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

		00010
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	1.670
Investments (other than assets held for index-linked and unit-linked		
contracts)	R0070	126.441
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	545
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	120.072
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	
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	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
Total assets	R0500	239.075

Liabilities

Technical provisions - non-life	R0510	133.990
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	133.990
TP calculated as a whole	R0570	
Best estimate	R0580	129.005
Risk margin	R0590	4.985
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	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	
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	8.282
Total liabilities	R0900	142.843
Excess of assets over liabilities	R1000	96.232
Excess of assets over nabilities	171000	30.23

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									
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written]																
Gross - Direct Business	R0110	390.165													20-00			390.165
Gross - Proportional reinsurance accepted	R0120														20-00			0
Gross - Non-proportional reinsurance accepted	R0130			200				2-4	The state of the s		200	200			1			0
Reinsurers' share	R0140			1	1		!			!		!				1	1	0
Net	R0200	390.165																390.165
Premiums earned				1	!											!		
Gross - Direct Business	R0210	398.425			1		İ								23-62	The state of the s		398,425
Gross - Proportional reinsurance accepted	R0220	Ī		1	İ		İ	Ī		i		Ī	1		3-45			0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240														İ	1	İ	0
Net	R0300	398.425																398.425
Claims incurred																		
Gross - Direct Business	R0310	374.548			†		!								20-05			374,548
Gross - Proportional reinsurance accepted	R0320	i i		·	İ		İ	1		!		İ			20-02			0
Gross - Non-proportional reinsurance accepted	R0330			20-02	20-45						20-02	20-0			-			0
Reinsurers' share	R0340														T	1	1	0
Net	R0400	374.548																374.548
Changes in other technical provisions																		
Gross - Direct Business	R0410				1		İ								22-02-02-02-02-02-02-02-02-02-02-02-02-0	The state of the s		0
Gross - Proportional reinsurance accepted	R0420	T .		T	T	·	Ī	T		ː	·	Ī	1		3-4			0
Gross - Non-proportional reinsurance accepted	R0430															1		0
Reinsurers' share	R0440				1										Ţ	1		0
Net	R0500						ĺ			ĺ		ĺ						0
Expenses incurred	R0550	34.946																34.946
Other expenses	R1200		The state of the s	2-9			The state of the s	2-4			1	2-4		The state of the s	20-00-00-00-00-00-00-00-00-00-00-00-00-0	20-0	The state of the s	
Total expenses	R1300																	34,946

			Line of	Business for: lif	fe insurance ob	ligations		Life reinsuran	ce obligations		
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300	
Premiums written						<u> </u>	ļ				
Gross	R1410		<u> </u>	<u> </u>	<u>i</u>	<u>i</u>	<u> </u>			0	
Reinsurers' share	R1420									0	
Net	R1500									0	
Premiums earned	<u>i</u>		İ	Ĺ	İ	İ	i			1	
Gross	R1510									0	
Reinsurers' share	R1520									0	
Net	R1600									0	
Claims incurred			!		!						
Gross	R1610					T				0	
Reinsurers' share	R1620				Ī					0	
Net	R1700									0	
Changes in other technical provisions											
Gross	R1710				1		1			0	
Reinsurers' share	R1720		I	[Ī	T	T			0	
Net	R1800									0	
Expenses incurred	R1900									0	
Other expenses	R2500			10-0	200			20-05			
Total expenses	R2600										

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
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 Share premium account related to ordinary share	R0020			< ->	ļ	\leq
capital	R0030			\sim		\rightarrow
Initial funds, members' contributions or the	110000			$\langle \rangle$	t	$\langle - \rangle$
equivalent basic own - fund item for mutual and						
mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050		\sim		i	
Non-available subordinated mutual member			\sim			
accounts at group level	R0060				!	!
Surplus funds	R0070					
Non-available surplus funds at group level	R0080					
Preference shares	R0090		\sim			
			\leq		i	i
Non-available preference shares at group level	R0100					
Share premium account related to preference						
shares	R0110				Ļ	
Non-available share premium account related to						
preference shares at group level	R0120					
Reconciliation reserve	R0130	95.551	95.551	\sim	\sim	
Subordinated liabilities	R0140				<u> </u>	
Non-available subordinated liabilities at group level	R0150		\leq			
An amount equal to the value of net deferred tax assets	R0160		\sim	\sim		
The amount equal to the value of net deferred tax	RUIDU		<>	<>	< ->	
assets not available at the group level	R0170		\sim	><	><	
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				ļ	
Non-available minority interests at group level	R0210					
not be represented by the reconciliation reserve		\sim	${}^{\prime}$	\setminus	\sim	\sim
and do not meet the criteria to be classified as		\sim	\sim	\sim	\sim	\sim
Solvency II own funds			\longrightarrow	\longrightarrow	$\langle - \rangle$	$\langle \cdot \rangle$
not be represented by the reconciliation reserve				\sim		
and do not meet the criteria to be classified as	R0220	1.134	\leq	\leq	\leq	\leq
Deductions		\sim	\sim	\sim	\sim	\sim
					İ	
Deductions for participations in other financial						
undertakings, including non-regulated undertakings carrying out financial activities	R0230					
whereof deducted according to art 228 of the	NU23U					
Directive 2009/138/EC	R0240					><
Deductions for participations where there is non-	1102-10					
availability of information (Article 229)	R0250				İ	į l
Deduction for participations included by using D&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	2000	05.000				
	R0290	95.098	95.098			

Ancillary own funds		> <	$\geq <$	$\geq <$	$\geq <$	$\geq <$
Unpaid and uncalled ordinary share capital callable			$\overline{}$	$\overline{}$		
on demand	R0300			\sim		
Unpaid and uncalled initial funds, members'			\setminus	\setminus $/$		\ /
contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable			\sim	\times		\times
on demand	R0310		$/ \sim$			
Unpaid and uncalled preference shares callable on	110010		~~~	$\langle - \rangle$		·
demand	R0320					
A legally binding commitment to subscribe and pay			\sim	\sim		
for subordinated liabilities on demand	R0330		<u> </u>	$\langle \rangle$		
Letters of credit and guarantees under Article 96(2)	R0340			><		><
of the Directive 2009/138/EC	K0340		$\langle \rangle$	<>		
Letters of credit and guarantees other than under						
Article 96(2) of the Directive 2009/138/EC	R0350		\vee			
		$\overline{}$	$\overline{}$	$\overline{}$	$\overline{}$	\sim
Supplementary members calls under first			$\overline{}$			
subparagraph of Article 96(3) of the Directive			\sim	\times		
2009/138/EC Supplementary members calls - other than under	R0360					
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive						
2009/138/EC	R0370					
2009/138/EC	K0370		<>	<>		
Non available ancillary own funds at group level	R0380		\sim	><		
ther ancillary own funds	R0390					
otal ancillary own funds	R0400		>	>		
- In the second			$\overline{}$	$\overline{}$		
		\times	\times	\times	\times	\sim
wn funds of other financial sectors						
Credit institutions, investment firms, financial						$\overline{}$
institutions, alternative investment fund managers,						\sim
financial institutions	R0410					
Institutions for occupational retirement provision	D0400					
Non regulated entities carrying out financial	R0420					·
activities	R0430					\sim
activities	K0430					
Total own funds of other financial sectors	R0440					
wn funds when using the D&A, exclusively or in	110440					
ombination of method 1		\sim	\sim	\sim	\sim	\sim
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					
	R0460	><	><	><	><	><
Total available own funds to meet the		><	><	><	><	><
Total available own funds to meet the consolidated group SCR (excluding own funds	R0460	05.000	05.000	><	><	><
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the	R0520	95.098	95.098	><	><	>
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				><	><	×
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	95.098 95.098	95.098 95.098	><	><	>> >>
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 Total eligible own funds to meet the	R0520 R0530			><	>	>> >>
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			><	>	>>< >><
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S.25.01

Solvency Capital Requirement - for groups on Standard Formula

Coöperatie Eno U.A. (x € 1.000)

Gross	olyoncy	canital	requirement
Grosss	sorvency	(6210)[121	M (

		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	
Basic Solvency Capital Requirement	R0100	55.116

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	
Solvency capital requirement excluding capital add-on	R0200	66.863
Capital add-on already set	R0210	
Solvency capital requirement	R0220	66.863
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	25.738
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	K0510	<u> </u>
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	66.863

S.32.01

Undertakings in the scope of the group - Public Disclosure

Coöperatie Eno U.A. (x € 1.000)

Date of decision if art. 1, treatment of the undertaking the sapplied 1, treatment of the undertaking the same of the undertaking the same of the undertaking the same of the Other criteria Type of code of the ID of the undertaking Yes/No tification code of the undertaking Legal Name of the undertaking Type of undertaking Legal form C0010 C0020 C0040 C0070 C0080 C0180 C0190 C0200 C0210 C0220 C0230 C0060 C0240 Eno Zorgverzekeraar N.V 2 - Non life insurance undertaking 100.00% 100.00% 1 - Included in the scope 1 - Method 1: Full consolidation NL 724500QV16R1IENW5U12 1 - LEI Eno Aavnullende Verzekeringen N.V. 2 - Non life insurance undertaking 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 Naamloze Vennootschap NL 724500LHYB20MJ2KML78NL00001 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 100,00% 100,00% 100,00% 1 - Dominant 100,00% 1 - Included in the scope 1 - Method 1: Full consolidation 2 - Non-mutual NL 724500LHYB20MJ2KML78NL00002 2 - Specific code Eno Zorg B.V. 10 - Ancillary services undertaking as defined in Article 1 (53) 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 (53) 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 (53) 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 100,00% 100,00% 100,00% NL 724500LHYB20MJ2KML78NL00005 2 - Specific code Pegasus Kennis B.V. 10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Besloten Vennootschap 2 - Non-mutual 1 - Dominant 100,00% 1 - Included in the scope 1 - Method 1: Full consolidation NL 724500LHYB20MJ2KML78NL00006 2 - Specific code Cooperatie Eno U.A. 10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35 Coöperatie 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 Vecozo B.V. 10 - Ancillary services undertaking as defined in Article 1 (53) 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 b)

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	R0030	- i
Pension benefit surplus	R0050	4.070
Property, plant & equipment held for own use	R0060	1.670
Investments (other than assets held for index-linked and unit-linked	R0070	400 570
Contracts)	R0070	109.572
Property (other than for own use)		5.45
Holdings in related undertakings, including participations	R0090	545
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	103.984
Government Bonds	R0140	56.124
Corporate Bonds	R0150	47.860
Structured notes	R0160	<u> </u>
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	5.044
Derivatives	R0190	
Deposits other than cash equivalents	R0200	İ
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	20.700
		22.792
Reinsurance receivables	R0370	20.000
Receivables (trade, not insurance)	R0380	36.302
Own shares (held directly)	R0390	
<u> m</u>	R0400	
Cash and cash equivalents	R0410	49.207
Any other assets, not elsewhere shown	R0420	683
Total assets	R0500	220.227

Liabilities

Liabilities		
Technical provisions - non-life	R0510	131.850
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	131.850
TP calculated as a whole	R0570	
Best estimate	R0580	127.232
Risk margin	R0590	4.618
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	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	
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities in BOF	R0870	
Any other liabilities, not elsewhere shown	R0880	7.943
Total liabilities	R0900	140.364
Excess of assets over liabilities	R1000	79.862

S.05.01 Premiums, claims and expenses by line of business

Salland Zorgverzekeraar N.V. (x € 1.000)

			Lir	ne of Business for	r: non-life insuran	ice and reinsurar	nce obligations (d	direct business an	d accepted prop	ortional reinsura	ance)			Line of Busin	ness for: accepte	d non-proportion	al reinsurance	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written						<u> </u>												
Gross - Direct Business	R0110	361.559					1											361.559
Gross - Proportional reinsurance accepted	R0120													><				0
Gross - Non-proportional reinsurance accepted	R0130						The state of the s		The state of the s						1	T		0
Reinsurers' share	R0140														1]		0
Net	R0200	361.559																361.559
Premiums earned																		
Gross - Direct Business	R0210	369.759																369.759
Gross - Proportional reinsurance accepted	R0220	1				† !	1	1		}			1					0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240			the parties and the parties are the parties and the parties are the parties ar		1	1			1					İ	1	1	0
Net	R0300	369,759																369,759
Claims incurred																		
Gross - Direct Business	R0310	350,217			1	İ												350.217
Gross - Proportional reinsurance accepted	R0320	1			1	İ	1			İ	<u> </u>							0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340							-							1		1	0
Net	R0400	350,217																350,217
Changes in other technical provisions																		
Gross - Direct Business	R0410					†	!											0
Gross - Proportional reinsurance accepted	R0420	I				<u> </u>]			Ī	Ī	1						0
Gross - Non-proportional reinsurance accepted	R0430														1			0
Reinsurers' share	R0440														1	1	1	0
Net	R0500	Ì	Ì	İ	Ì	İ	İ			İ		Ì	i i			İ	İ	0
Expenses incurred	R0550	29.618																29,618
Other expenses	R1200	-						><					><					
Total expenses	R1300																	29.618

			Line of I	Business for: lif	e insurance obl	igations		Life reinsuran	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	İ	<u> </u>							0
Reinsurers' share	R1420									0
Net	R1500									0
Premiums earned		<u> </u>	<u> </u>							
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		İ							0
Net	R1800									0
Expenses incurred	R1900									0
Other expenses	R2500								><	
Total expenses	R2600									

S.17.01

Non - life Technical Provisions

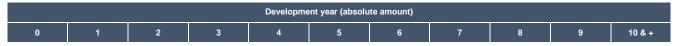
Salland Zorgverzekeraar N.V. (x € 1.000)

						Direct husir	ess and accen	ted proportional	reinsurance					Accen	ted non-proport	ional reinsuran	ce.	-
						Direct Buein	oco ana accep	tou proportional	romouraneo					71000	tou non propert	Non-		
		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	Miscellaneou s financial loss	Non- proportional health reinsurance	Non- proportional casualty reinsurance	proportional marine, aviation and transport reinsurance	Non- proportional property reinsurance	Total Non-Life obligations
		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								The sale									0
Technical Provisions calculated as a sum of BE and RM		-							The same of the sa	The same of the sa	The state of the s	The state of the s				The state of the s	The state of the s	
Best estimate				The state of the s			The state of the s	The state of the s	A STATE OF THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS NAMED IN COLUMN TWO IS	And the second s		And the Party of t	The state of the s	-	and the same of th	And the second s	and the same of th	\sim
Premium provisions		The state of the s		-	The state of the s			3-4	The same of the sa		The state of the s		-	The state of the s			The state of the s	\sim
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									The state of the s								7	\sim
Gross - Total Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0160 R0240	123.541																123.541
Net Best Estimate of Claims Provisions	R0250	124,317		†	i		<u> </u>				i	<u> </u>	†	·			i	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	110200	etract)							The state of the s	-							-	
TP as a whole	R0290																	0
Best estimate	R0300			İ	İ								İ					0
Risk margin	R0310	i	İ	†	i			†i					†				i	0
Technical provisions - total		(Abstract)						7000	2000		2000					7000		
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)



In Current S year (

Sum of years (cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110			C0170	C0180
Prior	R0100											0		R0100	0	
-11	R0140	121,734	76.519	9.314	219	(-157							R0140		2
-10	R0150	87.072	101.884	10.164	3.025	4	ı İ	<u> </u>	<u> </u>	<u> </u>				R0150		2
-9	R0160	119.051	126.287	9.713	670			!	1	į	į	į		R0160		2
-8	R0170	124.115	148.578	9.092	430		İ	i	i	i	i			R0170		:
-7	R0180	193.326	125.848	3.220	-282				!					R0180		;
-6	R0190	180.864	73.338	3.433	-530		İ	İ	İ					R0190		2
-5	R0200	189.348	70.686	2.442	-65									R0200		2
-4	R0210	214.459	91.824	2.532	186		j							R0210		3
-3	R0220	265.371	104.878	1.674	240									R0220	240	3
-2	R0230	264.152	104.250	9.879										R0230	9.879	3
-1	R0240	254.935	90.173											R0240	90.173	3
0	R0250	277.001												R0250	277.001	2
													Total	R0260	377.293	3.4

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

Year end (discounted data)

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100												R0100	
-11	R0140	93.450	5.811	0			1	1	1		1		R0140	
-10	R0150	111.885	16.540	7		į			1	1		1	R0150	
-9	R0160	131.119	4.338	0									R0160	
-8	R0170	131.802	10.811	0					1	1		-	R0170	
-7	R0180	132.420	4.556	0		İ	İ	İ	İ	İ	_		R0180	
-6	R0190	81,605	5.162	0			1			-			R0190	
-5	R0200	78.642	3.561	0			İ	İ	_				R0200	
-4	R0210	95,096	2.282	0				•					R0210	
-3	R0220	111.730	1.939	96									R0220	
-2	R0230	114,434	12,272	2.323		_							R0230	2.181
-1	R0240	102.313	10.295										R0240	9.649
0	R0250	102.444											R0250	99.291

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	64.349	64.349			
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	110220	and the last of the state of th				-0-
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0230	79.862	79.862			
Total basic own funds after deductions	R0290	79.862	79.862			
		and the state of t			the state of the s	and the state of t
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	R0310					
undertakings, callable on demand						
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				L	
Other ancillary own funds	R0390					
Total ancillary own funds	R0400			The state of the s		
Available and eligible own funds			the state of the s			
Total available own funds to meet the SCR	R0500	79.862	79.862			
Total available own funds to meet the MCR	R0510	79.862	79.862			
Total eligible own funds to meet the SCR	R0540	79.862	79.862			
Total eligible own funds to meet the MCR	R0550	79.862	79.862			
SCR	R0580	60.932				
MCR	R0600	23.038				
Ratio of Eligible own funds to SCR	R0620	131,07%				
Ratio of Eligible own funds to MCR	R0640	346.66%				
						The second secon
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	79.862				
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	64.349				
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 Expected profits included in future premiums (EPIFP)	R0790	^				
Total Expected profits included in future premiums (EFIFF)	1/1/30	0				

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

Salland Zorgverzekeraar N.V. $(x \in 1.000)$

Gross solvency capital requirement

$\boldsymbol{\cap}$	n	v.		7
u	u	ш	1	U

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	
Basic Solvency Capital Requirement	R0100	50.044

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
Capital add-on already set	R0210	
Solvency capital requirement	R0220	60.932
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. $(x \in 1.000)$

Linear formula component for non-life insurance and reinsurance obligations

		Non-life a	activities			
MCR calculation Non Life	MCR calculation Non Life					
		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

		Life ac	tivities
MCR calculation Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		
Total capital at risk for all life (re)insurance obligations	R0250		

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

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

C0070	
	23.038
	60.932
	27.419
	15.233
	23.038
	2.700
C0070	
	23.038
	23.038

Salland Aanvullende Verzekeringen N.V.



(bedragen weergegeven in duizenden euro's)

S.02.01 Balance Sheet

Salland Aanvullende Verzekeringen N.V. $(x \in 1.000)$

Solvency II value
C0010

		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	16.869
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	16.088
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	
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	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	7.201
Total assets	R0500	20.155

Liabilities

Excess of assets over liabilities	R1000	16.343
Total liabilities	R0900	3.812
Any other liabilities, not elsewhere shown	R0880	1.948
Subordinated liabilities in BOF	R0870	
Subordinated liabilities not in BOF	R0860	
Subordinated liabilities	R0850	
Payables (trade, not insurance)	R0840	
Reinsurance payables	R0830	
Insurance & intermediaries payables	R0820	
Financial liabilities other than debts owed to credit institutions	R0810	
Debts owed to credit institutions	R0800	
Derivatives	R0790	
Deferred tax liabilities	R0780	
Deposits from reinsurers	R0770	
Pension benefit obligations	R0760	
Provisions other than technical provisions	R0750	
Contingent liabilities	R0740 -	
Risk margin	R0720	
Best estimate	R0710	
TP calculated as a whole	R0700	
TP - index-linked and unit-linked	R0690	
Risk margin	R0680	
Best estimate	R0670	
TP calculated as a whole	R0660	
TP - life (excluding health and index-linked and unit-linked)	R0650	
Risk margin	R0640	
Best estimate	R0630	
TP calculated as a whole	R0620	
Technical provisions - health (similar to life)	R0610	
TP - life (excluding index-linked and unit-linked)	R0600	367
Best estimate Risk margin	R0580 R0590	1.497
TP calculated as a whole	R0570	0
Technical provisions - health (similar to non-life)	R0560	1.864
Risk margin	R0550	
Best estimate	R0540	
	R0530	
Technical provisions - non-life (excluding health) TP calculated as a whole		
Technical provisions - non-life	R0510	1.804
Technical provisions non-life	R0510	1.864

S.05.01

Premiums, claims and expenses by line of business

Salland Aanvullende Verzekeringen N.V. $(x \in 1.000)$

			Lir	ne of Business for	r: non-life insuran	ce and reinsurar	nce obligations (d	direct business an	d accepted prop	ortional reinsura	nce)			Line of Busir	ess for: accepte	d non-proportion	al reinsurance	
		Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110	28.606	<u>L</u>		1	i	l				l							28.606
Gross - Proportional reinsurance accepted	R0120																	C
Gross - Non-proportional reinsurance accepted	R0130								And the second second second second second second					***************************************	I			C
Reinsurers' share	R0140														[C
Net	R0200	28,606																28.606
Premiums earned																		
Gross - Direct Business	R0210	28.666	Ī								İ	Ī	İ					28.666
Gross - Proportional reinsurance accepted	R0220		} 			 		{				} 						0
Gross - Non-proportional reinsurance accepted	R0230																	0
Reinsurers' share	R0240														i	1		0
Net	R0300	28,666																28.666
Claims incurred																		
Gross - Direct Business	R0310	24.331										1					><	24.331
Gross - Proportional reinsurance accepted	R0320	1	İ	1	1	!	<u> </u>				l	İ	11					0
Gross - Non-proportional reinsurance accepted	R0330																	0
Reinsurers' share	R0340														!			0
Net	R0400	24,331		i e	İ						İ				İ	İ		24.331
Changes in other technical provisions		24.001		1														24.00
Gross - Direct Business	R0410				!						!	!	†					0
Gross - Proportional reinsurance accepted	R0420	-†	†	1	†	i	İ	1			t	†	†					
Gross - Non-proportional reinsurance accepted	R0430																	
Reinsurers' share	R0440														İ	1	!	0
Net	R0500	i	İ	İ	İ	İ	i	i i			i	İ	i i		i	İ	İ	0
Expenses incurred	R0550	5.328																5.328
Other expenses	R1200	0.020	-	-	-	-	-		With the Real Property lies and the least lies and the lies and the least lies and the least lies and the least lies and the least lies and the least lies and the least lies and the lies and the least lies and the least lies and the least lies and the least lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the lies and the	-		-	-	The same of the sa		-		0.020
Total expenses	R1300																	5.328

			Line of E	Business for: lif	e insurance obl	igations		Life reinsuran	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410		<u> </u>							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 busin	ness and accep	ted proportional	reinsurance					Accept	ed non-proport	ional reinsuran	ce:	
	Medica expensi insuranc	e insurance	Workers' compensation insurance	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	Miscellaneou s financial loss	Non- proportional health reinsurance	Non- proportional casualty reinsurance	Non- proportional marine, aviation and transport reinsurance	Non- proportional property reinsurance	Total Non-Life obligations
Technical provisions calculated as a whole R00*	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole R001	10	_	1														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 R005	50																0
Technical Provisions calculated as a sum of BE and RM																	$\geq \leq$
Best estimate																	$\geq \leq$
Premium provisions				The state of the s			2000	The state of the s	The state of the s	The state of the s	The state of the s	-	The state of the s			The state of the s	\sim
Gross - Total R006 Total recoverable from reinsurance/SPV and Finite Re after the adjustment	60	415															-415
for expected losses due to counterparty default R014																	0
Net Best Estimate of Premium Provisions R015	50	415				*****	The second	The sadder	The second second	***************************************	***************************************	1000	-	****	****	The section	-415
Claims provisions			The state of the s	-	The state of the s	The state of the s		The same of the sa	The state of the s		The state of the s		-	The state of the s	-	The state of the s	\sim
Gross - Total R016 Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default R024		912															1.912
Net Best Estimate of Claims Provisions R025	50 1	912		T	T T												1.912
Total Best estimate - gross R026		497															1.497
Total Best estimate - net R027	70 1	497															1.497
Risk margin R028	30	367		1	1				!		!	!					367
Amount of the transitional on Technical Provisions																	\sim
TP as a whole R029	90																0
Best estimate R030	00																0
Risk margin R03				I													0
Technical provisions - total									2000								\sim
Technical provisions - total R032	20 1	864															1.864
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total Technical provisions minus recoverables from reinsurance/SPV and Finite	30																0
Re- total R034	40 1	864															1.864

S.19.01

Non-life Insurance Claims Information

Salland Aanvullende Verzekeringen N.V. $(x \in 1.000)$



In Current Sum of years year (cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110			C0170	C0180
Prior	R0100			><								0		R0100	0	
-11	R0140	18.616	2.449	-24	1									R0140		1
-10	R0150	13.055	4.266	165	0									R0150		
-9	R0160	18.921	4.233	131	8	İ	İ	İ		İ				R0160		
-8	R0170	19.864	2.903	109	10									R0170		
-7	R0180	23.054	2.870	114	4						_			R0180		
-6	R0190	15.166	1.799	9	1	ļ	1	1		-				R0190		
-5	R0200	15.872	1.313	17	3		İ	İ						R0200		
-4	R0210	19.270	3.385	29	4									R0210		
-3	R0220	26.291	2.348	49	0									R0220		
-2	R0230	24,546	1.966	10										R0230	10	
-1	R0240	22.589	1.725											R0240	1.725	
0	R0250	22.658												R0250	22.658	
													Total	R0260	24.393	

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

Year end (discounted data)

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300			C0360
Prior	R0100]	R0100	
-11	R0140						1								
-10	R0150	5.036	0									ĺ			
-9	R0160	3.100	0											R0160	
-8	R0170	2.900	42											R0170	
-7	R0180	3.007	57											R0180	
-6	R0190	1.741	101		İ	İ	İ	İ						R0190	
-5	R0200	1.806	14											R0200	
-4	R0210	2.196	28											R0210	
-3	R0220	2.504	10		1									R0220	
-2	R0230	2.186	16			_								R0230	
-1	R0240	1.689	69											R0240	65
0	R0250	1,574												R0250	1.526

S.23.01 Own funds

Salland Aanvullende Verzekeringen N.V. $(x \in 1.000)$

		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		J			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	9.619	9.619			
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	1					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be	l					
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	NOZZO	and the last two and the state of the last two and the la				
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0230	40.040	40.040			
Total basic own tunds after deductions	R0290	16.343	16.343			
[1					
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			The state of the s		
Available and eligible own funds	<u> </u>			the state of the s		
Total available own funds to meet the SCR	R0500	16.343	16.343			
Total available own funds to meet the MCR	R0510	16.343	16.343			
Total eligible own funds to meet the SCR	R0540	16.343	16.343			
Total eligible own funds to meet the MCR	R0550	16.343	16.343			
SCR	R0580	6.344				
MCR	R0600	2.700				
Ratio of Eligible own funds to SCR	R0620	257.62%				
Ratio of Eligible own funds to MCR	R0640	605.29%				
Induo of Englishe own futuus to mon	10040		The state of the s			The state of the s
	1	C0060	The second secon	ſ		
Reconciliation reserve	ļ			I		
Excess of assets over liabilities	R0700	16.343		l		
Own shares (held directly and indirectly)	R0710			I		
Foreseeable dividends, distributions and charges	R0720			l .		
Other basic own fund items	R0730	6.724		ı		
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740			ı		
Reconciliation reserve	R0760	9.619		ı		
Expected profits				I		
Expected profits included in future premiums (EPIFP) - Life Business	R0770			ı		
			The state of the s	(
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	415	AND DESCRIPTION OF THE PARTY OF	1		
Expected profits included in future premiums (EPIFP) - Non-life business Total Expected profits included in future premiums (EPIFP)	R0780 R0790	415				

S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

Salland Aanvullende Verzekeringen N.V. $(x \in 1.000)$

		CUTTU
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	
Basic Solvency Capital Requirement	R0100	5.485

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
Capital add-on already set	R0210	
Solvency capital requirement	R0220	6.344
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. $(x \in 1.000)$

Linear formula component for non-life insurance and reinsurance obligations

		Non-life a	activities
MCR calculation Non Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	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	i	
General liability insurance and proportional reinsurance	R0090		
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Linear formula component for life insurance and reinsurance obligations

		Life ac	tivities
MCR calculation Life		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210		
Obligations with profit participation - future discretionary benefits	R0220		
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240		

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	1.418	
MCRL Result	R0200		

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	
	1.418
	6.348
	2.857
	1.587
	1.587
	2.700
C0070	
	2.700