# IZA Zorgverzekeraar NV

Solvency and financial condition report - disclosure 2024 (Monetary amounts x € 1)

# **Balance sheet (annual solo)**

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2024 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	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	IR0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	402.450.804,1
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	62.293.214,98
Equities - listed	R0110	62.292.214,9
Equities - unlisted	R0120	1.000,0
Bonds	R0130	282.827.426,00
Government Bonds	R0140	183.754.878,4
Corporate Bonds	R0150	99.072.547,6
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	57.170.493,1
Derivatives	R0190	159.670,0
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	3.976.310.3
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	3,976,310,3
Reinsurance recoverables from:	R0270	3.370.310,3
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	306.329.765,7
Reinsurance receivables	R0370	300.323.703,7
Receivables (trade, not insurance)	R0380	26.313.167,0
Own shares (held directly)	R0390	26.313.167,0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	108.325.108,5
Any other assets, not elsewhere shown	R0420	1.708.662.9
Total assets	R0500	1./08.662,9 <b>849.103.818.6</b> 9
I Ulai assels	KUSUU	849.103.818,69

# Liabilities

Technical provisions - non-life	R0510	348.817.595,63
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	348.817.595,63
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	332.353.785,5
Risk margin	R0590	16.463.810,1
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 same of the sa
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	IR0790 I	876,534,2
Debts owed to credit institutions	R0800	070.334,2
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	96,139,956,4
Reinsurance payables	R0830	90.139.930,4
Payables (trade, not insurance)	R0840	155,237,4
Subordinated liabilities	R0850	155.257,4
Subordinated liabilities Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds  Subordinated liabilities in Basic Own Funds	R0870	
		6 220 6 5 5
Any other liabilities, not elsewhere shown  Total liabilities	R0880 R0900	6.329.645,64
Total Habilities	K0900	452.318.969,45
Proceedings of a contract of the Park State of t	D4000	
Excess of assets over liabilities	R1000	396.784.849,25

#### Premiums, claims and expenses by line of business

Entity: 2200 - IZA Zoroverzekeraar NV Scenario: 2024 Solvency II Period: Jaar Category: Solvency II: Statutory Account Currency: EUR, Euro EIOPA QRT: S.05.01

#### Premiums, claims and expenses by line of business

					Line of Bus	iness for: non-life insuran	ce and reinsurance obliq	pations (direct business and	accepted proportional	reinsurance)				Line	of Business for: accepted	i non-proportional reinsu	rance	
		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	1												L		1			
Gross - Direct Business	R0110 R0120	1.630.883.339,56		-	1					1			T					1.630.883.339,56
	R0120			1	1			i i		i		1	T					0,00
Gross - Non-proportional reinsurance accepted	R0130				-				-					i .	T .	Ī	1	0,00
Reinsurers' share	R0140	101.023,99																101.023,99
Net	R0200	1.630.782.315,57																1.630.782.315,57
Premiums earned	i		i	i	i	i i		1 1		1	i	i	i	i	i	i	1 1	
Gross - Direct Business Gross - Proportional reinsurance accepted	R0210	1.625.533.037,86			1					1			1					1.625.533.037,86
Gross - Proportional reinsurance accepted	R0220				1			1		i .		(						0.00
Gross - Non-proportional reinsurance accepted	R0230																	0.00
Reinsurers' share	R0240	101 023 99																101.023.99
Net	R0300	1.625.432.013.87																1.625.432.013.87
Claims incurred				1	1							1						
Gross - Direct Business	R0310	1.548.511.337,29																1.548.511.337.29
Gross - Proportional reinsurance accepted		4.540.044.057,45			<del> </del>	ļ				·		i	<del> </del>					0.00
Gross - Non-proportional reinsurance accepted	R0320 R0330 R0340																	0.00
Reinsurers' share	P0240				-			-		-		-			·	-}		0,00
Nonscrets state	R0400	1,548,511,337,29																1.548.511.337.29
nec	R0400	34.482.658.74								-								34.482.658.74
Expenses incurred																		34.482.658,74
Administrative expenses	R0610 R0620 R0630 R0640			+	<del> </del>	ļ		<del> </del>		+		·	<del></del>			-		
Gross - Direct Business	80010	1.805.187,73						+		+			<del></del>	-				1.805.187,73
Gross - Proportional reinsurance accepted	N0620									<del></del>								0,00
Gross - Non-proportional reinsurance accepted	R0630 R0640													ł	ļ	<b></b>		0,00
			i	1	i .	1		1 1		1	i	1	<u> </u>	i	<u> </u>	<u> </u>	1	0,00
Net	R0700	1.805.187,73																1.805.187,73
Investment management expenses	<u> </u>		<u> </u>		<u> </u>	1		<u> </u>		1	J		L		1	1		
Gross - Direct Business	R0710	403.603,43		_{	1	1				1			L					403.603,43
Gross - Proportional reinsurance accepted	R0720				1							1	1					0,00
Gross - Non-proportional reinsurance accepted	R0720 R0730 R0740													i	j	.i		0,00
Reinsurers' share	R0740			1	i	1		1 1		I .		i .	1		1	1	i I	0,00
Net	R0800	403.603,43																403.603,43
Claims management expenses	1		i	1	i .	1 1		1 1		1	i	i .	1	i	i	i	i 1	
Gross - Direct Business	R0810	3,499,439,76																3.499.439,76
Gross - Proportional reinsurance accepted	R0820 R0830			1	i .	1		1		i .	1	1	T					0.00
	R0830													i .	1	T	ī	0,00
Reinsurers' share	R0840													!	1	1	!	0,00
Net	R0900	3,499,439,76		1									1		1			3,499,439,76
Acquisition expenses								1		1						!		
Gross - Direct Business	R0910	4,662,527,91		1	!			1		1		1	1					4.662,527,91
	R0910 R0920			1	1	1				1		1	†					0.00
Gross - Non-proportional reinsurance accepted	R0930 R0940																	0.00
Reinsurers' share	R0940			-						1					ļ	ļ		0.00
Net	R1000	4.662.527.91		1														4.662.527.91
Overhead expenses				<u> </u>						<del> </del>								4.002.327,91
Gross - Direct Business	R1010	24 111 900 01		-}	<del> </del>	t		+		+		ł	+			-		24.111.899.91
Const Described allowers are start	R1020	24.111.899,91			<del> </del>	·		·		÷		ļ	<del>+</del>					24:111:099,91
Committee of the commit	R1030			-								-						0,00
Gross - Non-proportional reinsurance accepted	R1040							-		-				t	<del> </del>	·		0,00
Reinsurers' share	R1100	24.111.899,91											i		i	<del> </del>		24.111.899.91
		24.111.899,91					-		-	-								24.111.899,91
Balance - other technical expenses/income	R1210								The same of the sa			The state of the s						
Total technical expenses	R1300																	34.482.658,74

				Line of Business for: lit	e insurance obligations			Life reinsuran	ce obligations	
		Health insurance	participation	Index-linked and unit- linked insurance	Other life insurance	from non-life insurance contracts and relating to health insurance obligations	to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written	<u> </u>	<u> </u>			<u> </u>	<u> </u>				
Gross	R1410	<u> </u>			<u> </u>	<u> </u>				0,00
Reinsurers' share	R1420									0,00
Net	R1500									0,00
Premiums earned	l									
Gross	R1510									0,00
Reinsurers' share	R1520	i .	i .	i .	i .	i .	i i			0,00
Net	R1600									0,00
Claims incurred	i						ii			
Gross	R1610 R1620									0,00
Reinsurers' share										0,00
Net	R1700									0,00
Expenses incurred	R1900									0,00
Administrative expenses	i									
Gross	R1910 R1920									0,00
Reinsurers' share										0,00
Net	R2000									0,00
Investment management expenses	1									
Gross	R2010									0,00
Reinsurers' share	R2020									0,00
Net	R2100									0,00
Claims management expenses	1									
Gross	R2110	!		ļ		!				0,00
Reinsurers' share	R2120	†		}		†				0,00
Net	R2200									0,00
Acquisition expenses	1									
Gross	R2210		1	[						0,00
Reinsurers' share	R2220									0,00
Net	R2300									0,00
Overhead expenses	1									-,
Gross	R2310	†		}	İ	†				0,00
Reinsurers' share	R2320			}						0,00
Net	R2400									0.00
Balance - other technical expenses/income	R2510									0,00
Total technical expenses	R2600									
Total amount of surrenders	R2700									0.00

#### Non-Life Technical Provisions

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2024 Solvency II Period: Jaar Category: SOLO EIOPA QRT: S.17.01

Non - life Technical Provisions

Non - life Technical Provisions						T.	Direct business and accep	ted proportional reinsuran	ce						Accepted non-proporti	ional reinsurance:		_
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and	Non-proportional property reinsurance	Total Non-Li obligation:
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
Direct business	R0020	i	<u>i</u>	. <u>j</u>	i	. <u>i</u>	.i	.i		.i	<u>i</u>	<u>i</u>	_i					
Accepted proportional reinsurance business	R0030	<u></u>		<u></u>	<u> </u>	<u></u>	<u> </u>	<u> </u>		<u> </u>	<u> </u>							
Accepted non-proportional reinsurance Total Recoverables from reinsurance/SPV and Pinite Relater the adjustment for expected losses due to	R0040													-				
counterpirty default associated to TP calculated as a whole	80050																	
Technical Provisions calculated as a sum of BE and RM																		
Best estimate			Name of Street, or other party of the street, or other party or ot		The same of the sa		The same of the sa	The same of the sa	The state of the s	The same of the sa	The same of the sa							
Premium provisions																		
Gross	R0060	68,093,050,09				T												68,093
Gross - direct business	R0070	68.093.050.09				1	1	1					1					68.093.
Gross - accepted proportional reseausance business	R0070 R0060						1	1		1			1					
Gross - accepted non-proportional reinsurance business Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	R0090																	
Total recoverable from reinsurance/SPV and Finite Re before the adjustment for expected losses due to	R0100		T	T		T	T				T	T	T					A Comment
counterparty default															+			4
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0110		1		1		1	1			1		1	1	1	1	1	
Recoverables from SPV before adjustment for expected losses	R0120			1			1			1	I	I	1	I				
Recoverables from Finite Reinsurance before adjustment for expected losses  Tribal personnels from minimum AVV and Rinks to after the adjustment for projected losses in a tri	R0130						1			1	1	1		1	1	1		
	00.00	1			1	1	1	1		1	1		1	1	1	1	1	
counterparty default	R0140	68,093,050,09	+	+						+	+	+	+	+	+	<del> </del>		
Net Best Estimate of Premium Provisions	R0150	68.093.050,09				-	-			-	-		-		-			68.093
Claims provisions	96160	251.252.221.21							-									251.255
Gress	R0160	264.260.735,31											+					264.260. 264.260.
Gross - direct business	R0170 R0180	264.260.735,31	<del> </del>		<del> </del>		+	· <del> </del>		+	<del> </del>	<del> </del>	+			-	-	264.260.
Gross - accepted proportional reinsurance business  Gross - accepted non-proportional reinsurance business	R0190	-		-		-	<u> </u>	-		<u> </u>	-	-	-		-		-	+
Total recoverable from retrourance/SPV and Pintor Re before the adjustment for expected coses due to														<del></del>	<del> </del>	ł	ļ	
counterparty default	R0200														1			4
		i .	į	1	i		i .	1		1		į			i .	i	i	
Recoverables from reinsurance (except SPV and Finite Reinsurance) before adjustment for expected losses	R0210	ł			ł		ł	ł		÷	<u> </u>	<u> </u>		<u> </u>	<u> </u>	<del></del>	<u> </u>	-
Recoverables from SPV before adjustment for expected losses	R0220	<del></del>			<del></del>					+	·	÷		÷	÷	<del> </del>	ļ	_
Recoverables from Finite Reinsurance before adjustment for expected losses  Total recoverable from remarkance/SW and Finite for after the adjustment for expected losses due to	R0230	<del> </del>			<del> </del>		·	·		÷	·	<del> </del>		i	<del> </del>	<del> </del>		
counterpiety default	R0240		1				1	1	 	1	1	1	1	1	1	1	1	
	R0250 R0250	264.260.735.31													4			264.260.
Total Best estimate - gross		332.353.785,40																332.353.
Total Best estimate - net	R0270	332,353,785,40																332,353.
Risk margin	R0280	16,463,810,12	i .	i	i	<u>i</u>	<u>i</u>	<u>i                                      </u>		<u>i</u>	i	i	i	i	<u>i</u>	i	i	16.463
Amount of the transitional on Technical Provisions																		
Technical Provisions calculated as a whole	R0290		ļ				·			<u> </u>	Ļ	Ļ	<u> </u>	Ļ	Ļ	ļ	ļ	
Best estimate	R0300									<u> </u>	i	i	<del>-</del>	i	<u> </u>	ļ		
Risk margin Technical provisions - total	R0310																	
	90500																	
Technical provisions - total  Recoverable from reinsurance contract/SFV and Pinite Re after the adjustment for expected losses due to	R0320	348.817.595.52	-			-	-			-								348.817
counterparty default - total	R0330														4			4
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	348.817.595.52																348.817.
Line of Business (LoS): further segmentation																		348,817
Premium provisions - Total number of homogeneous risk groups	R0350	2	1	1	1		1	1		1		1	1		1	1	1	
Claims provisions - Total number of homogeneous risk groups	R0360						<u>i</u>			<u>i</u>					<u> </u>	1	1	
Cash-flows of the Best estimate of Premium Provisions (Gross)																		$\leq$
Future benefits and claims	R0370	1.698.907.842.48			ļ					1		ļ	1		1	ļ		1.698.907
Future expenses and other cash-out flows	R0380	40.248.074,34	4		ļ		<u> </u>	<u> </u>		1	1	<u> </u>		<u> </u>	1	<u> </u>	<u> </u>	40.248
Future premiums	R0390	1,557,837,065,55	<u> </u>							·		<u> </u>		<u> </u>	<u> </u>	<u> </u>	<u> </u>	1.557.837
Other cash-in flows (incl. Recoverable from salvages and subrogations)	R0400	113.225.801.00												1				113.225
Cash-flows of the Best estimate of Claims Provisions (Gross)																		$\sim$
Future benefits and claims	R0410	305.953.722,94		.4	l					4		ļ			4	<b>↓</b>	L	305.953
Future expenses and other cash-out flows	R0420	25,200,423,31					·	·		· <del></del>	ļ	ļ		ļ	ļ	ļ	<u> </u>	25,200
Future premiums	R0430	ļ			ļ	ļ	ļ	. <del>į</del>		ļ	ļ	ļ	- <del>-</del>	<del> </del>	ļ	ļ	ļ	_
Other cash-in flows (incl. Recoverable from salvages and subrogations)	RD440		4		<del> </del>		· <del> </del>	<del></del>			<del> </del>	·	+	<del></del>	·	<del></del>		66.893
		0.00%	J	. <del> </del>	ļ		· <del> </del>	ļ		<del> </del>	ļ	ļ	- <del> </del>	ļ	<del></del>	ļ	ļ	-
Percentage of gross Best Estimate calculated using approximations	R0450																i	
Percentage of gross Sest Estimate calculated using approximations  Best estimate subject to transitional of the interest rate		ļ	ļ	. <del> </del>	ļ									÷				
Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate Tedroical provisions without transitional on interest rate	R0460 R0470																	
Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate ("derival proximates without transitional or interest state) Best estimate subject to volatifity adjustment	R0450 R0470 R0480					-						ļ	ļ					
Percentage of gross Best Estimate calculated using approximations Best estimate subject to transitional of the interest rate Tedroical provisions without transitional on interest rate	R0450 R0470 R0480	37 217 908 00																37.212.

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# Own Funds - Solo

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2024 Solvency II Period: Jaar Category: Data Entry Balance Sheet and OF Currency: EUR - Euro EIOPA QRT: S.23.01

# Own funds - Solo

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			>	>	<u> </u>	>><
Ordinary share capital (gross of own shares)	R0010	50.000,00	50.000,00	NAME AND ADDRESS OF THE OWNER, WHEN PERSON AND POST OFFICE ADDRESS OF THE OWNER, WHEN PERSON AND POST OFFI THE OWNER, WHEN		The same and the s
Share premium account related to ordinary share capital	R0030	122.796.000,00	122.796.000,00			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and						
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					-
Preference shares	R0090				l	
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	273.938.849,25	273.938.849,25	AND DESCRIPTION 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 TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN		
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160			The same of the sa		
Other own fund items approved by the supervisory authority as basic own funds not						
specified above  Joyn funds from the financial statements that should not be represented by	R0180					
he reconciliation reserve and do not meet the criteria to be classified as			$\overline{}$			
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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			$\overline{}$		
eductions						
Deductions for participations in financial and credit institutions	R0230	T				i
Deductions for participations in financial and credit institutions  Fotal basic own funds after deductions	R0230 R0290	396.784.849,25	396.784.849,25			
otal basic own funds after deductions		396.784.849,25	396.784.849,25			
otal basic own funds after deductions ncillary own funds	R0290	396.784.849,25	396.784.849,25			
otal basic own funds after deductions  ncillary own funds  Unpaid and uncalled ordinary share capital callable on demand		396.784.849,25	396.784.849,25			
otal basic own funds after deductions  Inciliary own funds  Unpaid and uncaled ordinary share capital callable on demand  Unpaid and uncaled ordinary share capital callable on demand  Unpaid and uncaled initial funds, members' confributions or the equivalent basic own fund	R0290	396.784.849,25	396.784.849,25			
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otal basic own funds after deductions  Inciliary own funds  Unpaid and uncaled ordinary share capital callable on demand  Unpaid and uncaled ordinary share capital callable on demand  Unpaid and uncaled initial funds, members' confributions or the equivalent basic own fund	R0290	396.784.849,25	396.784.849,25			
Total basic own funds after deductions  Incollary own funds  Unpaid and uncalled ordinary share captaic catalate on demand  Unpaid and uncalled ordinary share captaic catalate on demand  Unpaid and uncalled rotals funds, remissive Confessions or the exposition's basic own fund  frem for minutal and minutal—by our detailings, catalate on demand  Unpaid and uncalled preference shares catalate on demand  A legally bridings committeen for subscriber and pay for subsordinated labilities on demand	R0290 R0300 R0310	396.784.849,25	396.784.849,25			
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otal basic own funds after deductions  Inciliary own funds  (mosed and uncalled ordinary abuse capital callable on demand  Ungoal and uncalled ordinary abuse capital callable on demand  Ungoal and uncalled ordinary abuse capital callable on demand  Ungoal and uncalled ordinary funds, remitied's confessions or the separations basic own fund  them for mutual and mutual.— by our desirings, callable on demand  Ungoal and uncalled preference shares callable on demand  Letters of credit and guarantees under Article 59(3) of the Directive 2009/138/EC  Letters of credit and guarantees under Article 59(3) of the Directive 2009/138/EC  Letters of credit and guarantees other than under 640 (3) of the Directive 2009/138/EC  Supplementary members calls under first supp	R0290  R0200  R0210  R0210  R0210  R0200  R0200  R0200  R0200  R0200  R0300  R0300  R0400  R0500  R0500  R0500  R0500	396.794.849,25 396.794.849,25	396.784.849,25 396.784.849,25			
otal basic own funds after deductions  Inciliary own funds  Linguid and uncelled ordinary share capital callable on demand  Linguid and uncelled ordinary share capital callable on demand  Linguid and uncelled ordinary share capital callable on demand  Linguid and uncelled ordinary share capital callable on demand  Linguid and uncelled ordinary share capital callable on demand  Linguid and uncelled perferences shares callable on demand  Linguid sharing commitment to subscribes, callable on demand  Latters of credit and guarantees under Anticle 96(2) of the Directive 2009/138/EC  Letters of credit and guarantees other than under Anticle 96(2) of the Directive 2009/138/EC  Letters of credit and guarantees other than under Anticle 96(2) of the Directive 2009/138/EC  Letters of credit and guarantees other than under Anticle 96(2) of the Directive 2009/138/EC  Letters of credit and guarantees other than under Anticle 96(2) of the Directive 2009/138/EC  Letters of credit and guarantees other than under Anticle 96(2) of the Directive 2009/138/EC  Charles and the state of the Anticle 96(2) of the Directive 2009/138/EC  Charles and the state of the Anticle 96(2) of the Directive 2009/138/EC  Charles and allegible own funds to meet the SCR  Total available own funds to meet the SCR  Total available own funds to meet the MCR  Total available own funds to meet the MCR  Total available own funds to meet the MCR	R0290  R0200  R0310  R0310  R0320  R0330  R0340  R0350  R0560  R0570  R0590  R0500  R0500  R0510  R0540	396.774.849,25 396.774.849,25 396.774.849,25	396.784.849,25 396.784.849,25 396.784.849,25			
otal basic own funds after deductions  notillar own funds  thread and uncertaint ordinary share capital callable on demand  threads and uncertaint ordinary share capital callable on demand  threads and uncertaint ordinary share capital callable on demand  threads and uncertaint ordinary share capital callable on demand  threads and uncertaint ordinary share capital callable on demand  threads and uncertaint ordinary share capital callable on demand  turbins of credit and guarantees ordinary and pay for subordinated labilities on demand  Lutins of credit and guarantees ordinary and pay for subordinated labilities on demand  Lutins of credit and guarantees ordinary and pay for subordinated labilities on demand  Lutins of credit and guarantees ordinary and pay for subordinated painting.  Supplementary members ordinary under Anticle 59(2) of the Disective 2000/13/E/C  Supplementary members ordinary under Anticle 59(2) of the Disective 2000/13/E/C  Supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary ordinary share the supplementary members ordinary share the supplementary members ordinary share the supplementary share the su	R0290  R0200  R0310  R0310  R0330  R0340  R0350  R0360  R0360  R0360  R0560   396.794.849,25 396.794.849,25 396.794.849,25 396.794.849,25	396.784.849,25 396.784.849,25 396.784.849,25				
Total basic own funds after deductions  Ancillary own funds  tread and readed ordinary blue copies calable on demand.  Ungel and readed ordinary blue copies calable on demand.  Ungel and readed relief firsts, relembers confessions or the expansion basic own find  them for mush and musture layer undertakens, calable on demand.  Ungel and uncalable perference shares calable on demand  A legally binding commitment to subscribe and pay for subordinated liabilities on demand  Literies of ordel and guarantees under Antice 96(2) of the Directive 2009/13/EFC.  Lietters of ordel and guarantees other than under Antice 96(3) of the Directive 2009/13/EFC.  Supplementary members calable under Subpanningsing of ANDIC 95(3) of the Directive 2009/13/EFC.  Directive 2009/13/EFC.  Directive 2009/13/EFC.  Directive 2009/13/EFC.  Directive 2009/13/EFC.  Directive 2009/13/EFC.  Total available own funds to meet the SCR.  Total available own funds to meet the SCR.  Total available own funds to meet the SCR.	R0290  R0300  R0310  R0310  R0310  R0330  R0330  R0340  R0350  R0350  R0400  R0500  R0500  R0540  R0550  R0580	396.784.849,25 396.784.849,25 396.784.849,25 396.784.849,25 240.67593,04	396.784.849,25 396.784.849,25 396.784.849,25			

		Value	
		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	396.784.849,25	
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 ring-fenced funds	R0740		$>\!\!<$
Reconciliation reserve	R0760	273.938.849,25	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life Business	R0770		
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	37.212.998,00	
Total Expected profits included in future premiums (EPIFP)	R0790	37.212.998,00	

# Solvency Capital Requirement - Standard Formula (Annual Solo)

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2024 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	40.871.197,29	40.871.197,29	
Counterparty default risk	R0020	14.321.519,41	14.321.519,41	
Life underwriting risk	R0030			
Health underwriting risk	R0040	172.613.889,86	172.613.889,86	
Non-life underwriting risk	R0050			
Diversification	R0060	-36.162.928,76	-36.162.928,76	
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	191.643.677,80	191.643.677,80	

#### Calculation of Solvency Capital Requirement

		C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120	
Total capital requirement for operational risk	R0130	48.924.275,23
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 calculated on the basis of Art. 336 (a) of Delegated Regulation (EU) 2	R0200	240.567.953,04
Capital add-ons already set	R0210	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	
of which, capital add-ons already set - Article 37 (1) Type b	R0212	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	
Solvency Capital Requirement	R0220	240.567.953,04
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	R0590	00 to R0690 are not applicable)

#### 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		
DTI	R0630		

# Calculation of loss absorbing capacity of deferred taxes

		DAC DI
		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 (Solo Annual)**

Entity: 2200 - IZA Zorgverzekeraar NV Scenario: 2024 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

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	664.707.570,81	1.630.782.315,57
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		
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		

		MCR components	
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	107.888.024,66	
MCRL Result	R0200		

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

Value
C0070
107.888.024,66
240.567.953,04
108.255.578,87
60.141.988,26
107.888.024,66
2.700.000,00
C0070
107.888.024,66