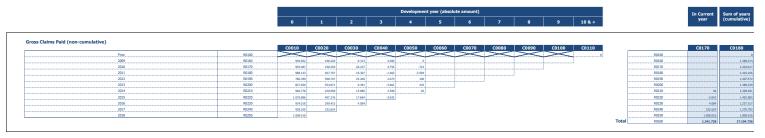
Non - life Technical Provisions

							Direct business and acce	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																		
Sest estimate																		
Premium provisions																		
Gross - Total	R0060	42,022																42.0
Total recoverable from reinsurance/SPV and Finite Re after																		
the adjustment for expected losses due to counterparty	R3140														<u> </u>			
Net Best Estimate of Premium Provisions	R0150	42.022																42.0
Claims provisions					-													
Gross - Total	R3160	326.922																326.0
I coal recoverable from remainance) SeV and rines He after																		
the adjustment for expected losses due to counterparty	R0240							4										
Not Best Estimate of Claims Provisions	R3250	326.922																326.9
Total Best estimate - gross	R0260	368,944																368.9
Total Best estimate - net	R0270	365,944																368.5
Risk margin	R0280	16.745																16.7
Amount of the transitional on Technical Provisions											-							
TP as a whole	R3290																	
Sest estimate	R0300																	
Risk margin	R0310			1														
Technical provisions - total																		
Technical provisions - total	R0320	185 680																385 /
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and	R0330																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	385.689																385.

Non-life Insurance Claims Information

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2018 Solvency II Period: Jaar Currency: EUR - Euro Category: Default Original Amount Accident year/Underwriting year 1 - Accident year EIOPA QRT: 5.10.01

Non-life Insurance Claims Information



						Developme	nt year (absol	lute amount)							Year en
		0	1	2	3	4	5	6	7	8	9	10 & +			(discoun data)
ross undiscounted Best Estimate Claims Provisions		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0200	C0300			C036
Prior	R0100	C0200	C0210	C0220	CU23U	C0240	C0250	C0260	C0270	C0280	C0290	C0300		R0100	CUS
2009	R0160	0	0	0							T			R0160	
2010	R0170	0	0	0		0					I	-		R0170	
2011	R0180	0	0	0		0								R0180	
2012	R0190	0	0	0		3.101								R0190	
2013	R0200	0	0	0	177	-135								R0200	
2014	R0210			7.803	-413	-102								R0210	
2015	R0220	0	12.695	3.553	2.499	j								R0220	
2016	R0230	299.564	21.505	2.670										R0230	
2017	R0240	338.062	15.684											R0240	
2018	R0250	305.799												R0250	
													Total	R0260	

Impact of long term guarantees measures and transitionals

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2018 Solvency II

Period: Jaar

Category: Default Original Amount

Currency: EUR - Euro EIOPA QRT: S.22.01

Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical		Impact of volatility adjustment set	Impact of matching adjustment set to
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	385.689	-385.689			
Basic own funds	R0020	354.266	-354.266			
Eligible own funds to meet Solvency Capital Requirement	R0050	354.266	-354.266			
Solvency Capital Requirement	R0090	206.272	-206.272			
Eligible own funds to meet Minimum Capital Requirement	R0100	354.266	-354.266			
Minimum Capital Requirement	R0110	81.482	-81.482			

Own funds

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2018 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						
Ordinary share capital (gross of own shares)	R0010	50	50			\sim
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		-			
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110		- Ton-			
				-	-	-
Reconciliation reserve	R0130	231.420	231.420	The same of the sa		the state of the s
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 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 reserve and do not meet the criteria						
to be classified as Solvency II own funds	R0220	-				
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	354.266	354.266			
Ancillary own funds						
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		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		ALCO AND	1000		
	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 state of the s	The state of the s		
		-	The same of the sa	The same of the sa	-	-
Available and eligible own funds					-	
Total available own funds to meet the SCR	R0500	354.266	354.266			
Total available own funds to meet the MCR	R0510	354.266	354.266			and the same of th
Total eligible own funds to meet the SCR	R0540	354.266	354.266			
Total eligible own funds to meet the MCR	R0550	354.266	354.266			
SCR	R0580	206.272				
MCR	R0600	81.482				
Ratio of Eligible own funds to SCR	R0620	171,75%				
Ratio of Eligible own funds to MCR	R0640	434,78%				
Reconciliation reserve		C0060	The same of the sa	1		
Excess of assets over liabilities	R0700		- Appen			
		354.266				
	R0710		700	1		
Own shares (held directly and indirectly)			THE RESERVE OF THE PERSON NAMED IN	1		
Foreseeable dividends, distributions and charges	R0720					
Foreseeable dividends, distributions and charges Other basic own fund items	R0730	122.846				
Foreseeable dividents, distributions and charges Other basic own fund bems Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0730 R0740					
Foreseable dividents, distributions and changes Other basic own fund letins Adjustment for restricted own fund letins in respect of matching adjustment portfolios and ring fericed funds. Reconcilitation reserve	R0730	122.846				
Foreseable dividenth, distributions and charges Other basic own fund items Adjustment for printed down fund items in respect of matching adjustment portfolios and ring ferred funds Reconcillation reserve Expected profits Septected profits	R0730 R0740 R0760					
Fore-seable dividenth, distributions and charges. Other basic control and less Aliguiament for restricted own fund items in respect of matching adjustment portificios and ring fenced funds. Reconcilitation reserve Expected profits Expected profits included in future premiums (EPIFF) - Life fluxivess.	R0730 R0740 R0760 R0770					
Foreceable dividents, detributors and charges Other basic own fund items Adjustment for schridd even in respect of matching adjustment portfolios and ring ferred funds Reconciliation reserve Expected profits	R0730 R0740 R0760					
Forereastic dividends, distributions and charges Other basic on fund less Aligiament for restricted own fund less in respect of matching adjustment portfolios and ring fenced funds Reconcilitation reserve Expected profits Expected profits recluded in future premiums (EPIFF) - Life Basiness	R0730 R0740 R0760 R0770	231.420				

Solvency Capital Requirement - for undertakings on Standard Formula

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2018 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	21.774	
Counterparty default risk	R0020	9.148	
Life underwriting risk	R0030		
Health underwriting risk	R0040	156.147	
Non-life underwriting risk	R0050		
Diversification	R0060	-21.378	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	165.691	\sim

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	40.581
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	206.272
Capital add-on already set	R0210	
Solvency capital requirement	R0220	206.272
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	

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

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2018 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	368.944	1.364.707
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		
Obligations with profit participation - future discretionary benefits	R0220		AND DESCRIPTION OF THE PROPERTY OF THE PROPERT
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	AND REAL PROPERTY AND PROPERTY	

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	81.482	
MCRL Result	R0200		

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350

C0070	
	81.482
	206.272
	92.822
	51.568
	81.482
	2.500
C0070	
	81.482