IZA Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2022 (Monetary amounts x € 1.000)

Balance sheet (annual solo)

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2022 Solvency II Period: Jaar Currency: EUR - Euro EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		7-44
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	379.946.474,12
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	56.239.299,88
Equities - listed	R0110	56.238.299,88
Equities - unlisted	R0120	1.000,00
Bonds	R0130	301.371.294,83
Government Bonds	R0140	127.995.648,22
Corporate Bonds	R0150	173.375.646,61
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	19.004.095,38
Derivatives	R0190	3,331,784,03
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	132.610,20
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	132,610,20
Reinsurance recoverables from:	R0270	132.010,20
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	244 700 220 60
Reinsurance receivables	R0370	314.790.320,60
	R0380	
Receivables (trade, not insurance) Own shares (held directiv)	R0390	18.591.133,20
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400 R0410	
Cash and cash equivalents		75.970.028,78
Any other assets, not elsewhere shown	R0420	1.702.530,21
Total assets	R0500	791.133.097,11

Lia		

Technical provisions - non-life	R0510	319.661.376,7
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	319.661.376,
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	303.719.385,
Risk margin	R0590	15.941.991,
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	186.288,
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	121,255,354,
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	74.028,
Subordinated liabilities	R0850	
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	4.152.147,
Total liabilities	R0900	445.329.196,0

Premiums, claims and expenses by line of business

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2022 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 ins	surance and reinsurance obli	gations (direct business and a	ccepted proportional reinsur	ance)					line of Business for: accept	ted non-proportional reinsura	nce	
		Medical expense insurance	insurance	insurance	insurance	Other motor insurance	transport insurance	Fire and other damage to property insurance	Insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financia loss	ricalcii	Casualty	Marine, aviation, transport	Property	Total
miums written	-	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Gross - Direct Business	R0110	1.535.582.461,72		+		+	+	+					+					1.535.58
Gross - Proportional reinsurance accepted	R0120	1.535.582.461,/2					 											1.535.58.
Gross - Non-proportional reinsurance accepted																		-
Reinsurers' share	R0140	99,499,68												+	 			9
Net	R0200					-							-					
	R0200	1.535.482.962,04																1.535.48
iums earned																		
Gross - Direct Business	R0210	1.529.464.967,99					 											1.529.4
Gross - Proportional reinsurance accepted	R0220																	
Gross - Non-proportional reinsurance accepted														4	L			
Reinsurers' share	R0240	99.499,68																
	R0300	1.529.365.468,31																1.529.3
s incurred				1														
Gross - Direct Business	R0310	1.446.313.980,44																1.446.3
Gross - Proportional reinsurance accepted	R0320			1		T .												
Gross - Non-proportional reinsurance accepted																		
Reinsurers' share	R0340														İ			
	R0400	1.446.313.980,44		i e	İ	i	İ	1				1	i	1			i	1.446.3
Changes in other technical provisions																		2.440
																		_
Gross - Direct Business	R0410			÷			 											
Gross - Proportional reinsurance accepted	R0420																	
Gross - Non-proportional reinsurance accepted																		
Reinsurers' share	R0440																	
Net	R0500																	
nses incurred	R0550	32.042.573,80																32.0
Administrative expenses				1														
Gross - Direct Business	R0510	2.015.693,83																2.0
Gross - Proportional reinsurance accepted	R0520																	
Gross - Non-proportional reinsurance accepted															1			
Reinsurers' share	R0640													1	†			
Net	R0700	2.015.693,83		i e	i	1	i	1		i i		1	1	i e	i		1	2.0
Investment management expenses																		
Gross - Direct Business	R0710	290.463,03		·	-		+											2
		230.463,03		·			 											
Gross - Proportional reinsurance accepted	R0720			-														
Gross - Non-proportional reinsurance accepted	1 R0730														ļ			
Reinsurers' share	R0740																	
Net	R0800	290.463,03																2
Claims management expenses							<u> </u>								<u> </u>			
Gross - Direct Business	R0810	4.448.810,81																4.4
Gross - Proportional reinsurance accepted	R0820			1									1					
Gross - Non-proportional reinsurance accepted	1 R0830													4				
Reinsurers' share	R0840			1											Ī			
Net	R0900	4.448.810,81																4.4
Acquisition expenses		4.440.010,01		1		-							1	1			1	-
Gross - Direct Business	R0910	5,290,609,81		+		+	 	+					+				_	5.3
Gross - Direct Business Gross - Proportional reinsurance accepted	R0920	5.290.609,81		+	 	+	+	+					+					5.7
																		-
Gross - Non-proportional reinsurance accepted	1 R0930 R0940												-	4	ļ			
Reinsurers' share																		
Net	R1000	5.290.609,81																5.
Overhead expenses							<u> </u>											
Gross - Direct Business	R1010	19.996.996,32		1			1	1										19.
Gross - Proportional reinsurance accepted	R1020	I		1		1						1	1					
Gross - Non-proportional reinsurance accepted	1 R1030																	
	R1040													1	1			
Reinsurers' share																		
Reinsurers' share		19.996.996.32																
einsurers' share let xpenses	R1100 R1200	19.996.996,32																19.

				Line of Business for: lif	e insurance obligations			Life reinsuran			
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	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	
The second secon	7	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
Premiums written Gross	R1410										
	R1420	 								0,00	
Reinsurers' share Net	R1420 R1500									0,00	
Premiums earned	R1500									0,00	
Gross	R1510	+								0,00	
Reinsurers' share	R1520	+								0,00	
Net	R1600									0,00	
Claims incurred	R1600									0,00	
Gross	R1610	 								0,00	
Reinsurers' share	R1620									0,00	
Net	R1700									0,00	
Changes in other technical provisions	R1700									0,00	
Gross	R1710	 					ļ			0,00	
Reinsurers' share Net	R1800									0,00	
										0,00	
Expenses incurred Administrative expenses	R1900									0,00	
Gross	R1910									0,00	
Reinsurers' share	R1920	÷								0,00	
Net	R2000									0,00	
Investment management expenses	R2000									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	
Reinsurers' share	R2120									0,00	
Net	R2120									0,00	
Acquisition expenses	R2200									0,00	
Acquisition expenses 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	 					†			0,00	
Net	R2400	i e								0,00	
Other expenses	R2400 R2500									0,00	
Total expenses	R2600										
Total expenses Total amount of surrenders	R2600							-		0.00	
rocal amount or surrenders	R2700									0,00	

Non-Life Technical Provisions

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2022 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions

Non - life Technical Provisions							Seart buriness and accom	ted proportional reinsurance							Accepted non-proport	onal refermance:		_
		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	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional	Non-proportional property reinsurance	Total N 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		00030				20070	20000	00000	60.000	23110		20130	20140	60130	C0100	1 20270	
Disert husiness	R0020					+	+			+				-		-		_
A CONTRACTOR OF THE PROPERTY O	R0030				ł									The same of the sa	The same of the sa	The same of the sa		\leftarrow
Accepted proportional reinsurance business Accepted non-proportional reinsurance	R0040							_										-
Accepted non-proportional terreurance Total Recoverables from reinsurance/SPV and Pinite Re after the adjustment for expected losses due to	RUNU																	_
counterparty default associated to TP calculated as a whole	R0050																	
Technical Provisions calculated as a sum of BE and RM															-	-		
Sest estimate					-													
		-	-	-	The same of the sa	The state of the s	-	-	The same of the sa	The same of the sa	-	-	-	-	-	-	-	
Premium provisions				-	-	-	-		-	-		-	-	-	-	-	-	-
Gross	R0060	25,258,641,64																_
Gross - direct business	R0070	25,258,641,64		1														
Gross - accepted proportional reinsurance business	R0080																	
Gross - accepted non-proportional reinsurance business	R0090						-											
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														
Recoverables from SPV before adjustment for expected losses	R0120			1														
Recoverables from Pinite Reinsurance before adjustment for expected losses	R0130			1	†	1	1			1								
vaccoverables intoin rental internutarios desore adjustment for expected states. Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default.	R0140						1			İ								
Net Best Estimate of Premium Provisions	R0150	25.258.641,64		1	t	1	†	1		†			·				1	
	- WIN	23.238.641,64	-		-							-				-		
Claims provisions																		-
Gross	R0160	278.460.743.87														-		_
Gross - direct business	R0170	278.460.743,87		1	1		1							-				
Gross - accepted proportional reinsurance business	R0180			1														
Genes - arrented non-reportional reinsurance husiness	R0190																	
old recoverable from remainsing/SPV and Pinite Re before the adjustment for expected losses due to counterparty default.	R0200																i	
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			†								
Recoverables from Finite Reinsurance before adjustment for expected losses	R0230			+	 		 	 		 					 			_
Yotal recoverable from remainance/SPV and Finite Re after the adjustment for expected losses due to	RUZSU				4		·	i		·								_
counterparty default	R0240			1														
Net Best Estimate of Claims Provisions	R0250	278.460.743.87		1	1		1	1		·								
Total Best estimate - gross	R0260																	_
		303.719.385,51																-
Total Best estimate - net	R0270	303.719.385,51																_
Risk margin	R0280	15,941,991,24		1	1													
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290																	
Best estimate	R0300			+	 		 											-
										ļ								-
Risk margis	R0310			-		-	-			-					-			-
Technical provisions - total					-			-					-	-	-			-
Technical provisions - total	R0320	319.661.376,76																_
Recoverable from reinsusance 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	319.661.376,76																4
Line of Business (LoB): further segmentation																		
Premium provisions - Total number of homogeneous risk groups	R0350	2		1						1								
Claims provisions - Total number of homogeneous risk groups	R0360	2		1		1	1	T		T								
Cash-flows of the Best estimate of Premium Provisions (Gross)																		
Gash-Bows of the Best estimate of Fremium Provisions (Gross) Future benefits and claims	0.000					-	-	-		-								-
	R0370	1.569.515.051.30		4	·		·	ļ		ļ								
Future expenses and other cash-out flows	R0380	35.564.955,84		4	ļ		ļ											_
Future premiums	R0390	1.492.161.746,95		4	ļ		<u> </u>			<u> </u>					<u> </u>			
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	87,659,618,48		1	1	1	1	1		1					1			
Cash-flows of the Best estimate of Claims Provisions (Gross)																		
uture benefits and claims	R0410	304.977.615,49																
uture expenses and other cash-out flows	R0420	12,366,639,82		+	 	+	†	+		ł					 		-	
	R0430			+	 	+	·			·								
Future premiums				4			<u> </u>			<u> </u>								_
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0440	38.883.511,44		4			<u> </u>			<u> </u>					L			
Percentage of gross Best Estimate calculated using approximations	R0450	2000,0		1	1	.1	1	ii										
Best estimate subject to transitional of the interest rate	R0460			1														
Technical provisions without transitional on interest rate	80470			1		1	1	1		1			!	!	1			
Best estimate subject to volatility adjustment	R0480			+	 	+	†	t		†							+	
Technical provisions without volatility adjustment and without others transitional measures	R0490			+	 	+	 	 		<u> </u>					ļ			-

10 10 10 10 10 10 10 10 10 10 10 10 10 1	
01 02 02 02 02 02 02 02 02 02 02 02 02 02	terrent year (
2008 NC02 849.28E.00.00 42.46E.00.00 1-4CNL00.00 1-4CN	G139
261 100 17 18 18 18 18 18 18 18	
	338.300.64. -3.448.300.07. 20.488.70.30. 20.488.70.30.
	333,338,64
250 1,00 2007/10 2008/10 2	133,130,64 -3,449,130,67 20,450,774,58 137,875,735,43
	10.736.130,28 20.
	CEPRO
N	
261 1600 1500 1500 1500 1500 1500 1500 15	
701 FEEL STORY STO	
50	
CIM CIM CIM CIM CIM CIM CIM CIM CIM CIM	/210A
200 1502 1502 1502 1502 1502 1502 1502 1	
201 500 500 500 500 500 500 500 500 500 5	
202	
	111.17844
1	213, 128,64 - 3, 446, 128,97 - 20,465, 724,98 127,475, 724,93
202 (SNO LIMMSCOM) (S	201.881.471.61 10.736.130,28 20.
ACCUTIZAL DRODWITTH DEVELOPMENT (only in the case of using methods that take into account infation to adjust data)	-
AMA TABAN MOTOR	
minio si forma del constanti d	
Marie and the state of the stat	
2023 2514 2025 2027 2528 2027 2528 2020 2021 2021 2022 2552 2021 2027	
CER CER	
William date	
Wilder	
C2200	
lumation use William W	
	Tear and (discounted data)
	producted data)
50 50 50 50 50 50 50 50 50 50 50 50 50 5	PANA.
	NEGER
261, 1964, 50 08 58 50 50 50 50 50 50 50 50 50 50 50 50 50	NOVA NOVA NOVA
	NO.00 NO.00
207. Sec. 20. 200. 200. 200. 200. 200. 200. 200	NOR 66,278,12 NOR 66,278,12 NOR 11,112,75 NOR 14,94,992,99 NOR 7,386,479,12
	5028 -0.695,892,89 5026 -7.386,825,32
No.	
50 02 02 03 03 03 03 03 03 03 03 03 03 03 03 03	FORE COREO
20. 10.0 10.0 10.0 10.0 10.0 10.0 10.0 1	NOISE NOISE NOISE
20 100	NOTE:
20.1 (20.0)	NOSE NOSE
80 80 80 80 80 80 80 80 80 80 80 80 80 8	5052 5052
	NOR 8016 NORS
	10/10
Solid Solidaria California Califo	FILLE
	POSID POSID POSID
	POISE POISE POISE POISE POISE POISE POISE
	NO.000 N
	PCOGE
	Files
	NOTE NOTE
	Trans Tran
1	
20	Tear and (decounted data)
20	Tear and (decounted data)
AND AND AND AND AND AND AND AND AND AND	Tear and (decounted data)
AND AND AND AND AND AND AND AND AND AND	Tear and (decounted data)
Secretary Secret	Tear and (decounted data)
Name of the control o	The ed.
Applied for finish fini	Table and (Bisseasted data)
Name of the Control of	The edit
NAME OF TAXABLE PARTY O	The edit
NATE OF THE PARTY	The edit
NAME OF TAXABLE PARTY O	The edit
Name of the Control of	The edit
Name of the Control of	The edit

### A PART OF THE	The edit

Own Funds - Solo

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2022 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				C0050
		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)	R0010	50,000,00	50,000,00	THE RESERVE AND ADDRESS OF THE PARTY AND ADDRESS OF THE PARTY.		The Real Property lies, Name and Address of the Owner, where the Party lies is not to the Owner, where the Party lies is not to the Owner, where the Owner, while the Owner, where the Owner, while the Owner, whi
Share premium account related to ordinary share capital	R0030	122.796.000,00	122.796.000,00			and the same of th
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and		122.790.000,00	122.790.000,00			
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050		The same of the sa			
Surplus funds	R0070			-	-	the same of the sa
Preference shares	R0090		-			
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	222.957.900,44	222.002.000.44	-	-	
Subordinated liabilities	R0140	222.957.900,44	222.957.900,44			
	R0160					
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		
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	K0100					_
the reconciliation reserve and do not meet the criteria to be classified as						
Solvency II own funds						
			$\overline{}$	$\overline{}$	< - >	<
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		
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	345.803.900,44	345.803.900,44			
Total basic own famas arter acadectoris			- 12122217217			
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300		THE RESIDENCE AND ADDRESS OF THE PARTY OF TH	The second leading to the second leading to		THE RESERVE AND DESCRIPTION OF THE PERSON NAMED IN
Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund	R0300					
item for mutual and mutual - type undertakings, callable on demand	R0310					
Unpaid and uncalled preference shares callable on demand	R0320		-			
Oripata and dricated preference states catable on destand	K0320					
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 said that the part of the said of	and the said that the said that the said that the said the said that the said the sa		
Total ancillary own funds	R0400		\sim	\sim		
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	345.803.900,44	345.803.900.44			
Total available own funds to meet the MCR	R0510	345.803.900,44	345.803.900,44			
Total eligible own funds to meet the SCR	R0540	345.803.900,44	345.803.900,44			
Total eligible own funds to meet the MCR	R0550	345.803.900,44	345.803.900,44			
			345.803.900,44			=
SCR	R0580	220.375.455,75				=
MCR	R0600	86.442.510,34				$\overline{}$
Ratio of Eligible own funds to SCR	R0620	156,92%				\sim
Ratio of Eligible own funds to MCR	R0640	400,04%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	345.803.900,44	\sim			
Own shares (held directly and indirectly)	R0710					
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		ALL:0-0:000,00	\sim			
ring fenced funds	R0740					
Reconciliation reserve	R0760	222,957,900,44				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770		>			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	55.878.681,00				

Solvency Capital Requirement - Standard Formula

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2022 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	29.403.740,21	29.403.740,21	
Counterparty default risk	R0020	10.807.249,65	10.807.249,65	
Life underwriting risk	R0030			
Health underwriting risk	R0040	161.504.185,79	161.504.185,79	
Non-life underwriting risk	R0050			
Diversification	R0060	-27.155.767,48	-27.155.767,48	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	174.559.408,16	174.559.408,16	\sim

Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	45.816.047,58
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	220.375.455,75
Capital add-on already set	R0210	
Solvency capital requirement	R0220	220.375.455,75
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

		Delote tile sliock	Aitei tile silota
		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: 2022 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	303.719.385,51	1.535.482.962,04
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	0,000		
Credit and suretyship insurance and proportional reinsurance			
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance			
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		AND POST OF THE PROPERTY OF TH
Obligations with profit participation - future discretionary benefits	R0220		
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	the state of the s	

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
VL Result	R0010	86.442.510,34	
Desult	P0200		

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

C0070
86.442.510,34
220.375.455,75
99.168.955,09
55.093.863,94
86.442.510,34
2.700.000,00
C0070
86.442.510,34