IZA Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2019 (Monetary amounts x € 1.000)

Balance sheet

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2019 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	
Intangible assets	R0020	Name of Street, or other Desired Street, or other Desired Street, or other Desired Street, or other Desired St
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	317.958.445,12
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	41.231.418,85
Equities - listed	R0110	41.054.563,68
Equities - unlisted	R0120	176.855,17
Bonds	R0130	275.699.520,18
Government Bonds	R0140	143.686.271,13
Corporate Bonds	R0150	131.952.355,70
Structured notes	R0160	
Collateralised securities	R0170	60.893.35
Collective Investments Undertakings	R0180	
Derivatives	R0190	1.027.506,09
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	2.757,59
Loans on policies	R0240	2.737,33
Loans and mortgages to individuals	R0250	2,757,59
Other loans and mortgages	R0260	2.737,33
Reinsurance recoverables from:	R0270	
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	R0360	355.305.902,08
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	5.301.935,36
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	88.534.150,01
Any other assets, not elsewhere shown	R0420	1.287.525,65
Total assets	R0500	768.390.715.81

Li			

Technical provisions - non-life	R0510	359.232.350.3
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	359.232.350.
TP calculated as a whole	R0570	
Best estimate	R0580	342,732,661,
Risk margin	R0590	16,499,688
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	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	205.874,
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	94.234.761,
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	44,266
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	334.
Total liabilities	R0900	453.717.586.

Premiums, claims and expenses by line of business

Entity: 2200 - IZA Zorquerzekeraar NV Scenario: 2019 Solvency II Period: Jaar Cateoory: Solvency II: Statutory Account Currency: EUR, Euro EIOPA QRT: S.05.01

Premiums. claims and expenses by line of business

					Lir	e of Business for: non-life insu	urance and reinsurance oblig	gations (direct business and ac	cepted proportional reinsu	rance)					Line of Business for: accepte	d non-proportional reinsuran	œ	
		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																		
Gross - Direct Business	R0110	1,423,919,595,07															The same of the sa	1.423.919.595,0
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0120																	0,0
Reinsuren: share	R0140	126.288,87																126.288,87
Net	R0200	1,423,793,306,20	i		i e								1			i e		1.423.793.306,20
Premiums earned																		
Gross - Direct Business	R0210	1,415.827.064.00																1,415,827,064,0
Gross - Proportional reinsurance accepted	R0220																	0,00
	R0230																	0,00
Reinsurers' share	R0240 R0300	126.288,87																126.288,8 1.415.700.775,1
Claims incurred	R0300	1.415.700.775,13																1.415.700.775,1
Gross - Direct Business	R0310	1.367.807.756,72		-	<u> </u>							<u> </u>	-					1.367.807.756,72
Gross - Proportional reinsurance accepted	R0320	1.000.000.000.00										 						0,00
Gross - Non-proportional reinsurance accepted																		0,00
Reinsurers' share	R0340																	0,00
Net	R0400	1.367.807.756,72																1.367.807.756,7
Changes in other technical provisions																		
Gross - Direct Business	R0410																	0,00
Gross - Proportional reinsurance accepted	R0420																	0,00
Gross - Non-proportional reinsurance accepted	R0430																	0,00
Reinsurers' share Net	R0440 R0500																	0,00
	R0500 R0550	32.618.812,25																0,00 32.618.812,25
Expenses incurred Administrative expenses	RU550	32.010.012,25																32018.812,23
Gross - Direct Business	R0610	1.820.647,92																1.820.647,92
Gross - Proportional reinsurance accepted	R0620																	0.00
Gross - Non-proportional reinsurance accepted																		0,00
Reinsurers' share	R0540																	0,00
Net	R0700	1.820.647,92																1.820.647,93
															1			
Gross - Direct Business	80710	147,249,57																147,249,57
Gross - Proportional reinsurance accepted	80730 R0730	-																0,00
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0740														-			0,00
Net	R0800	147,249,57																147.249,57
Claims management expenses	ALGOOD .	247.249,07																247.249,01
Gross - Direct Business	R0810	4,905,046,92																4,905,046,93
Gross - Proportional reinsurance accepted	R0820																	0,00
Gross - Non-proportional reinsurance accepted	R0830																	0,00
Reinsurers' share	R0840			T.	T.					T I					1			0,00
Net	R0900	4.905.046,92																4,905,046,93
Acquisition expenses																		
Gross - Direct Business	R0910	3,500,107,47																3.500.107,47
Gross - Proportional reinsurance accepted	R0920 R0930																	0,00
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0930 R0940													+				0,00
Net	R1000	3.500.107,47	1		<u> </u>											İ		3.500.107,4
Overhead expenses		2.300.107,47																3.300.107,41
Gross - Direct Business	R1010	22.245.760,36																22,245,760,31
Gross - Proportional reinsurance accepted	R1020																	0,00
Gross - Non-proportional reinsurance accepted	R1030																	0,00
Reinsurers' share	R1040																	0,0
	R1100	22.245.760,36																22,245,760,31
	R1200																	
Total expenses	R1300																	32.618.812,25

				Line of Business for: lif	fe 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	R1410									0,00
Reinsurers' share	R1420					_				0,00
Net	R1500									0,00
Premiums earned	ļ									
Gross	R1510									0,00
Reinsuren' share	R1520									0,00
Net Claims incurred	R1600									0,00
Grass	R1610				ļ	4				0,00
Reinsurers' share	R1620									0,00
Net Changes in other technical provisions	R1700									0,00
	R1710	+			 	+				
Gross. Reinsurers' share	R1720					·				0,00
Net Net	R1720 R1800									0,00
Net Expenses incurred	R1800 R1900									0,00
	R1900									0,00
Administrative expenses Gross	R1910	 			 	 				0,00
Reinsuren' share	R1920	 			 	+				0,00
	R2000									
Net	R2000									0,00
Investment management expenses Gross	R2010					+				0,00
Reinsuren' share	R2020									0,00
	R2100									0,00
Net	R2100									0,00
Claims management expenses Gross	R2110									0,00
Reinsuren' share	R2120	 			ļ	 				0,00
Net State	R2200									0,00
Acquisition expenses	R2200									0,00
Gross	R2210									0,00
Reinsurers' share	R2220									0,00
Net	R2300									0,00
Overhead expenses	1200									0,00
Gross	R2310	†			†	†				0,00
Reinsurers' share	R2320	·			İ	†				0,00
Net	R2400									0,00
Other expenses	R2500									0,00
Total expenses	R2600									
Total amount of consenders	R2300									0.00

Non-Life Technical Provisions

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2019 Solvency II Period: Jaar Category: TO CONSOLIDATE EIOPA QRT: S.17.01

Non - life Technical Provisions

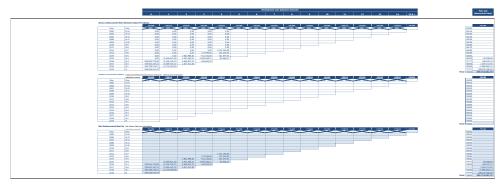
							Sheet business and accor	oted proportional reinsurance							Accepted non-proporti	nnal reinsurance:		
		Medical expense		Workers' compensation	I			Fire and other damage	General liability	Credit and suretyship	Legal expenses			Non-proportional health		Non-proportional	Non-proportional	Total Non-Life
		insurance	insurance	insurance	insurance	Other motor insurance	transport insurance	to property insurance	insurance	insurance	insurance	Assistance		reinsurance	casualty reinsurance		property reinsurance	obligations
		C0020	C0030	C0040	C0050	C0060	C0070	COOSO	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010														-			
Direct business	R0020																	
Accepted proportional reinsurance business	R0030													-	-			
Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and Pintle Re after the adjustment for expected losses due to	R0040																	
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																		
Best estimate										-				The same of the sa				
Premium provisions					-	-			-		-			-	-	-		
Gross - Total	R0060																	
	R0070	33,000,009,31												-	-			33,000.00
Gross - direct business Gross - accepted proportional reinsurance business	R0060	33,000,009,31		+													-	
	R0090							-										
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Pintis Re before the adjustment for excepted losses due to	KUU9U																	
- the state of the	R0100																	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected																		
losses	R0110			i .		1		1			i		i			i		
Recoverables from SPV before adjustment for expected losses	R0120	l .		1				1										
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130			1														
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to																		
countercenty default	R0140 R0150																	
Net Best Estimate of Premium Provisions	R0150	33.000.009.31		-	-		-		-	-		-		-	-	-	-	33.000.00
Claims provisions						-		-			-	The state of the s				-	-	\sim
Gross - Total	R0160	309.732.652.70																309.732.65
Gross - direct business	R0170	309,732,652,70	<u> </u>															309,732,65
Gross - accepted proportional reinsurance business	R0180			i .												-	-	
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and finite Re before the adjustment for expected losses due to	R0190																	
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to			i i		1	i i												
counterparty default Recoverables from reinsurance (except SPV and Pinite Reinsurance) before adjustment for expected	R0200																	
loses	R0210																	
Recoverables from SPV before adjustment for expected losses	R0220			·														
	R0230																	
Recoverables from Finite Reinaurance before adjustment for expected losses Total recoverable from reinaurance/SPV and Finite Reliable from educational to expected losses due to		+	+	+	+	+		+		 		 		-				
counterparty default	R0240																	
Net Best Estimate of Claims Provisions	R0250	309.732.652,70																309.732.65
Total Sest estimate - gross	R0260	342,732,662.01																342.732.66
Total Best estimate - net	R0270	342,732,662,01																342,732,66
Risk margin	R0280	15,499,688,40																
Amount of the transitional on Technical Provisions										-								
TP as a whole																		16.499.68
	80300																	16.499.68
	R0290																	
Sest estimate	R0300																	
Risk margin																		_
Risk margin Eschnical provisions - total	R0300 R0310																	
Risk margin Technical provisions - total	R0300	359.232.359.41																
Risk margin Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total Technical provisions - total	R0300 R0310	359.232359.41																359.232.35
Tiles reargie Technical provisions - total Technical provisions	R0300 R0310 R0320 R0330																	359.232.30
Takk margin Technical serviceisers - Intel Technical consisters interna excounsible from retriumence 25°V and Prote Re - Intel Technical consisters interna excounsible from retriumence 25°V and Prote Re - Intel Technical consisters interna excounsible from retriumence 25°V and Prote Re - Intel Technical consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters internal excessions and the Intel Technical Consisters into accountable from retriumence 25°V and Trote Re- Technical Consisters into accountable from retriumence 25°V and Trote Re- Technical Consisters into accountable from retriumence 25°V and Trote Re- Technical Consisters into accountable from the Intel Technical Consisters into	R0300 R0310 R0320	359.232.359.41 359.232.359.41																359.232.30
Takk margin Archited provisions - Intel Technical growthers - Intel Tec	R0300 R0310 R0320 R0330 R0340																	359.232.30
This mouth. Inhibitional provides in state	R0300 R0310 R0310 R0330 R0340																	359.232.30
Rath energia Technical servicials see - Intelligent Section S	R0300 R0310 R0320 R0330 R0340																	359.232.30
The margin control and a second control and a secon	R0300 R0310 R0320 R0330 R0340 R0350 R0360	359.232.350.41 																359,232,35 359,232,35
This may be a second or service of the second of the secon	R0300 R0310 R0330 R0330 R0340 R0350 R0360	359.232.359.41 2 2 2 1.476.543.61.52																359.232.35 359.232.35
The an ergin and analysis of the second seco	R03100 R03110 R03110 R0310	359.232.350.41 																359.232.35 359.232.25 1.476.543.66 34.037.31
The mergin Charlest C	R0300 R0310 R0310 R0330 R0340 R0350 R0350 R0350 R0350 R0350	359.232.359.41 2 2 1.475.51.591.52 2407.113.31 1.387.477.283.41																359.237.35 359.237.35 1.476.543.66 34.037.31
The name of the Committee of the Committ	R03100 R03110 R03110 R0310	359.232.359.41 2 2 1.475.95.991.32 34.037.113.79 1.387.477.288.33 96.003.477 77																359.232.35 359.232.35 1.476.543.65 34.937.31 1.887.377.35 90.001.41
The an experience of the Control of	R0300 R0310	359,232,359,41 2 2 1.475,59,591,52 34,037,11,75 3,397,377,595,53 90,000,437,67																359.232.3 359.232.3 1.476.543.6 34.037.3 90.001.4
The mergin control and a second control and a secon	R0300 R0310 R0310 R0320 R0320 R03240	359,232,350,41 2 2 3 1-475,505,031,22 24,037,313,22 31,025,437,237 30,003,437,237																359,232,35 359,232,35 1,476,543,66 34,937,31 1,187,977,55 50,001,45
The margin Charlest anniverse and Charlest anniverse and Charlest anniverse and Charlest anniverse anniver	R.0300 R.0310	359,232,359,41 2 2 1.475,59,591,52 34,037,11,75 3,397,377,595,53 90,000,437,67																359.232.3: 359.232.3: 1.476.543.6: 14.937.7: 50.001.4:
The margin characteristics. Male Authorized annihime. Male Authorized annihime. Male Authorized annihime in the authorized for dark in a dipolation for expected former dis- Authorized former in the authorized former in the authorized former dark Authorized annihime cannot destroy the authorized former dark Authorized annihime cannot destroy the authorized former dark Authorized annihime cannot destroy the authorized former dark Authorized former dark Authorized annihime cannot destroy dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former dark Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former Authorized former	R0300 R0310 R0310 R0310 R0320	359,232,350,41 2 2 2 2 3 1.475,543,591,53 3.4027,313,79 1.382,547,5693,59 5000,447,87																359,232,16 359,232,16 359,232,16 34,027,3 1,387,877,56 50,003,4
The mergin control of the control of	R0306 R0310	359.232.350.41 2 2 1.478.50.501.32 H4037.313.75 1.887.577.888.35 50.003.437.27 332.588.780.5 5.887.774.88																359.232.3: 359.232.3: 1.476.543.6: 14.037.3: 50.001.4: 112.2837.7: 9.377.7:
Data margin Charloted amorbines. Model Charloted amorbines. Model Charloted amorbines and Charloted amorbines and Charloted amorbines and Charloted amorbines and Charloted Charloted Charloted Charloted Charloted	##0.000 ##0.000 ##0.000 ##0.000 ##0.000	359,232,350,41 2 2 2 2 3 1.475,543,591,53 3.4027,313,79 1.382,547,5693,59 5000,447,87																359,132,35 359,332,35 359,332,35 1,470,542,66 34,937,31 50,903,45 31,298,77,7 9,277,77
The mergin control of the control of	R0306 R0310	359.232.350.41 2 2 1.478.50.501.32 H4037.313.75 1.887.577.888.35 50.003.437.27 332.588.780.5 5.887.774.88																15.499.65 359.132.25 359.232.25 1.475.541.65 1.4827.71 1.387.977.35 90.907.35
Data margin Charloted amorbines. Model Charloted amorbines. Model Charloted amorbines and Charloted amorbines and Charloted amorbines and Charloted amorbines and Charloted Charloted Charloted Charloted Charloted	##0.000 ##0.000 ##0.000 ##0.000 ##0.000	359.232.350.41 2 2 1.478.50.501.32 H4037.313.75 1.887.577.888.35 50.003.437.27 332.588.780.5 5.887.774.88																359.132.25 359.132.25 1.476.143.09 34.937.31 1.327.27.25 50.502.1 31.258.72 1.1103.85
The an experience of the Control of	### ##################################	359.232.350.41 2 2 1.478.50.501.32 H4037.313.75 1.887.577.888.35 50.003.437.27 332.588.780.5 5.887.774.88																159.122.15 159.122.15 1475.541.05 140.977.11 1387.977.55 50.001.45 112.958.72 9.277.77

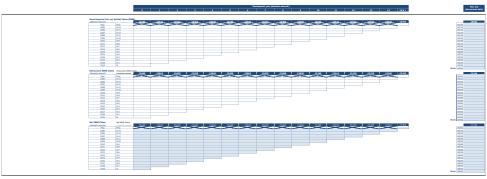
Non-life Insurance Claims Information

*vort-rife Insurance Claims InfoBake: 200: - 89. Recentains at NV
Baconia: 2014 Makes y B
Princi: 2asi
Corrency data entry: TOSA.
Corrency data entry: TOSA.
Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
Baconia: Collegery: TO COROCARD NI
B

																				In Correct year	Same .
			1	- 1	-	٠.			7			10	11	13	13	14	18 6 +			arcana par	-
Claims Paid (non-cumulative)									Caceo											cun	
766	80,000 80,000	\sim						-	-		>	- COURT	-			———			ME300 ME320	121/2	
2004	80130 80130	0.00 873 MIL DO DO	364,279,000,00	0,00	795.005.00														80110 80110		1.205
2007	80130	874,731,800,80	405,779,800,80	47,195,000,00	1.155,000,00	257,000,00													80130		
2004	80340		472,418,000,00																80340		1.30
202	ME210	695,962,800,80	439,223,000,00	9.112.556,00	4.79.707,00	721,800.00	_	_				_	1						50 210 50 200		1.19
202	80380																		80,100		1.40
201	80290 80200				2.001,524,00			-											50,290 NE200		1.78
2011	M222	1 000 000 001 00	407 177 887.00	17 494 479 78	100.014	279337		-											55222	2.785.37	1.49
204	80320	\$24,017,667,00	299,414,865,49	4.063.625,78	401,405,18	_													80,120	411,400,18	
207	ME210 ME210	\$18.365.902.45	312,423,834,85 309,879,290,88	4,890,794,88															ME230 ME240	6.890.794,88 309.876.290.88	1.22
2019	80240 80210	1.002.004.077.00	309,879,290,08																80240 80210	309.876.290,08 1.062.304.877.53	1.06
cance Securities reacted (non-considere)																		Total	NE200	1.378.743.082,70	18.873
		FRANK	PRAIR.	PRESS	78435	/9445	PARTA.	/mass.	FREEL	/8485	/7485	PARMA	PATER	CHTSA	ATTES.	78341	PAREA	_		79345	
Prin	80300	\sim	_	_	\sim	$\overline{}$	_	_	\sim	$\overline{}$	_	_	_	_	$\overline{}$	_			80300		
200	MEDD						_	_				_	_						MED 20		
2007	MI DO																		80.000		
2004	80340																		80340		
2009	50300 50300							_					1						80300 80300		-
2011	50,900 80,070																		50,000 50,070		
2012	50300																		80390		
201	80290																		80,290		
204	80400 80400																		80400 80400		
2014	8040																		80400		
2017	80400																		80400		
201	80440																		80440		
20	80100																	Total	50-500 50-500		
alms Publ (non-numeration)		C1200	C1310	C3320	C1230	C1200	C1210	C1260	C1270	C1280	C1298	C1300	C1110	C3320	CIII	CIMI	CINA			CLINE	
Print	N0100	_	><	\sim	><	_	><	~	\sim	><	_	><	><	\sim	><	_			NE100		
200	50520				I														50522		
2004	50520 50530		364,276,000,00			-024,000,00 257,000,00													N0520 N0520		1.20
2008	80940	B/4,733,000,00	472,416,000,00	-04 787 000 00	4 997 000 00	-51.661.00									2				50340		1.3
2009	N0100	929.562.000.00	438,220,000,00	9,312,536,00	4.279.797.00														A0100		2.78
202	50900				1.756,067,00														50302		1.5
201	80579 80900				1.461,877,00 2.672,694,00														80979 80980		1.5
201	50 Std	STT THE RED TO	224 522 522 00	A 150 344 00	1.001.024.00	470.211.28													50300		1.0
201	80612	1.070.004.013.00	407,275,892,00	17,485,476,75	-100,001,00	2,753,37	1												80612	2.790,37	1.49
204	80600 80600	\$34,537,667,50 \$78,768,787,60	209,414,845,49 332,823,834,83	4.040.525,75	401.405,18													-	50620 50620	431,400,18	1.2
2018	80040																		5040	309.876.290.08	1.33
2019	ND492	1.062.304.677.55																	80610		1.00
20	AD603			TOOL EATER (seely	in the case of sal	ng melhods that t	alie lele assuuel	i inflation to adjort	delag									Total	80600 80600	1.00.304.07.31 1.378.743.083,70	
									2010 C1850						2014 C1930		2018 C1830				
		Historia		C1955	C1833	CLESS	CIATO	CIRC	C2450	CINES	CLD1	Ciano	CARRO	C1999	C1933	CHOI	CMIE	C.W.			
		Inflation rate -	80700		_			_		_			_		_	_		_			
		Inflation Makes	80700		_			_		_											







Impact of long term guarantees measures and transitionals

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2019 Solvency II Period: Jaar Category: TO CONSOLIDATE Currency: EUR - Euro EIOPA QRT: S.22.01

Impact of long term guarantees measures and transitionals

impact or long term guarantees measures and	cialisicionais										
		Amount with Long Term Guarantee measures and transitionals	Without transitional on	Impact of transitional on technical provisions	Without transitional on interest rate	Impact of transitional on interest rate	Without volatility adjustment and without other transitional measures	Impact of volatility adjustment set to zero	Without matching adjustment and without all the others	Impact of matching adjustment set to zero	Impact of all LTG measures and transitionals
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions	R0010	359.232.350,34		-359.232.350,34							-359.232.350,34
Basic own funds	R0020	314.673.128,90		-314.673.128,90							-314.673.128,90
Excess of assets over liabilities	R0030	314.673.128,90		-314.673.128,90							-314.673.128,90
Restricted own funds due to ring-fencing and matching portfolio	R0040										
Eligible own funds to meet Solvency Capital Requirement	R0050	314.673.128,90		-314.673.128,90	Ī						-314.673.128,90
Tier I	R0060	314.673.128,90		-314.673.128,90							-314.673.128,90
Tier II	R0070				1						
Tier III	R0080										
Solvency Capital Requirement	R0090	210.665.059,88		-210.665.059,88							-210.665.059,88
Eligible own funds to meet Minimum Capital Requirement	R0100	314.673.128,90		-314.673.128,90							-314.673.128,90
Minimum Capital Requirement	R0110	83.026.720,51		-83.026.720,51							-83.026.720,51

Own Funds - Solo

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2019 Solvency II Period: Jaar Category: Default Original Amount Currency: EUR - Euro EIOPA QRT: S.23.01

Own funds - Solo

Own runds - Solo						
		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 2015/35				-		
Ordinary share capital (gross of own shares) Share premium account related to ordinary share capital	R0010 R0030	50.000,00	50.000,00			
Initial funds, members' contributions or the equivalent basic own - tund item for mutual and	K0030	122.796.000,00	122.796.000,00			
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	191.827.128,90	191.827.128,90			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets Other own fund items approved by the supervisory authority as basic own funds not	R0160					
specified above	R0180					
Own funds from the financial statements that should not be represented by				$\overline{}$		
the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds			\sim	\sim	\sim	\sim
Solvency 11 own runds		$\overline{}$	< - >	< - >	< - >	< - >
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		\leq	\leq	\leq	\leq
Deductions		\sim	\sim	\sim	\sim	
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	314.673.128,90	314.673.128,90			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300			The same of the sa		
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund	K0300					
item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320					
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					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC Supplementary members calls under first subparagraph of Article 96(3) of the Directive	R0350					
2009/138/EC	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the						
Directive 2009/138/EC	R0370					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	314,673,128,90	314.673.128.90			
Total available own funds to meet the MCR	R0510	314.673.128,90	314.673.128,90			
Total eligible own funds to meet the SCR	R0540	314.673.128,90	314.673.128,90			
Total eligible own funds to meet the MCR	R0550	314,673,128,90	314.673.128,90			
SCR	R0580	210.665.059,88				
MCR	R0600	83.026.720,51				
Ratio of Eligible own funds to SCR	R0620	149,37%				
Ratio of Eligible own funds to MCR	R0640	379,00%	\bigvee	\sim	$\overline{}$	
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	314.673.128,90	=			
Own shares (held directly and indirectly)	R0710	314.073.128,90				
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	122.846.000,00				
Adjustment for restricted own fund Items in respect of matching adjustment portfolios and						
ring fenced funds	R0740		\sim			
Reconciliation reserve	R0760	191.827.128,90				
Expected profits Expected profits included in future premiums (EPIFP) - Life Business	R0770		$\overline{}$			
Expected profits included in future premiums (EPIFP) - Life Business Expected profits included in future premiums (EPIFP) - Non- life business	R0770 R0780	42,377,252,80	>			
Total Expected profits included in future premiums (EPIFP)	R0790	42.377.252,80				

Solvency Capital Requirement - Standard Formula

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2019 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	22.342.712,44	22.342.712,44	
Counterparty default risk	R0020	9.850.476,83	9.850.476,83	
Life underwriting risk	R0030			
Health underwriting risk	R0040	158.537.476,64	158.537.476,64	
Non-life underwriting risk	R0050			
Diversification	R0060	-22.230.467,48	-22.230.467,48	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	168.500.198,45	168.500.198,45	

Calculation of Solvency Capital Requirement		
		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	42.164.861,43
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	210.665.059,88
Capital add-on already set	R0210	
Solvency capital requirement	R0220	210.665.059,88
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	
Not future discretionary benefits	P0460	

Minimum Capital Requirement- Non-Composite

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2019 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	342.732.662,01	1.423.793.306,20
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		A STATE OF THE PERSON NAMED IN COLUMN 2 IS NOT THE PERSON NAMED IN
Obligations with profit participation - future discretionary benefits	R0220		THE RESERVE THE PROPERTY OF 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
Index-linked and unit-linked insurance obligations	R0230		The state of the s
Other life (re)insurance and health (re)insurance obligations	R0240		NAME OF TAXABLE PARTY OF TAXABLE PARTY OF TAXABLE PARTY.
Total capital at risk for all life (re)insurance obligations	R0250	THE RESIDENCE OF THE PARTY OF T	

		MCR components		
		Non-life activities	Life activities	
		C0010	C0040	
ACRNL Result	R0010	83.026.720,51		
ACRL Result	R0200			

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

C0070
83.026.720,51
210.665.059,88
94.799.276,94
52.666.264,97
83.026.720,51
2.500.000,00
C0070
83.026.720,51