

# **Solvency & Financial Condition Report** **Quantitative Reporting Templates** **2022**



**Coöperatie Eno U.A. en haar verzekeringsentiteiten**  
*(bedragen weergegeven in duizenden euro's)*

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# Coöperatie Eno U.A.



*(bedragen weergegeven in duizenden euro's)*

## S.02.01 Balance Sheet

Coöperatie Eno U.A.  
(x € 1.000)

Solvency II value

C0010

Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	1.670
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>126.441</b>
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	545
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	<i>120.072</i>
Government Bonds	R0140	64.808
Corporate Bonds	R0150	55.265
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	5.824
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	23.103
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	32.205
Own shares (held directly)	R0390	
yet paid in	R0400	
Cash and cash equivalents	R0410	54.972
Any other assets, not elsewhere shown	R0420	683
<b>Total assets</b>	<b>R0500</b>	<b>239.075</b>

<b>Liabilities</b>		
<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>133.990</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>133.990</b>
TP calculated as a whole	R0570	
Best estimate	R0580	129.005
Risk margin	R0590	4.985
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	571
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	8.282
<b>Total liabilities</b>	<b>R0900</b>	<b>142.843</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>96.232</b>

S.05.01

Premiums, claims and expenses by line of business

Coöperatie Eno U.A.  
(x € 1.000)

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional reinsurance				Total	
		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
<b>Premiums written</b>																		
Gross - Direct Business	R0110	390.165																390.165
Gross - Proportional reinsurance accepted	R0120																	0
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140																	0
<b>Net</b>	<b>R0200</b>	<b>390.165</b>																<b>390.165</b>
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	398.425																398.425
Gross - Proportional reinsurance accepted	R0220																	0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240																	0
<b>Net</b>	<b>R0300</b>	<b>398.425</b>																<b>398.425</b>
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	374.548																374.548
Gross - Proportional reinsurance accepted	R0320																	0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340																	0
<b>Net</b>	<b>R0400</b>	<b>374.548</b>																<b>374.548</b>
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410																	0
Gross - Proportional reinsurance accepted	R0420																	0
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440																	0
<b>Net</b>	<b>R0500</b>																	<b>0</b>
<b>Expenses incurred</b>	<b>R0550</b>	<b>34.946</b>																<b>34.946</b>
<b>Other expenses</b>	<b>R1200</b>																	
<b>Total expenses</b>	<b>R1300</b>																	<b>34.946</b>

		Line of Business for: life insurance obligations					Life reinsurance obligations		Total	
		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
		C0210	C0220	C0230	C0240	C0250	C0260	C0270		C0280
<b>Premiums written</b>										
Gross	R1410								0	
Reinsurers' share	R1420								0	
<b>Net</b>	<b>R1500</b>								<b>0</b>	
<b>Premiums earned</b>										
Gross	R1510								0	
Reinsurers' share	R1520								0	
<b>Net</b>	<b>R1600</b>								<b>0</b>	
<b>Claims incurred</b>										
Gross	R1610								0	
Reinsurers' share	R1620								0	
<b>Net</b>	<b>R1700</b>								<b>0</b>	
<b>Changes in other technical provisions</b>										
Gross	R1710								0	
Reinsurers' share	R1720								0	
<b>Net</b>	<b>R1800</b>								<b>0</b>	
<b>Expenses incurred</b>	<b>R1900</b>								<b>0</b>	
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>									

**S.23.01**  
**Own Funds**

Coöperatie Eno U.A.  
(x € 1.000)

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
<b>Basic own funds before deduction for participations in other financial sector</b>						
Ordinary share capital (gross of own shares)	R0010	681	681			
Non-available called but not paid in ordinary share capital at group level	R0020					
Share premium account related to ordinary share capital	R0030					
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Non-available subordinated mutual member accounts at group level	R0060					
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090					
Non-available preference shares at group level	R0100					
Share premium account related to preference shares	R0110					
Non-available share premium account related to preference shares at group level	R0120					
Reconciliation reserve	R0130	95.551	95.551			
Subordinated liabilities	R0140					
Non-available subordinated liabilities at group level	R0150					
An amount equal to the value of net deferred tax assets	R0160					
The amount equal to the value of net deferred tax assets not available at the group level	R0170					
Other items approved by supervisory authority as basic own funds not specified above	R0180					
Non available own funds related to other own funds items approved by supervisory authority	R0190					
Minority interests (if not reported as part of a specific own fund item)	R0200					
Non-available minority interests at group level	R0210					
<b>not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds</b>						
not be represented by the reconciliation reserve and do not meet the criteria to be classified as	R0220	1.134				
<b>Deductions</b>						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230					
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240					
Deductions for participations where there is non-availability of information (Article 229)	R0250					
Deduction for participations where the use of C&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
<b>Total deductions</b>	<b>R0280</b>					
<b>Total basic own funds after deductions</b>	<b>R0290</b>	<b>95.098</b>	<b>95.098</b>			

<b>Ancillary own funds</b>					
Unpaid and uncalled ordinary share capital callable on demand	R0300				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				
Unpaid and uncalled preference shares callable on demand	R0320				
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				
Non available ancillary own funds at group level	R0380				
<b>Other ancillary own funds</b>	<b>R0390</b>				
<b>Total ancillary own funds</b>	<b>R0400</b>				
<b>Own funds of other financial sectors</b>					
Credit institutions, investment firms, financial institutions, alternative investment fund managers, financial institutions	R0410				
Institutions for occupational retirement provision	R0420				
Non regulated entities carrying out financial activities	R0430				
Total own funds of other financial sectors	R0440				
<b>Own funds when using the D&amp;A, exclusively or in combination of method 1</b>					
Own funds aggregated when using the D&A and combination of method	R0450				
Own funds aggregated when using the D&A and a combination of method net of IGT	R0460				
<b>Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the Total available own funds to meet the minimum consolidated group SCR)</b>	<b>R0520</b>	95.098	95.098		
<b>Total available own funds to meet the minimum consolidated group SCR</b>	<b>R0530</b>	95.098	95.098		
<b>Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&amp;A )</b>	<b>R0560</b>	95.098	95.098		
<b>Total eligible own funds to meet the minimum consolidated group SCR</b>	<b>R0570</b>	95.098	95.098		
<b>Minimum consolidated Group SCR</b>	<b>R0610</b>	25.738			
<b>Ratio of Eligible own funds to Minimum Consolidated Group SCR</b>	<b>R0650</b>	369%			
<b>Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&amp;A )</b>	<b>R0660</b>	95.098	95.098		
<b>Group SCR</b>	<b>R0680</b>	66.863			
<b>Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&amp;A</b>	<b>R0690</b>	142%			
	<b>C0060</b>				
<b>Reconciliation reserve</b>					
Excess of assets over liabilities	R0700	96.232			
Own shares (included as assets on the balance sheet)	R0710				
Foreseeable dividends, distributions and charges	R0720				
Other basic own fund items	R0730	681			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740				
Other non available own funds	R0750				
<b>Reconciliation reserve before deduction for participations in other financial sector</b>	<b>R0760</b>	95.551			
<b>Expected profits</b>					
Expected profits included in future premiums (EPIFP) - Life Business	R0770				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0			
<b>Total EPIFP</b>	<b>R0790</b>	0			



## S.25.01 Solvency Capital Requirement - for groups on Standard Formula

Coöperatie Eno U.A.  
(x € 1.000)

		Gross solvency capital requirement
		C0110
Market risk	R0010	5.366
Counterparty default risk	R0020	7.833
Life underwriting risk	R0030	
Health underwriting risk	R0040	50.899
Non-life underwriting risk	R0050	
Diversification	R0060	-8.982
Intangible asset risk	R0070	
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>55.116</b>

### Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	11.747
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	
<b>Solvency capital requirement excluding capital add-on</b>	<b>R0200</b>	<b>66.863</b>
Capital add-on already set	R0210	
<b>Solvency capital requirement</b>	<b>R0220</b>	<b>66.863</b>
<b>Other information on SCR</b>		
<b>Capital requirement for duration-based equity risk sub-module</b>	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	25.738
<b>Information on other entities</b>		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
<b>Overall SCR</b>		
SCR for undertakings included via D and A	R0560	
<b>Solvency capital requirement</b>	<b>R0570</b>	<b>66.863</b>

**S.32.01**  
**Undertakings in the scope of the group - Public Disclosure**

Coöperatie Eno U.A.  
(x € 1.000)

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
NL	724500YU84FSUB8W806	1 - LEI	Eno Zorgverzekeraar N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500QV16R11ENW5U12	1 - LEI	Eno Aanvallende Verzekeringen N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500LHYB20MJ2KML78NL00001	2 - Specific code	Salland Zorgkantoor B.V.	10 - Ancillary services undertaking as defined in Article 1 (63) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500LHYB20MJ2KML78NL00002	2 - Specific code	Eno Zorg B.V.	10 - Ancillary services undertaking as defined in Article 1 (63) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500LHYB20MJ2KML78NL00003	2 - Specific code	Eno holding B.V.	10 - Ancillary services undertaking as defined in Article 1 (63) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500LHYB20MJ2KML78NL00004	2 - Specific code	Eno Bewaar B.V.	10 - Ancillary services undertaking as defined in Article 1 (63) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500LHYB20MJ2KML78NL00005	2 - Specific code	Eno Kennis B.V.	10 - Ancillary services undertaking as defined in Article 1 (63) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500LHYB20MJ2KML78NL00006	2 - Specific code	Coöperatie Eno U.A.	10 - Ancillary services undertaking as defined in Article 1 (63) of Delegated Regulation (EU) 2015/35	Coöperatie	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1: Full consolidation
NL	724500LHYB20MJ2KML78NL00008	2 - Specific code	Vecora B.V.	10 - Ancillary services undertaking as defined in Article 1 (63) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual		12.50%		12.50%		2 - Significant	0.00%	3 - Not included in the scope (art. 214.3)		

**Salland Zorgverzekeraar N.V.**



*(bedragen weergegeven in duizenden euro's)*

## S.02.01 Balance Sheet

Salland Zorgverzekeraar N.V.  
(x € 1.000)

Solvency II value

C0010

### Assets

Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	1.670
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>109.572</b>
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	545
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	<i>103.984</i>
Government Bonds	R0140	56.124
Corporate Bonds	R0150	47.860
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	5.044
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	22.792
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	36.302
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	49.207
Any other assets, not elsewhere shown	R0420	683
<b>Total assets</b>	<b>R0500</b>	<b>220.227</b>

<b>Liabilities</b>		
<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>131.850</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>131.850</b>
TP calculated as a whole	R0570	
Best estimate	R0580	127.232
Risk margin	R0590	4.618
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	571
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	7.943
<b>Total liabilities</b>	<b>R0900</b>	<b>140.364</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>79.862</b>

S.05.01

Premiums, claims and expenses by line of business

Salland Zorgverzekeraar N.V.  
(x € 1.000)

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional reinsurance				Total	
		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
<b>Premiums written</b>																		
Gross - Direct Business	R0110	361.559																361.559
Gross - Proportional reinsurance accepted	R0120																	0
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140																	0
<b>Net</b>	<b>R0200</b>	<b>361.559</b>																<b>361.559</b>
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	369.759																369.759
Gross - Proportional reinsurance accepted	R0220																	0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240																	0
<b>Net</b>	<b>R0300</b>	<b>369.759</b>																<b>369.759</b>
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	350.217																350.217
Gross - Proportional reinsurance accepted	R0320																	0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340																	0
<b>Net</b>	<b>R0400</b>	<b>350.217</b>																<b>350.217</b>
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410																	0
Gross - Proportional reinsurance accepted	R0420																	0
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440																	0
<b>Net</b>	<b>R0500</b>	<b></b>																<b>0</b>
<b>Expenses incurred</b>	<b>R0550</b>	<b>29.618</b>																<b>29.618</b>
<b>Other expenses</b>	<b>R1200</b>																	
<b>Total expenses</b>	<b>R1300</b>																	<b>29.618</b>

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		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	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>										0
Gross	R1410									0
Reinsurers' share	R1420									0
<b>Net</b>	<b>R1500</b>									<b>0</b>
<b>Premiums earned</b>										
Gross	R1510									0
Reinsurers' share	R1520									0
<b>Net</b>	<b>R1600</b>									<b>0</b>
<b>Claims incurred</b>										
Gross	R1610									0
Reinsurers' share	R1620									0
<b>Net</b>	<b>R1700</b>									<b>0</b>
<b>Changes in other technical provisions</b>										
Gross	R1710									0
Reinsurers' share	R1720									0
<b>Net</b>	<b>R1800</b>									<b>0</b>
<b>Expenses incurred</b>	<b>R1900</b>									<b>0</b>
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>									

**S.17.01**  
**Non - life Technical Provisions**

Salland Zorgverzekeraar N.V.  
(x € 1.000)

		Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance:				Total Non-Life obligations	
		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 transport reinsurance		Non-proportional property reinsurance
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050																	0
Technical Provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions																		
Gross - Total	R0060	3.691																3.691
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140																	0
Net Best Estimate of Premium Provisions	R0150	3.691																3.691
Claims provisions																		
Gross - Total	R0160	123.541																123.541
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240																	0
Net Best Estimate of Claims Provisions	R0250	124.317																124.317
Total Best estimate - gross	R0260	127.232																127.232
Total Best estimate - net	R0270	127.232																127.232
Risk margin	R0280	4.618																4.618
Amount of the transitional on Technical Provisions																		
TP as a whole	R0290																	0
Best estimate	R0300																	0
Risk margin	R0310																	0
Technical provisions - total																		
Technical provisions - total	R0320	131.850																131.850
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330																	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	131.850																131.850

## S.19.01 Non-life Insurance Claims Information

Salland Zorgverzekeraar N.V.  
(x € 1.000)

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current year	Sum of years (cumulative)
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### Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											0
-11	R0140	121.734	76.519	9.314	219	0	-157					
-10	R0150	87.072	101.884	10.164	3.025	4						
-9	R0160	119.051	126.287	9.713	670							
-8	R0170	124.115	148.578	9.092	430							
-7	R0180	193.326	125.848	3.220	-282							
-6	R0190	180.864	73.338	3.433	-530							
-5	R0200	189.348	70.686	2.442	-65							
-4	R0210	214.459	91.824	2.532	186							
-3	R0220	265.371	104.878	1.674	240							
-2	R0230	264.152	104.250	9.879								
-1	R0240	254.935	90.173									
0	R0250	277.001										

	C0170	C0180
R0100	0	0
R0140		207.629
R0150		202.148
R0160		255.721
R0170		282.215
R0180		322.112
R0190		257.105
R0200		262.411
R0210		309.001
R0220	240	372.163
R0230	9.879	378.281
R0240	90.173	345.108
R0250	277.001	277.001
<b>Total</b>	<b>377.293</b>	<b>3.470.896</b>

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)
----------------------------

### Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
-11	R0140	93.450	5.811	0								
-10	R0150	111.885	16.540	7								
-9	R0160	131.119	4.338	0								
-8	R0170	131.802	10.811	0								
-7	R0180	132.420	4.556	0								
-6	R0190	81.605	5.162	0								
-5	R0200	78.642	3.561	0								
-4	R0210	95.096	2.282	0								
-3	R0220	111.730	1.939	96								
-2	R0230	114.434	12.272	2.323								
-1	R0240	102.313	10.295									
0	R0250	102.444										

	C0360
R0100	
R0140	
R0150	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	2.181
R0240	9.649
R0250	99.291
<b>Total</b>	<b>111.120</b>





# S.25.01 Solvency Capital Requirement - for undertakings on Standard Formula

Salland Zorgverzekeraar N.V.  
(x € 1.000)

		Gross solvency capital requirement
		C0110
Market risk	R0010	4.509
Counterparty default risk	R0020	7.856
Life underwriting risk	R0030	
Health underwriting risk	R0040	46.043
Non-life underwriting risk	R0050	
Diversification	R0060	-8.364
Intangible asset risk	R0070	
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>50.044</b>

## Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	10.888
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	60.932
<b>Capital add-on already set</b>	<b>R0210</b>	
Solvency capital requirement	R0220	60.932
<b>Other information on SCR</b>		
<b>Capital requirement for duration-based equity risk sub-module</b>	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	

## S.28.01

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

Salland Zorgverzekeraar N.V.  
(x € 1.000)

#### Linear formula component for non-life insurance and reinsurance obligations

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	127.232	362.936
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

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		
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		

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	23.038	
MCRL Result	R0200		

#### Overall MCR calculation

		C0070
Linear MCR	R0300	23.038
SCR	R0310	60.932
MCR cap	R0320	27.419
MCR floor	R0330	15.233
Combined MCR	R0340	23.038
Absolute floor of the MCR	R0350	2.700
		C0070
Minimum Capital Requirement	R0400	23.038

# Salland Aanvullende Verzekeringen N.V.



*(bedragen weergegeven in duizenden euro's)*

## S.02.01 Balance Sheet

Salland Aanvullende Verzekeringen N.V.  
(x € 1.000)

Solvency II value

C0010

Assets		
Intangible assets	R0030	
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
<b>Investments (other than assets held for index-linked and unit-linked contracts)</b>	<b>R0070</b>	<b>16.869</b>
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
<b>Equities</b>	<b>R0100</b>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<b>Bonds</b>	<b>R0130</b>	<b>16.088</b>
Government Bonds	R0140	8.684
Corporate Bonds	R0150	7.405
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	780
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
<b>Loans and mortgages</b>	<b>R0230</b>	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
<b>Reinsurance recoverables from:</b>	<b>R0270</b>	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	627
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	1.375
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	1.284
Any other assets, not elsewhere shown	R0420	
<b>Total assets</b>	<b>R0500</b>	<b>20.155</b>

<b>Liabilities</b>		
<b>Technical provisions - non-life</b>	<b>R0510</b>	<b>1.864</b>
<b>Technical provisions - non-life (excluding health)</b>	<b>R0520</b>	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
<b>Technical provisions - health (similar to non-life)</b>	<b>R0560</b>	<b>1.864</b>
TP calculated as a whole	R0570	0
Best estimate	R0580	1.497
Risk margin	R0590	367
<b>TP - life (excluding index-linked and unit-linked)</b>	<b>R0600</b>	
<b>Technical provisions - health (similar to life)</b>	<b>R0610</b>	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
<b>TP - life (excluding health and index-linked and unit-linked)</b>	<b>R0650</b>	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
<b>TP - index-linked and unit-linked</b>	<b>R0690</b>	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	
Derivatives	R0790	
Debts owed to credit institutions	R0800	
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	
Reinsurance payables	R0830	
Payables (trade, not insurance)	R0840	
<b>Subordinated liabilities</b>	<b>R0850</b>	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	1.948
<b>Total liabilities</b>	<b>R0900</b>	<b>3.812</b>
<b>Excess of assets over liabilities</b>	<b>R1000</b>	<b>16.343</b>

S.05.01

Premiums, claims and expenses by line of business

Salland Aanvullende Verzekeringen N.V.

(x € 1.000)

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accepted non-proportional reinsurance				Total	
		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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150		C0160
<b>Premiums written</b>																		
Gross - Direct Business	R0110	28.606																28.606
Gross - Proportional reinsurance accepted	R0120																	0
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140																	0
<b>Net</b>	<b>R0200</b>	<b>28.606</b>																<b>28.606</b>
<b>Premiums earned</b>																		
Gross - Direct Business	R0210	28.666																28.666
Gross - Proportional reinsurance accepted	R0220																	0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240																	0
<b>Net</b>	<b>R0300</b>	<b>28.666</b>																<b>28.666</b>
<b>Claims incurred</b>																		
Gross - Direct Business	R0310	24.331																24.331
Gross - Proportional reinsurance accepted	R0320																	0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340																	0
<b>Net</b>	<b>R0400</b>	<b>24.331</b>																<b>24.331</b>
<b>Changes in other technical provisions</b>																		
Gross - Direct Business	R0410																	0
Gross - Proportional reinsurance accepted	R0420																	0
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440																	0
<b>Net</b>	<b>R0500</b>																	<b>0</b>
<b>Expenses incurred</b>	<b>R0550</b>	<b>5.328</b>																<b>5.328</b>
<b>Other expenses</b>	<b>R1200</b>																	
<b>Total expenses</b>	<b>R1300</b>																	<b>5.328</b>

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		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	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
<b>Premiums written</b>										
Gross	R1410									0
Reinsurers' share	R1420									0
<b>Net</b>	<b>R1500</b>									<b>0</b>
<b>Premiums earned</b>										
Gross	R1510									0
Reinsurers' share	R1520									0
<b>Net</b>	<b>R1600</b>									<b>0</b>
<b>Claims incurred</b>										
Gross	R1610									0
Reinsurers' share	R1620									0
<b>Net</b>	<b>R1700</b>									<b>0</b>
<b>Changes in other technical provisions</b>										
Gross	R1710									0
Reinsurers' share	R1720									0
<b>Net</b>	<b>R1800</b>									<b>0</b>
<b>Expenses incurred</b>	<b>R1900</b>									<b>0</b>
<b>Other expenses</b>	<b>R2500</b>									
<b>Total expenses</b>	<b>R2600</b>									

**S.17.01**  
**Non - life Technical Provisions**

Salland Aanvullende Verzekeringen N.V.  
(x € 1.000)

		Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance:				Total Non-Life obligations		
		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 transport reinsurance		Non-proportional property reinsurance	
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
Technical provisions calculated as a whole	R0010																		0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0050																		0
Technical Provisions calculated as a sum of BE and RM																			
Best estimate																			
Premium provisions																			
Gross - Total	R0060	-415																	-415
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140																		0
Net Best Estimate of Premium Provisions	R0150	-415																	-415
Claims provisions																			
Gross - Total	R0160	1.912																	1.912
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240																		0
Net Best Estimate of Claims Provisions	R0250	1.912																	1.912
Total Best estimate - gross	R0260	1.497																	1.497
Total Best estimate - net	R0270	1.497																	1.497
Risk margin	R0280	367																	367
Amount of the transitional on Technical Provisions																			
TP as a whole	R0290																		0
Best estimate	R0300																		0
Risk margin	R0310																		0
Technical provisions - total																			
Technical provisions - total	R0320	1.864																	1.864
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330																		0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340	1.864																	1.864



## S.19.01 Non-life Insurance Claims Information

Salland Aanvullende Verzekeringen N.V.  
(x € 1.000)

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current year	Sum of years (cumulative)
-----------------	---------------------------

### Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											0
-11	R0140	18.616	2.449	-24								
-10	R0150	13.055	4.266	165	0							
-9	R0160	18.921	4.233	131	8							
-8	R0170	19.864	2.903	109	10							
-7	R0180	23.054	2.870	114	4							
-6	R0190	15.166	1.799	9	1							
-5	R0200	15.872	1.313	17	3							
-4	R0210	19.270	3.385	29	4							
-3	R0220	26.291	2.348	49	0							
-2	R0230	24.546	1.966	10								
-1	R0240	22.589	1.725									
0	R0250	22.658										

	C0170	C0180
R0100	0	0
R0140		21.042
R0150		17.486
R0160		23.293
R0170		22.886
R0180		26.042
R0190		16.975
R0200		17.205
R0210		22.688
R0220		28.688
R0230	10	26.522
R0240	1.725	24.314
R0250	22.658	22.658
<b>Total</b>	<b>24.393</b>	<b>269.799</b>

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)
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### Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
-11	R0140											
-10	R0150	5.036	0									
-9	R0160	3.100	0									
-8	R0170	2.900	42									
-7	R0180	3.007	57									
-6	R0190	1.741	101									
-5	R0200	1.806	14									
-4	R0210	2.196	28									
-3	R0220	2.504	10									
-2	R0230	2.196	16									
-1	R0240	1.689	69									
0	R0250	1.574										

	C0360
R0100	
R0140	
R0150	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	65
R0250	1.526
<b>Total</b>	<b>1.590</b>



## S.25.01

# Solvency Capital Requirement - for undertakings on Standard Formula

Salland Aanvullende Verzekeringen N.V.  
(x € 1.000)

		Gross solvency capital requirement
		C0110
Market risk	R0010	997
Counterparty default risk	R0020	359
Life underwriting risk	R0030	
Health underwriting risk	R0040	5.036
Non-life underwriting risk	R0050	
Diversification	R0060	-908
Intangible asset risk	R0070	
<b>Basic Solvency Capital Requirement</b>	<b>R0100</b>	<b>5.485</b>

### Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	859
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	6.344
<b>Capital add-on already set</b>	<b>R0210</b>	
Solvency capital requirement	R0220	6.344
<b>Other information on SCR</b>		
<b>Capital requirement for duration-based equity risk sub-module</b>	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	

## S.28.01

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

Salland Aanvullende Verzekeringen N.V.  
(x € 1.000)

#### Linear formula component for non-life insurance and reinsurance obligations

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	1.497	28.627
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

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		
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		

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	1.418	
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
<b>Minimum Capital Requirement</b>	<b>R0400</b>

C0070
1.418
6.348
2.857
1.587
1.587
2.700
C0070
2.700