

Bilag til SFCR 2018

S 02.01.01
Balance sheet

		Solvency II value C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	239.000,00
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	66.762.360,50
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	66.762.360,50
Government Bonds	R0140	
Corporate Bonds	R0150	66.762.360,50
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
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	
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life	R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	
Own shares (held directly)	R0390	
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0410	3.013.524,87
Any other assets, not elsewhere shown	R0420	10.293.767,95
Total assets	R0500	80.308.653,32

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Liabilities		
Technical provisions – non-life	R0510	5.271.957,44
Technical provisions – non-life (excluding health)	R0520	5.271.957,44
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	4.100.000,00
Risk margin	R0550	1.171.957,44
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	
Risk margin	R0590	
Technical provisions - life (excluding index-linked and unit-linked)	R0600	5.558.272,30
Technical provisions - health (similar to life)	R0610	5.558.272,30
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	4.322.667,00
Risk margin	R0640	1.235.605,30
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	
Risk margin	R0680	
Technical provisions – index-linked and unit-linked	R0690	
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	
Risk margin	R0720	
Other technical provisions	R0730	
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 Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	
Any other liabilities, not elsewhere shown	R0880	631.548,95
Total liabilities	R0900	11.461.778,69
Excess of assets over liabilities	R1000	68.846.874,63

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Life and Health SLT Technical Provisions

	Index-linked and unit-linked insurance		Other life insurance		Annuities stemming from non-life insurance contracts and C0090
	Insurance with profit participation C0020	Contracts without options and guarantees C0040	Contracts with options or guarantees C0050	Contracts with options or guarantees C0080	
R0010 Technical provisions calculated as a whole					
R0020 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole					
R0030 Technical provisions calculated as a sum of BE and RM					
R0080 Gross Best Estimate					
R0090 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default					
R0100 Best estimate minus recoverables from reinsurance/SPV and Finite Re - total Risk Margin					
R0110 Amount of the transitional on Technical Provisions					
R0120 Technical Provisions calculated as a whole					
R0130 Best estimate					
R0200 Risk margin					
R0200 Technical provisions - total					
R0010 Technical provisions calculated as a whole					
R0020 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole					
R0030 Technical provisions calculated as a sum of BE and RM					
R0080 Gross Best Estimate					
R0090 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default					
R0100 Best estimate minus recoverables from reinsurance/SPV and Finite Re - total Risk Margin					
R0110 Amount of the transitional on Technical Provisions					
R0120 Technical Provisions calculated as a whole					
R0130 Best estimate					
R0200 Risk margin					
R0200 Technical provisions - total					

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Non-Life Technical Provisions

	Medical expense insurance C0020	Income protection insurance C0030	Workers' compensation insurance C0040	Motor vehicle liability insurance C0050	Other motor insurance C0060	Marine, aviation and transport insurance C0070	Fire and other damage to property insurance C0080	General liability insurance C0090	Credit and suretyship insurance C0100
R0010	Direct business and accepted proportional reinsurance								
Technical provisions calculated as a whole									
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole									
R0050									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
R0060									
Gross									
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default									
R0140									
Net Best Estimate of Premium Provisions									
R0150									
Claims provisions									
R0160									
Gross									
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default									
R0240									
Net Best Estimate of Claims Provisions									
R0250									
Total Best estimate - gross									
R0260									
Total Best estimate - net									
R0270									
Risk margin									
R0280									
Amount of the transitional on Technical Provisions									
R0290									
Technical Provisions calculated as a whole									
R0300									
Best estimate									
R0310									
Risk margin									
R0320									
Technical provisions - total									
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total									
R0330									
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total									
R0340									
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total									

	Direct business and accepted proportional reinsurance				Accepted non-proportional reinsurance				Total Non-Life obligation
	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		
	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180	
R0010									
Technical provisions calculated as a whole									
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to TP calculated as a whole									
R0050									
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									0
Gross									0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default									0
R0140									
Net Best Estimate of Premium Provisions									0
R0150									
Claims provisions									4.100.000
Gross									
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default									4.100.000
R0240									
Net Best Estimate of Claims Provisions									4.100.000
R0250									
Total Best estimate - gross									4.100.000
R0260									
Total Best estimate - net									1.171.957
R0270									
Risk margin									
Amount of the transitional on Technical Provisions									
R0290									
Technical Provisions calculated as a whole									5.271.957
R0300									
Best estimate									0
R0310									
Risk margin									
R0320									
Technical provisions - total									5.271.957
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default									0
R0330									
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total									5.271.957
R0340									

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Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010					
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	30.000.000	30.000.000			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070	38.846.875	38.846.875			
Preference shares	R0090	0				
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	0				
Subordinated liabilities	R0140	0				
An amount equal to the value of net deferred tax assets	R0160	0				0
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	68.846.875	68.846.875			0
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					

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Total ancillary own funds						
		Total	Tier 1 -	Tier 1 - restricted	Tier 2	Tier 3
		C0010	unrestricted	C0030	C0040	C0050
			C0020			
Total available own funds to meet the MCR	R0400					
Total eligible own funds to meet the SCR						
Total eligible own funds to meet the MCR	R0500	68.846.875	68.846.875			0
SCR	R0510	68.846.875	68.846.875			
MCR	R0540	68.846.875	68.846.875			0
Ratio of Eligible own funds to SCR	R0550	68.846.875	68.846.875			
Ratio of Eligible own funds to MCR	R0580	27.750.000				
	R0600	27.750.000				
	R0620	248,10%				
	R0640	248,10%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	68.846.874,63
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	68.846.874,63
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	

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Basic Solvency Capital Requirement

Basic Solvency Capital Requirement				
Article 112	Z0010			
		Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
		C0030	C0040	C0050
Market risk	R0010	3.967.481	3.967.481	
Counterparty default risk	R0020	665.571	665.571	
Life underwriting risk	R0030	0	0	
Health underwriting risk	R0040	313.570	313.570	
Non-life underwriting risk	R0050	12.571.194	12.571.194	
Diversification	R0060	-3.037.869	-3.037.869	
Intangible asset risk	R0070	0	0	
Basic Solvency Capital Requirement	R0100	14.479.947	14.479.947	

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Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCRNL Result	R0010	1.368.010

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		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		
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040	4.269.658	0
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060	0	0
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080		0
General liability insurance and proportional reinsurance	R0090	4.100.000	6.444.830
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		

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Overall MCR calculation

		C0070
Linear MCR	R0300	1.368.010
SCR	R0310	14.794.947
MCR cap	R0320	
MCR floor	R0330	
Combined MCR	R0340	3.698.737
Absolute floor of the MCR	R0350	27.750.000
Minimum Capital Requirement	R0400	27.750.000