IZA Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2021 (Monetary amounts x € 1.000)

Balance sheet

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2021 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	the state of the s
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	363.048.834,13
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	65.370.210,29
Equities - listed	R0110	65.369.210,29
Equities - unlisted	R0120	1.000,00
Bonds	R0130	285.994.515,92
Government Bonds	R0140	117.745.636,23
Corporate Bonds	R0150	168.248.879,69
Structured notes	R0160	1
Collateralised securities	R0170	0,00
Collective Investments Undertakings	R0180	11.484.783,58
Derivatives	R0190	199.324,34
Deposits other than cash equivalents	R0200	1
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	-
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	ļ
	R0320	
Life excluding health and index-linked and unit-linked Life index-linked and unit-linked	R0330	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	319.064.948,67
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	10.183.085,49
Own shares (held directly)	R0390	<u> </u>
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	76.952.574,47
Any other assets, not elsewhere shown	R0420	1.293.570,63
Total assets	R0500	770.543.013,39

Liabilities

Liabilities		
Technical provisions - non-life	R0510	375.842.936,00
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	375.842.936,00
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	359.560.533,40
Risk margin	R0590	16.282.402,59
Technical provisions - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
Technical provisions calculated as a whole	R0620	
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	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	The state of the s
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	1.157.237,07
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	95.454.330,84
Reinsurance payables	R0830	331 13 1133070 1
Payables (trade, not insurance)	R0840	6.231.837.53
Subordinated liabilities	R0850	012311037733
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	354,493,53
Total liabilities	R0900	479.040.834,97
	1	T/ 5/0-10/03/5/
Excess of assets over liabilities	R1000	291.502.178,42
		27113021170,42

Premiums, claims and expenses by line of business

Entity: 2200 - IZA Zorquerzekeraar NV Scenario: 2021 Solvency II Period: Jaar Category: Solvency II: Statutory Account Currency: EUR. Euro EIOPA ORT: S.05.01

Premiums, claims and expenses by line of business

					Lin	ne of Business for: non-life in	surance and reinsurance obli	gations (direct business and a	ccepted proportional reinsur	ance)					Line of Business for: accept	ed non-proportional reinsurar	nce	
		Medical expense insurance	Income protection insurance	Workers' compensation	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
emiums written			<u> </u>				<u> </u>											
Gross - Direct Business	R0110	1,487,356,776,13	3															1.487.356.776
Gross - Proportional reinsurance accepted					-													0
Gross - Non-proportional reinsurance acce Reinsurers' share	R0140	104,576,71												-	 			104.576
Net	R0200	1.487.252.199,42				1										1		1.487.252.199
Premiums earned	R0200	1.487.252.199,42																1.407.232.199
Gross - Direct Business	R0210	1.480.149.714,78	R				+					<u> </u>						1.480.149.714
Gross - Proportional reinsurance accepted			1	T		·	1											
Gross - Non-proportional reinsurance acce																		
Reinsurers' share	R0240	104.576,71	1											-	Ť		-	104.576
iet	R0300	1.480.045.138.07	7															1.480.045.138
Claims incurred																		
Gross - Direct Business	R0310	1.406.134.309,52	2				1											1.406.134.309
Gross - Proportional reinsurance accepted																		
Gross - Non-proportional reinsurance acce	pted R0330																	
Reinsurers' share	R0340																	
let	R0400	1.406.134.309,52	2															1.406.134.309
Changes in other technical provisions																		
Gross - Direct Business	R0410		4				4											0
Gross - Proportional reinsurance accepted	R0420																	0
Gross - Non-proportional reinsurance acce																		0
Reinsurers' share	R0440					-		-								-		
Net	R0500																	0,
Expenses incurred Administrative expenses	R0550	30.190.761,91																30.190.761
Gross - Direct Business	R0510	2.144.464,74		+		+	+	 		 					-	_	-	2.144.464
Gross - Proportional reinsurance accepted		2,194,409,74	4		-	-	+	-				 		The same of the sa				2.144,464
Gross - Non-proportional reinsurance acce																		
Reinsurers' share	R0640													-	†			0
Net	R0700	2.144.464.74			1	1	1	i		i					<u> </u>	1		2.144.464
Investment management expenses																		
Gross - Direct Business	R0710	255.191,12	2	<u> </u>	-		1					İ						255.191
Gross - Proportional reinsurance accepted	R0720																	0,
Gross - Non-proportional reinsurance acce	pted R0730																	0,
Reinsurers' share	R0740																	0,
Net	R0800	255.191,12	2															255.191
Claims management expenses							1											
Gross - Direct Business	R0810	4.640.941,42	2															4.640.941
Gross - Proportional reinsurance accepted			1	1	1		1											
Gross - Non-proportional reinsurance acce														<u> </u>	ļ			
Reinsurers' share	R0840																	
Net	R0900	4.640.941,42	2															4.640.941
Acquisition expenses			+	 			+	ļ				ļ						
Gross - Direct Business	R0910	5.564.902,20	<u> </u>	·	-	+	-	ļ	ļ	 		ļ						5.564.902
Gross - Proportional reinsurance accepted			-	-	-	-	-			-								0
Gross - Non-proportional reinsurance acce Reinsurers' share	pted R0930 R0940													+	+			0
Net	R1000	5.564.902,20																5.564.902
Overhead expenses	R1000	5.564.902,20																5.564.902
Gross - Direct Business	R1010	17.585.262,43	t	+	+	+	†	 		 		t						17.585.262
Gross - Proportional reinsurance accepted		17.383.292,43	+	+		+	+	·		†		·						17.565.262
GEORGE - FREQUENCIANS PERIODISTED SECURPTOR				_	_		_			-								
														+	†			
Gross - Non-proportional reinsurance acce Reinsurers' share	R1040																	
Reinsurers' share	R1040	17.585.262.43																17.585.262
	R1040 R1100 R1200	17.585.262,43																17.585.262,

				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	7									
Gross	R1410									0,00
Reinsurers' share	R1420									0,00
Net	R1500									0,00
Premiums earned										
Gross	R1510									0,00
Reinsurers' share	R1520									0,00
Net	R1600									0,00
Claims incurred										
Gross	R1610									0,00
Reingurers' share	R1620	1								0,00
Net	R1700									0.00
Changes in other technical provisions										3,20
Gross	R1710									0,00
Reinsurers' share	R1720	1	1			1	1			0,00
Net	R1800									0,00
Expenses incurred	R1900									0,00
Administrative expenses	RIPOU									0,00
Gross	R1910		†							0,00
Reinsurers' share	R1920	†	†			†	t			0,00
Net	R2000									0.00
Investment management expenses	112000									0,00
Gross	R2010		 							0,00
Reinsurers' share	R2020		 							0,00
Net	R2100									0,00
	R2100									0,00
Claims management expenses Gross	R2110	 	+			 	-			0,00
	R2120		+							
Reinsurers' share	R2120		1							0,00
Net	R2200									0,00
Acquisition expenses Gross	R2210		 							0,00
Reinsurers' share	R2220		<u> </u>							0,00
	R2300		i							
Net	RZ300									0,00
Overhead expenses	R2310		 							
Gross			 							0,00
Reinsurers' share	R2320		-							0,00
Net	R2400									0,00
Other expenses	R2500									
Total expenses	R2600	and the same of th		and the same of th	and the same of th	and the same of th		and the same of th	-	
Total amount of surrenders	R2700						1			0.00

Non-Life Technical Provisions

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2021 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions

Non - life Technical Provisions	-						Olerest huriness and accoun	ited proportional reinsurance							Accepted non-proport	ional references		_
	1	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	1	Marine, aviation and	Fire and other damage to property insurance		Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	l Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional	Non-proportional property reinsurance	Total I oblig
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	CO
Technical provisions calculated as a whole	R0010													1				
Direct business	R0020																	
Accepted proportional reinsurance business	R0030			1	1	1	1							-	The same of the sa		-	
	R0040																	
Total Recoverables from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to	ALUNU .					_												_
counterparty default associated to TP calculated as a whole	R0050																	
Technical Provisions calculated as a sum of BE and RM																		
Best estimate						-		-	The same of the sa	-			-	-				
					-	-	-	-	-	-	-	-	-	-	The state of the s	-		\sim
Premium provisions				-						-		-	-	-	-		-	$\overline{}$
Gross	R0060	51,607,587,96																
Gross - direct business	R0070	51,607,587,96		.1	1			.1										
Gross - accepted proportional reinsurance business	R0060			1	1	1	1	1 1										
Gross - accepted non-proportional reinsurance business	R0090	-	-				-			1	-	-	-					
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to														+				
counterparty default	R0100																	-
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110			1	1													
Recoverables from SPV before adjustment for expected losses	R0120			1														
Recoverables from Finite Reinsurance before adjustment for expected losses	R0130			1	1	1	1							1				
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	80140					1								1				
Net Best Estimate of Premium Provisions	R0150	51.607.587,96		1		4	1	1		1	·	·	·	1	-		1	
		31.007.507,96	-						_							-		
Claims provisions					_	-	-	-						-				-
Gross	R0160	307.952.945.49				4										-		
Gross - direct business	R0170	307.952.945,49		1	1									-				
Gross - accepted proportional reinsurance business	R0180			1														
Genes - arrented non-reportional reinsurance husiness	R0190																	
Total necoverable from remainance/SPV and Pinite Re before the adjustment for expected losses due to counterparty default	R0200														İ			
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210																	
Recoverables from SPV before adjustment for expected losses	R0220			1	1	1	+	1										-
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230			+	 	+	+	+		 			+	+	 			-
rocoverable from rensurance/SPV and hintle Relative the adjustment for expected losses due to	MU230			4	4			4										_
counterparty default	R0240			1	1													
Net Best Estimate of Claims Provisions	R0250			-	†		4	4		·			·	·	·			_
Net best estimate or Calms Provisions Total Best estimate - cross	R0260	307.952.945.49																-
		359.560.533,45																
Total Best estimate - net	R0270	359.560.533,45			1	/								4				
Risk margin	R0280	16.282.402.59		1	1													
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290							-										
				 	 	+	+	+										-
Best estimate	R0300																	
Risk margin	R0310			1	1	1												
Technical provisions - total				-														
Technical provisions - total	R0320	375.842.936,05																
Recoverable from reinsurance contract/SFV 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	375.842.936,05																
Line of Business (LoB): further segmentation																		
Premium provisions - Total number of homogeneous risk groups	R0350	2																
	R0360			+	ł	+	+	+		 			·	+	 		-	
Claims provisions - Total number of homogeneous risk groups	HU36U				-	-		+						-				
Cash-flows of the Best estimate of Premium Provisions (Gross)	<u>-</u>																	_
Future benefits and claims	R0370	1.561.312.693.91		.1	.1	_1	.1	.1		1	L	L	.L	.1	.1			
Future expenses and other cash-out flows	R0380	37.158.516,32		1	1		.1											
Future premiums	R0390	1.455.886.501,67		1	1													
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	90,977,120,60		1			1											
Cash-flows of the Best estimate of Claims Provisions (Gross)		200000							-									
	80410	224 224 244 24					-											
uture benefits and claims		371.286.761,05		4			+	4					·	+	 			_
Future expenses and other cash-out flows	R0420	34,281,577,89		4	4	4	4	4										_
Future premiums	R0430			.1	.1		.1	.1				L						
Other cash-in flows (incl. Recoverable from salvages and subrogations)	80440	97.615.393,44		1	1													
Percentage of gross Best Estimate calculated using approximations	R0450	0,00%		1		1	1											
Best estimate subject to transitional of the interest rate	R0460			1	1	1	1	t		1		İ	†	†	†	ļ	†	
Technical provisions without transitional on interest rate	R0470			·	 	+	 	+		 			·	†	·			
				ļ		-	4	4						-				_
Best estimate subject to volatility adjustment	R0480			4	4		4	4				L		4				
Technical provisions without volatility adjustment and without others transitional measures	R0490																	

Non-life Insurance Claims Information

s Claims Faid (non-currelative)		2 2 4 1 6 7 8 1 30 11 12 13 14 13A+	So Current year (book
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2019															
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2009	76-2														
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Net RENS Claims GOOGLO Amount?	Not REAL Colons											IA PIRA		COTAG COTAG	_
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2007	79-14														
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Own Funds - Solo

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2021 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
Basic own funds before deduction for participations in other financial sector						
as foreseen in article 68 of Delegated Regulation 2015/35			\sim	\sim	\sim	\sim
Ordinary share capital (gross of own shares)	R0010	50.000,00	50.000,00	THE R. P. LEWIS CO., LANSING, MICH. 499, LANSING, SHOPPING, SHOPPI		Name and Address of the Owner, where the Owner, which is
Share premium account related to ordinary share capital	R0030	122.796.000,00	122.796.000,00			The state of the s
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and		122.790.000,00	122.750.000,00			
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050		The same of the sa			
Surplus funds	R0070			The same of the sa	The state of the later of the state of the s	The state of the s
Preference shares	R0090		The same of the sa			
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	168.656.178,42	168,656,178,42			
Subordinated liabilities	R0130	108.050.178,42	108.030.178,42			
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		and the same of th		and the same of th	
specified above	R0180					
Own funds from the financial statements that should not be represented by	ROTOS					
the reconciliation reserve and do not meet the criteria to be classified as						
Solvency II own funds						
			$\overline{}$	$\overline{}$	$\overline{}$	< -
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		\sim	\sim		
Deductions			>	\sim	\sim	
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	291.502.178,42	291.502.178,42			
Total basic own failes area acadecions			,			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300		THE RESERVE 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 COLUMN TWO IS NAMED IN COLUMN TWIND TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN	THE RESERVE AND PERSONS ASSESSMENT OF THE PERSONS ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT ASSESSMENT		THE REAL PROPERTY AND IN COLUMN 2 IN COLUM
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		-	The same of the sa		
organi dra dradaca productica and a conductor derina	10020					
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	R0350					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive						
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		and the same of th	and the said that the said the		
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	291.502.178,42	291.502.178,42			
Total available own funds to meet the MCR	R0510	291.502.178.42	291.502.178.42			
Total eligible own funds to meet the SCR	R0540	291.502.178,42	291.502.178,42			
Total eligible own funds to meet the MCR	R0550	291.502.178,42	291.502.178,42			
SCR			291.502.178,42			=
	R0580	224.152.288,55				=
MCR	R0600	86.800.198,45				\sim
Ratio of Eligible own funds to SCR	R0620	130,05%				\sim
						\sim
Ratio of Eligible own funds to SCR	R0640	335,83%				
	R0640					
Ratio of Eligible own funds to MCR	R0640	C0060				
Ratio of Eligible own funds to MCR		C0060				
Ratio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities	R0700					
Ratio of Eligible own funds to MCR		C0060				
Ratio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities	R0700 R0710 R0720	C0060				
Ractio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities Own shares (led directly and indirectly) Foreseable christons, dichtudures and charges Other basics own fund items	R0700 R0710	C0060 291.502.178,42				
Ratio of Eliqible own funds to MCR Reconcillation reserve Execs of assets over labilities Own shares (toda directly and indirectly) Own shares (toda directly and indirectly) Order to the control of the control o	R0700 R0710 R0720 R0730	C0060				
Ractio of Eligible own funds to MCR Reconciliation reserve Excess of assets over liabilities Own shares (led directly and indirectly) Foreseable christons, dichtudures and charges Other basics own fund items	R0700 R0710 R0720	C0060 291.502.178,42				
Ratio of Eliqible own funds to MCR Reconcillation reserve Execs of assets over labilities Own shares (toda directly and indirectly) Own shares (toda directly and indirectly) Order to the control of the control o	R0700 R0710 R0720 R0730	291.502.178,42 122.846.000,00				
Retio of Eligible own funds to MCR Reconcillation reserve Executed of seases over tabilities Cover shares (toda directly and indirectly) Cover shares (toda directly and indirectly) Ciffer basic and start leaves Adjustment of produced season and start and produced season and start Report of matching adjustment portfolios and energy season and	R0700 R0710 R0720 R0730 R0740	C0060 291.502.178,42				
Reconciliation reserve Excess of assets over liabilities Excess of assets over liabilities One shares (tele directly and indirectly) Foreseable christonia, distributions and charges Other basic on fund items Adjustment for restricted own fund thems Reconciliation reserve Reconciliation reserve	80700 80710 80720 80730 80740 80740	291.502.178,42 122.846.000,00				
Retio of Eligible own funds to MCR Reconcillation reserve Executed of seases over tabilities Cover shares (toda directly and indirectly) Cover shares (toda directly and indirectly) Ciffer basic and start leaves Adjustment of produced season and start and produced season and start Report of matching adjustment portfolios and energy season and	R0700 R0710 R0720 R0730 R0740	291.502.178,42 122.846.000,00				

Solvency Capital Requirement - Standard Formula

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2021 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	37.157.885,64	37.157.885,64	
Counterparty default risk	R0020	9.524.432,78		
Life underwriting risk	R0030			
Health underwriting risk	R0040	164.353.299,18		
Non-life underwriting risk	R0050			
Diversification	R0060	-30.767.537,64	-30.767.537,64	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	180.268.079,96	180.268.079,96	\sim

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	43.884.208,60
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	224.152.288,55
Capital add-on already set	R0210	
Solvency capital requirement	R0220	224.152.288,55
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	00 to R0690 are not applicable)	

Calculation of loss absorbing capacity of deferred taxes

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		
DTL	R0630		

Calculation of loss absorbing capacity of deferred taxes

Calculation of loss absorbing capacity of deferred taxes			
		LAC DT	
		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

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2021 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

C0070 86.800.198,45

MCR calculation Non Life		Non-life activities	
		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	359.560.533,45	1.487.252.199,42
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			
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

MCR calculation Life		Life activities	
		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 the last of th
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		the state of the s
Other life (re)insurance and health (re)insurance obligations	R0240		AND RESIDENCE OF THE PROPERTY
Total capital at risk for all life (re)insurance obligations	R0250	And the state of t	

		MCR components		
		Non-life activities	Life activities	
		C0010	C0040	
MCRNL Result	R0010	86.800.198,45		
MCRL Result	R0200			

overall Pick Calculation	
inear MCR	R030
5CR	R031
ИСR cap	R032

Minimum Capital Requirement	R0400
Absolute floor of the MCR	R0350
Combined MCR	R0340
MCR floor	R0330
incircup	10320

apital Requirement	R0400	86.800.198,45	
		C0070	
r of the MCR	R0350	2.500.000,00	
R	R0340	86.800.198,45	
	R0330	56.038.072,14	
	R0320	100.868.529,85	
	R0310	224.152.288,55	