

SpareBank 1 Forsikring AS

Vedlegg til Rapport om
Solvens og Finansiell stilling

Kvantitative rapporter

31 December

2017

(Monetary amounts in NOK thousands)

General information

Undertaking name	SpareBank 1 Forsikring AS
Undertaking identification code	915651321
Type of code of undertaking	Specific code
Type of undertaking	Undertakings pursuing both life and non-life insurance activity
Country of authorisation	NO
Language of reporting	en
Reporting reference date	31 December 2017
Currency used for reporting	NOK
Accounting standards	Local GAAP
Method of Calculation of the SCR	Standard formula
Matching adjustment	No use of matching adjustment
Volatility adjustment	Use of volatility adjustment
Transitional measure on the risk-free interest rate	No use of transitional measure on the risk-free interest rate
Transitional measure on technical provisions	No use of transitional measure on technical provisions

List of reported templates

- S.02.01.02 - Balance sheet
- S.05.01.02 - Premiums, claims and expenses by line of business
- S.05.01.02 - Premiums, claims and expenses by line of business
- S.12.01.02 - Life and Health SLT Technical Provisions
- S.17.01.02 - Non-Life Technical Provisions
- S.19.01.21 - Non-Life insurance claims
- S.22.01.21 - Impact of long term guarantees measures and transitionals
- S.23.01.01 - Own Funds
- S.25.01.21 - Solvency Capital Requirement - for undertakings on Standard Formula
- S.28.02.01 - Minimum Capital Requirement - Both life and non-life insurance activity

S.02.01.02

Balance sheet

		Solvency II value
		C0010
	Assets	
R0030	Intangible assets	0
R0040	Deferred tax assets	0
R0050	Pension benefit surplus	0
R0060	Property, plant & equipment held for own use	0
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	29 074 395
R0080	<i>Property (other than for own use)</i>	2 585
R0090	<i>Holdings in related undertakings, including participations</i>	5 190 291
R0100	<i>Equities</i>	5 154
R0110	<i>Equities - listed</i>	0
R0120	<i>Equities - unlisted</i>	5 154
R0130	<i>Bonds</i>	16 617 796
R0140	<i>Government Bonds</i>	2 355 058
R0150	<i>Corporate Bonds</i>	14 262 738
R0160	<i>Structured notes</i>	0
R0170	<i>Collateralised securities</i>	0
R0180	<i>Collective Investments Undertakings</i>	6 713 315
R0190	<i>Derivatives</i>	52 224
R0200	<i>Deposits other than cash equivalents</i>	0
R0210	<i>Other investments</i>	493 030
R0220	Assets held for index-linked and unit-linked contracts	24 894 457
R0230	Loans and mortgages	0
R0240	<i>Loans on policies</i>	0
R0260	<i>Other loans and mortgages</i>	0
R0270	Reinsurance recoverables from:	436 465
R0280	<i>Non-life and health similar to non-life</i>	123 065
R0290	<i>Non-life excluding health</i>	0
R0300	<i>Health similar to non-life</i>	123 065
R0310	<i>Life and health similar to life, excluding index-linked and unit-linked</i>	313 400
R0320	<i>Health similar to life</i>	300 786
R0330	<i>Life excluding health and index-linked and unit-linked</i>	12 614
R0340	<i>Life index-linked and unit-linked</i>	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	74 443
R0370	Reinsurance receivables	0
R0380	Receivables (trade, not insurance)	52 082
R0390	Own shares (held directly)	0
R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
R0410	Cash and cash equivalents	308 763
R0420	Any other assets, not elsewhere shown	93 639
R0500	Total assets	54 934 243

S.02.01.02

Balance sheet

		Solvency II value
		C0010
	Liabilities	
R0510	Technical provisions - non-life	306 767
R0520	<i>Technical provisions - non-life (excluding health)</i>	0
R0530	<i>TP calculated as a whole</i>	0
R0540	<i>Best Estimate</i>	0
R0550	<i>Risk margin</i>	0
R0560	<i>Technical provisions - health (similar to non-life)</i>	306 767
R0570	<i>TP calculated as a whole</i>	0
R0580	<i>Best Estimate</i>	291 958
R0590	<i>Risk margin</i>	14 809
R0600	Technical provisions - life (excluding index-linked and unit-linked)	17 932 041
R0610	<i>Technical provisions - health (similar to life)</i>	4 051 258
R0620	<i>TP calculated as a whole</i>	0
R0630	<i>Best Estimate</i>	2 328 370
R0640	<i>Risk margin</i>	1 722 887
R0650	<i>Technical provisions - life (excluding health and index-linked and unit-linked)</i>	13 880 783
R0660	<i>TP calculated as a whole</i>	0
R0670	<i>Best Estimate</i>	11 986 027
R0680	<i>Risk margin</i>	1 894 756
R0690	Technical provisions - index-linked and unit-linked	23 519 989
R0700	<i>TP calculated as a whole</i>	0
R0710	<i>Best Estimate</i>	22 322 760
R0720	<i>Risk margin</i>	1 197 229
R0740	Contingent liabilities	0
R0750	Provisions other than technical provisions	0
R0760	Pension benefit obligations	13 389
R0770	Deposits from reinsurers	300 149
R0780	Deferred tax liabilities	2 413 203
R0790	Derivatives	14 373
R0800	Debts owed to credit institutions	0
R0810	Financial liabilities other than debts owed to credit institutions	4 936
R0820	Insurance & intermediaries payables	198 914
R0830	Reinsurance payables	25 806
R0840	Payables (trade, not insurance)	761 614
R0850	Subordinated liabilities	1 000 000
R0860	<i>Subordinated liabilities not in BOF</i>	0
R0870	<i>Subordinated liabilities in BOF</i>	1 000 000
R0880	Any other liabilities, not elsewhere shown	139 700
R0900	Total liabilities	46 630 881
R1000	Excess of assets over liabilities	8 303 363

S.12.01.02

Life and Health SLT Technical Provisions

	Index-linked and unit-linked insurance			Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, including Unit-Linked)	Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
	Insurance with profit participation	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees				Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees				
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
R0010 Technical provisions calculated as a whole										0						0
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										0						0

Technical provisions calculated as a sum of BE and RM

Best estimate

R0030 Gross Best Estimate	18 166 788		22 322 760					-6 180 761			34 308 788			2 328 370			2 328 370
R0080 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	0		0					12 614			12 614			300 786			300 786
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re	18 166 788		22 322 760	0				-6 193 375	0		34 296 173			2 027 584	0		2 027 584
R0100 Risk margin	578 381	1 197 229			1 316 375						3 091 985	1 722 887					1 722 887
R0110 Amount of the transitional on Technical Provisions											0						0
R0120 Best estimate								0			0						0
R0130 Risk margin											0						0
R0200 Technical provisions - total	18 745 169	23 519 989			-4 864 386						37 400 773	4 051 258					4 051 258

S.19.01.21

Non-Life insurance claims

Total Non-life business

Z0020 Accident year / underwriting year

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	C0010	C0020	C0030	C0040	Development year						C0110	C0170	C0180	
	0	1	2	3	4	5	6	7	8	9	10 & +	In Current year	Sum of years (cumulative)	
R0100	Prior											4 358	4 358	4 358
R0160	2008	8 780	14 815	11 401	7 447	4 892	3 404	7 033	2 895	1 355	2 447		2 447	64 469
R0170	2009	7 078	14 622	12 483	12 247	5 356	3 705	7 999	3 291	803			803	67 585
R0180	2010	7 252	14 483	15 415	6 644	5 195	9 487	7 983	2 970				2 970	69 429
R0190	2011	10 877	23 968	10 328	7 226	9 647	6 643	4 827					4 827	73 516
R0200	2012	10 972	22 070	8 058	14 448	4 978	10 121						10 121	70 646
R0210	2013	14 518	19 795	12 788	11 014	10 711							10 711	68 825
R0220	2014	19 386	33 820	9 441	12 979								12 979	75 626
R0230	2015	29 691	32 468	12 000									12 000	74 159
R0240	2016	31 215	27 768										27 768	58 983
R0250	2017	36 366											36 366	36 366
R0260												Total	125 349	663 960

(absolute amount)

Year	C0200	C0210	C0220	C0230	Development year						C0300	C0360	
	0	1	2	3	4	5	6	7	8	9	10 & +	Year end (discounted data)	
R0100	Prior											5 784	5 572
R0160	2008	0	0	0	0	0	0	0	6 474	4 959		4 778	
R0170	2009	0	0	0	0	0	0	0	9 839	6 815		6 566	
R0180	2010	0	0	0	0	0	15 017	10 393				10 014	
R0190	2011	0	0	0	0	25 654	15 966					15 383	
R0200	2012	0	0	0	0	38 769	28 340					27 305	
R0210	2013	0	0	0	49 846	40 641						39 157	
R0220	2014	0	0	58 664	42 976							41 406	
R0230	2015	0	72 519	60 885								58 661	
R0240	2016	118 032	76 367									73 578	
R0250	2017	118 693										114 358	
R0260												Total	396 778

S.22.01.21

Impact of long term guarantees measures and transitionals

	Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
	C0010	C0030	C0050	C0070	C0090
R0010 Technical provisions	41 758 798	0	0	218 956	0
R0020 Basic own funds	9 303 363	0	0	-163 410	0
R0050 Eligible own funds to meet Solvency Capital Requirement	9 303 363	0	0	-163 410	0
R0090 Solvency Capital Requirement	5 569 734	0	0	92 229	0
R0100 Eligible own funds to meet Minimum Capital Requirement	8 540 212	0	0	-158 799	0
R0110 Minimum Capital Requirement	1 392 434	0	0	23 057	0

S.23.01.01

Own Funds

Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35

R0010	Ordinary share capital (gross of own shares)
R0030	Share premium account related to ordinary share capital
R0040	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings
R0050	Subordinated mutual member accounts
R0070	Surplus funds
R0090	Preference shares
R0110	Share premium account related to preference shares
R0130	Reconciliation reserve
R0140	Subordinated liabilities
R0160	An amount equal to the value of net deferred tax assets
R0180	Other own fund items approved by the supervisory authority as basic own funds not specified above
R0220	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
R0230	Deductions for participations in financial and credit institutions
R0290	Total basic own funds after deductions

Ancillary own funds

R0300	Unpaid and uncalled ordinary share capital callable on demand
R0310	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
R0330	A legally binding commitment to subscribe and pay for subordinated liabilities on demand
R0340	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
R0350	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
R0360	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0370	Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0390	Other ancillary own funds
R0400	Total ancillary own funds

Available and eligible own funds

R0500	Total available own funds to meet the SCR
R0510	Total available own funds to meet the MCR
R0540	Total eligible own funds to meet the SCR
R0550	Total eligible own funds to meet the MCR

R0580	SCR
R0600	MCR
R0620	Ratio of Eligible own funds to SCR
R0640	Ratio of Eligible own funds to MCR

Reconciliation reserve

R0700	Excess of assets over liabilities
R0710	Own shares (held directly and indirectly)
R0720	Foreseeable dividends, distributions and charges
R0730	Other basic own fund items
R0740	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
R0760	Reconciliation reserve

Expected profits

R0770	Expected profits included in future premiums (EPIFP) - Life business
R0780	Expected profits included in future premiums (EPIFP) - Non- life business
R0790	Total Expected profits included in future premiums (EPIFP)

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
348 400	348 400		0	
481 500	481 500		0	
0	0		0	
0		0	0	0
0	0			
0		0	0	0
0		0	0	0
7 431 825	7 431 825			
1 000 000		0	1 000 000	0
0				0
41 637	0	0	41 637	0
0				
0	0	0	0	
9 303 363	8 261 725	0	1 041 637	0

0				
0				
0				
0				
0				
0				
0				
0				
0				
0			0	0

9 303 363	8 261 725	0	1 041 637	0
9 303 363	8 261 725	0	1 041 637	
9 303 363	8 261 725	0	1 041 637	0
8 540 212	8 261 725	0	278 487	

5 569 734
1 392 434
167.03%
613.33%

C0060
8 303 363
0
871 537
0
7 431 825

8 336 082
102 393
8 438 474

S.25.01.21

Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010 Market risk	4 768 208		
R0020 Counterparty default risk	115 334		
R0030 Life underwriting risk	5 114 352		
R0040 Health underwriting risk	2 301 810		
R0050 Non-life underwriting risk	0		
R0060 Diversification	-3 441 165		
R0070 Intangible asset risk	0		
R0100 Basic Solvency Capital Requirement	8 858 538		
Calculation of Solvency Capital Requirement	C0100		
R0130 Operational risk	185 079		
R0140 Loss-absorbing capacity of technical provisions	-1 617 305		
R0150 Loss-absorbing capacity of deferred taxes	-1 856 578		
R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0		
R0200 Solvency Capital Requirement excluding capital add-on	5 569 734		
R0210 Capital add-ons already set	0		
R0220 Solvency capital requirement	5 569 734		
Other information on SCR			
R0410 Total amount of Notional Solvency Capital Requirements for remaining part	0		
R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds	0		
R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0		
R0440 Diversification effects due to RFF nSCR aggregation for article 304	0		

5.28.02.01

Minimum Capital Requirement - Both life and non-life insurance activity

		Non-life activities	Life activities			Non-life activities	Life activities																																																																																																				
		MCR _(NL,NL) Result	MCR _(NL,L) Result																																																																																																								
		C0010	C0020																																																																																																								
R0010	Linear formula component for non-life insurance and reinsurance obligations	43 061	0																																																																																																								
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		C0130																																																																																																									
R0300	Overall MCR calculation	Linear MCR	1 039 981																																																																																																								
R0310	SCR	5 569 734																																																																																																									
R0320	MCR cap	2 506 380																																																																																																									
R0330	MCR floor	1 392 434																																																																																																									
R0340	Combined MCR	1 392 434																																																																																																									
R0350	Absolute floor of the MCR	35 238																																																																																																									
R0400	Minimum Capital Requirement	1 392 434																																																																																																									
		C0140		C0150																																																																																																							
R0500	Notional non-life and life MCR calculation	Notional linear MCR	43 061	996 919																																																																																																							
R0510	Notional SCR excluding add-on (annual or latest calculation)	230 620	5 339 114																																																																																																								
R0520	Notional MCR cap	103 779	2 402 601																																																																																																								
R0530	Notional MCR floor	57 655	1 334 778																																																																																																								
R0540	Notional combined MCR	57 655	1 334 778																																																																																																								
R0550	Absolute floor of the notional MCR	23 810	35 238																																																																																																								
R0560	Notional MCR	57 655	1 334 778																																																																																																								