

Solvency & Financial Condition Report **Quantitative Reporting Templates** **2023**



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

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Coöperatie Salland U.A.



Salland
Zorgverzekeraar

(bedragen weergegeven in duizenden euro's)

S.02.01 Balance Sheet

Coöperatie Salland 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	1.305
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	133.548
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	383
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	<i>125.012</i>
Government Bonds	R0140	66.788
Corporate Bonds	R0150	58.224
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	8.153
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	36.325
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	25.330
Own shares (held directly)	R0390	
yet paid in	R0400	
Cash and cash equivalents	R0410	28.475
Any other assets, not elsewhere shown	R0420	798
Total assets	R0500	225.781

Liabilities		
Technical provisions - non-life	R0510	104.366
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	104.366
TP calculated as a whole	R0570	
Best estimate	R0580	99.283
Risk margin	R0590	5.083
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	527
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	
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	15.966
Total liabilities	R0900	120.859
Excess of assets over liabilities	R1000	104.922

S.05.01

Premiums, claims and expenses by line of business

Coöperatie Salland 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
Premiums written																		
Gross - Direct Business	R0110	439.081																439.081
Gross - Proportional reinsurance accepted	R0120																	0
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140																	0
Net	R0200	439.081																439.081
Premiums earned																		
Gross - Direct Business	R0210	443.151																443.151
Gross - Proportional reinsurance accepted	R0220																	0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240																	0
Net	R0300	443.151																443.151
Claims incurred																		
Gross - Direct Business	R0310	420.722																420.722
Gross - Proportional reinsurance accepted	R0320																	0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340																	0
Net	R0400	420.722																420.722
Changes in other technical provisions																		
Gross - Direct Business	R0410																	0
Gross - Proportional reinsurance accepted	R0420																	0
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440																	0
Net	R0500	0																0
Expenses incurred	R0550	28.052																28.052
Other expenses	R1200	0																0
Total expenses	R1300	0																0

		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
Premiums written										
Gross	R1410								0	
Reinsurers' share	R1420								0	
Net	R1500	0							0	
Premiums earned										
Gross	R1510								0	
Reinsurers' share	R1520								0	
Net	R1600	0							0	
Claims incurred										
Gross	R1610								0	
Reinsurers' share	R1620								0	
Net	R1700	0							0	
Changes in other technical provisions										
Gross	R1710								0	
Reinsurers' share	R1720								0	
Net	R1800	0							0	
Expenses incurred	R1900	0							0	
Other expenses	R2500	0							0	
Total expenses	R2600	0							0	

S.23.01
Own Funds

Coöperatie Salland U.A.
(x € 1.000)

		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						
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	104.241	104.241			
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					
not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
not be represented by the reconciliation reserve and do not meet the criteria to be classified as	R0220	1.266				
Deductions						
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 included by using U&A when a combination of methods is used	R0260					
Total of non-available own fund items	R0270					
Total deductions	R0280					
Total basic own funds after deductions	R0290	103.656	103.656			

Ancillary own funds					
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				
Other ancillary own funds	R0390				
Total ancillary own funds	R0400				
Own funds of other financial sectors					
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				
Own funds when using the D&A, exclusively or in combination of method 1					
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				
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)	R0520	103.656	103.656		
Total available own funds to meet the minimum consolidated group SCR	R0530	103.656	103.656		
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	103.656	103.656		
Total eligible own funds to meet the minimum consolidated group SCR	R0570	103.656	103.656		
Minimum consolidated Group SCR	R0610	26.468			
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	392%			
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	103.656	103.656		
Group SCR	R0680	69.964			
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	148%			
	C0060				
Reconciliation reserve					
Excess of assets over liabilities	R0700	104.922			
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				
Reconciliation reserve before deduction for participations in other financial sector	R0760	104.241			
Expected profits					
Expected profits included in future premiums (EPIFP) - Life Business	R0770				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	0			
Total EPIFP	R0790	0			

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

Coöperatie Salland U.A.
(x € 1.000)

		Gross solvency capital requirement
		C010
Market risk	R0010	6.616
Counterparty default risk	R0020	6.606
Life underwriting risk	R0030	
Health underwriting risk	R0040	52.517
Non-life underwriting risk	R0050	
Diversification	R0060	-9.042
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	56.696

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	13.268
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	69.964
Capital add-on already set	R0210	
Solvency capital requirement	R0220	69.964
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	
Minimum consolidated group solvency capital requirement	R0470	26.468
Information on other entities		
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	
Overall SCR		
SCR for undertakings included via D and A	R0560	
Solvency capital requirement	R0570	69.964

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

Coöperatie Salland 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	Total Balance Sheet (for reinsurance undertakings)	Total Balance Sheet (for other regulated undertakings)	Total Balance Sheet (non-regulated undertakings)	Written premiums net of reinsurance ceded under IFRS or local GAAP for (re)insurance undertakings	Turn over defined as the gross revenue under IFRS or local GAAP for other types of undertakings, insurance services	Underwriting performance	Investment performance	Total performance
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
NL	724500YU64FSU6S8W806	1 - LEI	Salland Zorgverzekeraar N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	213.456.012,00			411.284.775,73			4.343.253,13	-4.067.394,59
NL	724500QV16R11ENW5U12	1 - LEI	Salland Aanvullende Verzekeringen N.V.	2 - Non life insurance undertaking	Naamloze Vennootschap	2 - Non-mutual	De Nederlandsche Bank	17.648.609,03			31.866.044,10			687.087,26	-1.254.860,07
NL	724500LHYB20M12KML78NL00001	2 - Specific code	Salland Zorgkantoor B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual			3.909.833,41	3.909.833,41		5.608.773,27	132.000,00		132.000,00
NL	724500LHYB20M12KML78NL00003	2 - Specific code	Salland holding B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual			87.412.837,01	87.412.837,01		9.000,00	8.973,24		8.973,24
NL	724500LHYB20M12KML78NL00004	2 - Specific code	Salland Bewaar B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual			3.000,00	3.000,00		1.000,00	1.000,00		1.000,00
NL	724500LHYB20M12KML78NL00006	2 - Specific code	Coöperatie Eno U.A.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Coöperatie	2 - Non-mutual			230.393.690,94	230.393.690,94		821.446,09	33.172,29		33.172,29
NL	724500LHYB20M12KML78NL00008	2 - Specific code	Vescoop B.V.	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35	Besloten Vennootschap	2 - Non-mutual									

Accounting standard	% 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	Covered by internal model for Group SCR calculations	Type of VA being used in the group internal model
C0170	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280
2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation	2 - No	
2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation	2 - No	
2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation	2 - No	
2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation	2 - No	
2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation	2 - No	
2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation	2 - No	
2 - Local GAAP	100,00%	100,00%	100,00%		1 - Dominant	100,00%	1 - Included in the scope		1 - Method 1: Full consolidation	2 - No	
2 - Local GAAP	12,50%		12,50%		2 - Significant	0,00%	3 - Not included in the scope (art. 214 b)		9 - No inclusion in the scope of group supervision as defined in Art. 214 Directive 2009/138/EC	2 - No	

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

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<i>Bonds</i>	<i>R0130</i>	<i>111.457</i>
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Reinsurance recoverables from:	R0270	
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	
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Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	40.971
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	24.941
Any other assets, not elsewhere shown	R0420	798
Total assets	R0500	207.852

Liabilities		
Technical provisions - non-life	R0510	102.262
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	102.262
TP calculated as a whole	R0570	
Best estimate	R0580	97.567
Risk margin	R0590	4.695
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	527
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	
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	15.940
Total liabilities	R0900	118.729
Excess of assets over liabilities	R1000	89.123

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
Premiums written																		
Gross - Direct Business	R0110	407.085																407.085
Gross - Proportional reinsurance accepted	R0120																	0
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140																	0
Net	R0200	407.085																407.085
Premiums earned																		
Gross - Direct Business	R0210	411.285																411.285
Gross - Proportional reinsurance accepted	R0220																	0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240																	0
Net	R0300	411.285																411.285
Claims incurred																		
Gross - Direct Business	R0310	391.844																391.844
Gross - Proportional reinsurance accepted	R0320																	0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340																	0
Net	R0400	391.844																391.844
Changes in other technical provisions																		
Gross - Direct Business	R0410																	0
Gross - Proportional reinsurance accepted	R0420																	0
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440																	0
Net	R0500	0																0
Expenses incurred	R0550	28.299																28.299
Other expenses	R1200																	
Total expenses	R1300																	28.299

		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	
Premiums written										
Gross	R1410									0
Reinsurers' share	R1420									0
Net	R1500	0								0
Premiums earned										
Gross	R1510									0
Reinsurers' share	R1520									0
Net	R1600	0								0
Claims incurred										
Gross	R1610									0
Reinsurers' share	R1620									0
Net	R1700	0								0
Changes in other technical provisions										
Gross	R1710									0
Reinsurers' share	R1720									0
Net	R1800	0								0
Expenses incurred	R1900	0								0
Other expenses	R2500									
Total expenses	R2600									

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	-11.713																-11.713
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	-11.713																-11.713
Claims provisions																		
Gross - Total	R0160	109.280																109.280
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	109.280																109.280
Total Best estimate - gross	R0260	97.567																97.567
Total Best estimate - net	R0270	97.567																97.567
Risk margin	R0280	4.695																4.695
Amount of the transitional on Technical Provisions																		
TP as a whole	R0290																	0
Best estimate	R0300																	0
Risk margin	R0310																	0
Technical provisions - total	R0320	102.262																102.262
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	102.262																102.262

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)
-----------------	---------------------------

Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											0
-12	R0130											
-11	R0140	87.072	101.884	10.164	3.025	4						
-10	R0150	119.051	126.287	9.713	670							
-9	R0160	124.115	148.578	9.092	430							
-8	R0170	193.326	125.848	3.220	-282							
-7	R0180	180.864	73.338	3.433	-530							
-6	R0190	189.348	70.686	2.442	-65							
-5	R0200	214.459	91.824	2.532	186							
-4	R0210	265.371	104.878	1.674	240							
-3	R0220	264.152	104.250	9.879	1.941							
-2	R0230	254.935	90.173	9.319								
-1	R0240	277.001	89.819									
0	R0250	317.712										

	C0170	C0180
R0100	0	0
R0130		207.629
R0140		202.148
R0150		255.721
R0160		282.215
R0170		322.112
R0180		257.105
R0190		262.411
R0200		309.001
R0210		372.163
R0220	1.941	380.222
R0230	9.319	354.427
R0240	89.819	366.820
R0250	317.712	317.712
Total	418.791	3.889.687

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											
-12	R0130											
-11	R0140	111.885	16.540	7								
-10	R0150	131.119	4.338									
-9	R0160	131.802	10.811									
-8	R0170	132.420	4.556									
-7	R0180	81.605	5.162									
-6	R0190	78.642	3.561									
-5	R0200	95.096	2.282									
-4	R0210	111.730	1.939	96								
-3	R0220	114.434	12.272	2.323	80							
-2	R0230	102.313	10.295	563								
-1	R0240	102.444	16.328									
0	R0250	95.773										

	C0360
R0100	
R0130	
R0140	
R0150	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	73
R0230	524
R0240	15.484
R0250	92.662
Total	108.743

S.23.01

Own funds

Salland Zorgverzekeraar N.V.
(x € 1.000)

		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 (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	50	50			
Share premium account related to ordinary share capital	R0030	15.464	15.464			
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					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	73.610	73.610			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
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 the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
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					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	89.123	89.123			
Ancillary own funds						
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					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	89.123	89.123			
Total available own funds to meet the MCR	R0510	89.123	89.123			
Total eligible own funds to meet the SCR	R0540	89.123	89.123			
Total eligible own funds to meet the MCR	R0550	89.123	89.123			
SCR	R0580	63.519				
MCR	R0600	23.868				
Ratio of Eligible own funds to SCR	R0620	140,31%				
Ratio of Eligible own funds to MCR	R0640	373,40%				
			C0060			
Reconciliation reserve						
Excess of assets over liabilities	R0700	89.123				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	15.514				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	73.610				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	11.713				
Total Expected profits included in future premiums (EPIFP)	R0790	11.713				

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	5.788
Counterparty default risk	R0020	6.389
Life underwriting risk	R0030	
Health underwriting risk	R0040	47.344
Non-life underwriting risk	R0050	
Diversification	R0060	-8.311
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	51.211

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	12.308
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	63.519
Capital add-on already set	R0210	
Solvency capital requirement	R0220	63.519
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	

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	97.567	410.256
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	23.868	
MCRL Result	R0200		

Overall MCR calculation

		C0070
Linear MCR	R0300	23.868
SCR	R0310	63.519
MCR cap	R0320	28.583
MCR floor	R0330	15.880
Combined MCR	R0340	23.868
Absolute floor of the MCR	R0350	2.700
		C0070
Minimum Capital Requirement	R0400	23.868

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	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	14.440
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	
Equities - unlisted	R0120	
<i>Bonds</i>	<i>R0130</i>	<i>13.556</i>
Government Bonds	R0140	7.242
Corporate Bonds	R0150	6.313
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	884
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	
Non-life excluding health	R0290	
Health similar to non-life	R0300	
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	889
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	1.680
Own shares (held directly)	R0390	
in	R0400	
Cash and cash equivalents	R0410	640
Any other assets, not elsewhere shown	R0420	
Total assets	R0500	17.649

Liabilities		
Technical provisions - non-life	R0510	1.847
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	
Best estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	1.847
TP calculated as a whole	R0570	0
Best estimate	R0580	1.459
Risk margin	R0590	388
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	
Best estimate	R0630	
Risk margin	R0640	
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	
Best estimate	R0670	
Risk margin	R0680	
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	
Best estimate	R0710	
Risk margin	R0720	
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	
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	205
Total liabilities	R0900	2.053
Excess of assets over liabilities	R1000	15.596

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
Premiums written																		
Gross - Direct Business	R0110	31.996																31.996
Gross - Proportional reinsurance accepted	R0120																	0
Gross - Non-proportional reinsurance accepted	R0130																	0
Reinsurers' share	R0140																	0
Net	R0200	31.996																31.996
Premiums earned																		
Gross - Direct Business	R0210	31.866																31.866
Gross - Proportional reinsurance accepted	R0220																	0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240																	0
Net	R0300	31.866																31.866
Claims incurred																		
Gross - Direct Business	R0310	28.878																28.878
Gross - Proportional reinsurance accepted	R0320																	0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340																	0
Net	R0400	28.878																28.878
Changes in other technical provisions																		
Gross - Direct Business	R0410																	0
Gross - Proportional reinsurance accepted	R0420																	0
Gross - Non-proportional reinsurance accepted	R0430																	0
Reinsurers' share	R0440																	0
Net	R0500																	0
Expenses incurred	R0550	4.959																4.959
Other expenses	R1200																	
Total expenses	R1300																	4.959

		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	
Premiums written										
Gross	R1410									0
Reinsurers' share	R1420									0
Net	R1500									0
Premiums earned										
Gross	R1510									0
Reinsurers' share	R1520									0
Net	R1600									0
Claims incurred										
Gross	R1610									0
Reinsurers' share	R1620									0
Net	R1700									0
Changes in other technical provisions										
Gross	R1710									0
Reinsurers' share	R1720									0
Net	R1800									0
Expenses incurred	R1900									0
Other expenses	R2500									
Total expenses	R2600									

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	-799																-799
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	-799																-799
Claims provisions																		
Gross - Total	R0160	2.258																2.258
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	2.258																2.258
Total Best estimate - gross	R0260	1.459																1.459
Total Best estimate - net	R0270	1.459																1.459
Risk margin	R0280	388																388
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	1.847																1.847
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	1.847																1.847

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
-12	R0130	18.616	2.449	-24								
-11	R0140	13.055	4.266	165								
-10	R0150	18.921	4.233	131	8							
-9	R0160	19.864	2.903	109	10							
-8	R0170	23.054	2.870	114	4							
-7	R0180	15.166	1.799	9	1							
-6	R0190	15.872	1.313	17	3							
-5	R0200	19.270	3.385	29	4							
-4	R0210	26.291	2.348	49								
-3	R0220	24.546	1.966	10								
-2	R0230	22.589	1.725	57								
-1	R0240	22.658	1.657									
0	R0250	26.812										

	C0170	C0180
R0100	0	0
R0130		21.042
R0140		17.486
R0150		23.293
R0160		22.886
R0170		26.042
R0180		16.975
R0190		17.205
R0200		22.688
R0210		28.688
R0220		26.522
R0230	57	24.371
R0240	1.657	24.315
R0250	26.812	26.812
Total	R0260	298.325

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											
-12	R0130											
-11	R0140											
-10	R0150	3.100	0									
-9	R0160	2.900	42									
-8	R0170	3.007	57									
-7	R0180	1.741	101									
-6	R0190	1.806	14									
-5	R0200	2.196	28									
-4	R0210	2.501	10									
-3	R0220	2.186	16									
-2	R0230	1.689	69									
-1	R0240	1.574	65									
0	R0250	1.929										

	C0360
R0100	
R0130	
R0140	
R0150	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	
R0240	62
R0250	1.866
Total	R0260

S.23.01
Own funds

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

		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 (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	50	50			
Share premium account related to ordinary share capital	R0030	6.674	6.674			
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					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	8.872	8.872			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160					
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 the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
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					
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	15.596	15.596			
Ancillary own funds						
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					
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	15.596	15.596			
Total available own funds to meet the MCR	R0510	15.596	15.596			
Total eligible own funds to meet the SCR	R0540	15.596	15.596			
Total eligible own funds to meet the MCR	R0550	15.596	15.596			
SCR	R0580	6.644				
MCR	R0600	2.700				
Ratio of Eligible own funds to SCR	R0620	234,75%				
Ratio of Eligible own funds to MCR	R0640	577,63%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	15.596				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	6.724				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	8.872				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	799				
Total Expected profits included in future premiums (EPIFP)	R0790	799				

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	830
Counterparty default risk	R0020	412
Life underwriting risk	R0030	
Health underwriting risk	R0040	5.290
Non-life underwriting risk	R0050	
Diversification	R0060	-849
Intangible asset risk	R0070	
Basic Solvency Capital Requirement	R0100	5.683

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	960
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	6.644
Capital add-on already set	R0210	
Solvency capital requirement	R0220	6.644
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	

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	1.459	32.005
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	1.573	
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

C0070
1.573
6.644
2.990
1.661
1.661
2.700
C0070
2.700