

Vedlegg 1 - Balansen
S.02.01

Thousand

| Assets | | Solvency II value |
|--|--------------|-------------------|
| | | C0010 |
| Goodwill | R0010 | |
| Deferred acquisition costs | R0020 | |
| Intangible assets | R0030 | 0 |
| Deferred tax assets | R0040 | 0 |
| Pension benefit surplus | R0050 | 0 |
| Property, plant & equipment held for own use | R0060 | 5 626 |
| Investments (other than assets held for index-linked and unit-linked funds) | R0070 | 679 054 |
| Property (other than for own use) | R0080 | 0 |
| Participations | R0090 | 296 |
| Equities | R0100 | 8 284 |
| Equities - listed | R0110 | 0 |
| Equities - unlisted | R0120 | 8 284 |
| Bonds | R0130 | 0 |
| Government Bonds | R0140 | 0 |
| Corporate Bonds | R0150 | 0 |
| Structured notes | R0160 | 0 |
| Collateralised securities | R0170 | 0 |
| Investment funds | R0180 | 670 474 |
| Derivatives | R0190 | 0 |
| Deposits other than cash equivalents | R0200 | 0 |
| Other investments | R0210 | 0 |
| Assets held for index-linked and unit-linked funds | R0220 | 0 |
| Loans & mortgages | R0230 | 0 |
| Loans on policies | R0240 | 0 |
| Loans & mortgages to individuals | R0250 | 0 |
| Other loans & mortgages | R0260 | 0 |
| Reinsurance recoverables from: | R0270 | 366 924 |
| Non-life and health similar to non-life | R0280 | 326 033 |
| Non-life excluding health | R0290 | 179 886 |
| Health similar to non-life | R0300 | 146 146 |
| Life and health similar to life, excluding health and indexlinked | R0310 | 40 891 |
| Health similar to life | R0320 | 40 891 |
| Life excluding health and index-linked and unit-linked | R0330 | 0 |
| Life index-linked and unit-linked | R0340 | 0 |
| Deposits to cedants | R0350 | 0 |
| Insurance & intermediaries receivables | R0360 | 0 |
| Reinsurance receivables | R0370 | 55 732 |
| Receivables (trade, not insurance) | R0380 | 33 163 |
| Own shares | R0390 | 0 |
| Amounts due in respect of own fund items or initial fund called up but not yet paid in | R0400 | 0 |
| Cash and cash equivalents | R0410 | 35 551 |
| Any other assets, not elsewhere shown | R0420 | 0 |
| Total assets | R0500 | 1 176 050 |

| Liabilities | | Solvency II value |
|---|--------------|-------------------|
| Technical provisions – non-life | R0510 | 389 977 |
| Technical provisions – non-life (excluding health) | R0520 | 225 509 |
| TP calculated as a whole | R0530 | 0 |
| Best Estimate | R0540 | 219 920 |
| Risk margin | R0550 | 5 589 |
| Technical provisions - health (similar to non-life) | R0560 | 164 468 |
| TP calculated as a whole | R0570 | 0 |
| Best Estimate | R0580 | 159 971 |
| Risk margin | R0590 | 4 498 |
| Technical provisions - life (excluding index-linked and unitlinked) | R0600 | 49 439 |
| Technical provisions - health (similar to life) | R0610 | 49 439 |
| TP calculated as a whole | R0620 | 0 |
| Best Estimate | R0630 | 48 081 |
| Risk margin | R0640 | 1 357 |
| Technical provisions - life (excluding health and index-linked and unit-linked) | R0650 | 0 |
| TP calculated as a whole | R0660 | 0 |
| Best Estimate | R0670 | 0 |
| Risk margin | R0680 | 0 |
| Technical provisions – index-linked and unit-linked | R0690 | 0 |
| TP calculated as a whole | R0700 | 0 |
| Best Estimate | R0710 | 0 |
| Risk margin | R0720 | 0 |
| Other technical provisions | R0730 | |
| Contingent liabilities | R0740 | 0 |
| Provisions other than technical provisions | R0750 | 0 |
| Pension benefit obligations | R0760 | 0 |
| Deposits from reinsurers | R0770 | 0 |
| Deferred tax liabilities | R0780 | 15 975 |
| Derivatives | R0790 | 0 |
| Debts owed to credit institutions | R0800 | 0 |
| Financial liabilities other than debts owed to credit institutions | R0810 | 0 |
| Insurance & intermediaries payables | R0820 | 122 685 |
| Reinsurance payables | R0830 | 286 080 |
| Payables (trade, not insurance) | R0840 | 11 556 |
| Subordinated liabilities | R0850 | 22 000 |
| Subordinated liabilities not in BOF | R0860 | 0 |
| Subordinated liabilities in BOF | R0870 | 22 000 |
| Any other liabilities, not elsewhere shown | R0880 | 39 940 |
| Total liabilities | R0900 | 937 653 |
| Excess of assets over liabilities | | Solvency II value |
| Excess of assets over liabilities | R1000 | 238 397 |

Vedlegg 2 - Premier, erstatningsutgifter og omkostninger etter land
S.04.05

Thousand

| Non-life | | Norway | Sweden |
|--------------------------|-------|-------------|-------------|
| | | C0010 | C0010 |
| Premiums written | | | |
| Gross - Direct Business | R0020 | 578 726 289 | 100 089 995 |
| Premiums earned | | | |
| Gross - Direct Business | R0030 | 607 840 261 | 88 413 521 |
| Claims incurred | | | |
| Gross - Direct Business | R0040 | 452 815 601 | 22 158 212 |
| Expenses incurred | | | |
| Gross - Direct Business | R0050 | 180 547 202 | 26 120 849 |

| Life | | Norway | Sweden |
|--------------------------|-------|------------|-----------|
| | | C0030 | C0030 |
| Premiums written | | | |
| Gross | R1020 | 58 622 762 | 9 574 567 |
| Premiums earned | | | |
| Gross | R1030 | 57 694 642 | 8 172 742 |
| Claims incurred | | | |
| Gross | R1040 | 34 777 591 | 7 179 742 |
| Expenses incurred | | | |
| Gross | R1050 | 17 847 910 | 2 915 011 |

Vedlegg 4 – Forsikringstekniske avsetninger håndtert som livsforsikring
S.12.01

| | | Health insurance | | Total (Health similar to life insurance) |
|--|-------|------------------|--|--|
| | | | Contracts without options and guarantees | |
| | | C0160 | C0170 | C0210 |
| TP calculated as a whole | R0010 | 0 | | 0 |
| Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default | R0020 | 0 | | 0 |
| Technical provisions calculated as a sum of BE and RM (Non-Replicable portfolio) | | | | |
| Best Estimate | | | | |
| Gross Best Estimate | R0030 | | 48 081 | 48 081 |
| Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default | R0080 | | 40 891 | 40 891 |
| Best estimate minus recoverables from reinsurance and SPV - total | R0090 | | 7 190 | 7 190 |
| Risk margin | R0100 | 1 357 | | 1 357 |
| Technical provisions - total | R0200 | 49 439 | | 49 439 |

Vedlegg 5 – Forsikringstekniske avsetninger håndtert som skadeforsikring

S.17.01

| | | Direct business and accepted 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 | Assistance | |
| | | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0120 | C0180 |
| TP calculated as a whole | R0010 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default | R0050 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Technical provisions calculated as a sum of BE and RM (Non-Replicable portfolio) | | | | | | | | | | | |
| Best Estimate | | | | | | | | | | | |
| Premium provisions | | | | | | | | | | | |
| Gross - Total | R0060 | -333 | -11 219 | -6 082 | 13 141 | 15 809 | 598 | -27 815 | -2 110 | -403 | -18 414 |
| Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default | R0140 | 2 704 | 9 608 | 2 062 | 26 250 | 31 748 | 1 686 | 2 289 | -175 | 4 248 | 80 421 |
| Net Best Estimate of Premium Provisions | R0150 | -3 037 | -20 827 | -8 145 | -13 108 | -15 939 | -1 088 | -30 104 | -1 935 | -4 652 | -98 834 |
| Claim provisions | | | | | | | | | | | |
| Gross - Total | R0160 | 3 945 | 66 647 | 107 013 | 30 604 | 36 472 | 2 867 | 130 035 | 18 773 | 1 947 | 398 304 |
| Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default | R0240 | 3 550 | 55 354 | 72 868 | 17 523 | 20 915 | 1 733 | 72 372 | 0 | 1 298 | 245 612 |
| Net Best Estimate of Claims Provisions | R0250 | 394 | 11 293 | 34 145 | 13 082 | 15 557 | 1 135 | 57 663 | 18 773 | 649 | 152 692 |
| Total Best estimate - gross | R0260 | 3 612 | 55 428 | 100 931 | 43 746 | 52 281 | 3 465 | 102 220 | 16 664 | 1 544 | 379 890 |
| Total Best estimate - net | R0270 | -2 643 | -9 534 | 26 001 | -27 | -382 | 46 | 27 559 | 16 839 | -4 002 | 53 858 |
| Risk margin | R0280 | 100 | 1 688 | 2 710 | 775 | 924 | 73 | 3 293 | 475 | 49 | 10 087 |
| Technical provisions - total | | | | | | | | | | | |
| Technical provisions - total | R0320 | 3 712 | 57 116 | 103 641 | 44 521 | 53 205 | 3 538 | 105 513 | 17 139 | 1 593 | 389 977 |
| Total Recoverables from reinsurance and SPV after the adjustment for expected losses due to counterparty default | R0330 | 6 254 | 64 962 | 74 930 | 43 772 | 52 663 | 3 419 | 74 661 | -175 | 5 546 | 326 033 |
| Technical provisions minus recoverables from reinsurance and SPV - total | R0340 | -2 543 | -7 846 | 28 711 | 748 | 542 | 119 | 30 852 | 17 314 | -3 953 | 63 945 |

Vedlegg 6 – Erstatninger i skadeforsikring (samlet alle bransjer). Avviklingstrekanter for brutto erstatninger og brutto beste estimat S.19.01

Gross Claims Paid (non-cumulative)

| Year | Development year | | | | | | | | | | | In current year | Sum of years (cumulative) | |
|--------------|------------------|---------|---------|--------|--------|-------|-------|-------|-------|-------|-------|-----------------|---------------------------|------------------|
| | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | | | |
| | C0010 | C0020 | C0030 | C0040 | C0050 | C0060 | C0070 | C0080 | C0090 | C0100 | C0110 | | | C0170 |
| Prior | R0100 | | | | | | | | | | | 2 111 | 2 111 | 2 111 |
| N-9 | R0160 | 65 816 | 43 644 | 11 384 | 13 407 | 9 260 | 8 779 | 719 | 7 | 2 | 141 | | 141 | 153 158 |
| N-8 | R0170 | 60 714 | 22 552 | 5 734 | 11 746 | 3 985 | 105 | 105 | 43 | 161 | | | 161 | 105 145 |
| N-7 | R0180 | 70 098 | 60 650 | 12 053 | 23 562 | 7 086 | 836 | 1 617 | 52 | | | | 52 | 175 953 |
| N-6 | R0190 | 80 908 | 34 347 | 15 168 | 4 156 | 1 964 | 554 | 417 | | | | | 417 | 137 515 |
| N-5 | R0200 | 88 009 | 34 450 | 9 194 | 5 177 | 3 086 | 692 | | | | | | 692 | 140 608 |
| N-4 | R0210 | 83 333 | 28 346 | 14 183 | 847 | 5 264 | | | | | | | 5 264 | 131 974 |
| N-3 | R0220 | 92 692 | 47 407 | 10 584 | 19 298 | | | | | | | | 19 298 | 169 982 |
| N-2 | R0230 | 123 230 | 78 418 | 32 568 | | | | | | | | | 32 568 | 234 215 |
| N-1 | R0240 | 218 881 | 133 850 | | | | | | | | | | 133 850 | 352 730 |
| N | R0250 | 263 774 | | | | | | | | | | | 263 774 | 263 774 |
| Total | | | | | | | | | | | | | 458 329 | 1 867 166 |

Vedlegg 7 – Ansvarlig kapital
S.23.01

| Basic own funds | | Total | Tier 1 — unrestricted | Tier 1 — restricted | Tier 2 | Tier 3 |
|---|-------|---------|--------------------------|------------------------|--------|--------|
| | | C0010 | C0020 | C0030 | C0040 | C0050 |
| Ordinary share capital (gross of own shares) | R0010 | 14 978 | 14 978 | | 0 | |
| Share premium account related to ordinary share capital | R0030 | 13 000 | 13 000 | | 0 | |
| Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings | R0040 | 0 | 0 | | 0 | |
| Subordinated mutual member accounts | R0050 | 0 | | 0 | 0 | 0 |
| Surplus funds | R0070 | 0 | 0 | | | |
| Preference shares | R0090 | 0 | | 0 | 0 | 0 |
| Share premium account related to preference shares | R0110 | 0 | | 0 | 0 | 0 |
| Reconciliation reserve | R0130 | 201 278 | 201 278 | | | |
| Subordinated liabilities | R0140 | 22 000 | | 22 000 | 0 | 0 |
| An amount equal to the value of net deferred tax assets | R0160 | 0 | | | | 0 |
| Other items approved by supervisory authority as basic own funds not specified above | R0180 | 9 140 | 0 | 0 | 9 140 | 0 |

| 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 | 0 |

| Deductions | | Total | Tier 1 — unrestricted | Tier 1 — restricted | Tier 2 | Tier 3 |
|--|-------|-------|--------------------------|------------------------|--------|--------|
| Deductions for participations in financial and credit institutions | R0230 | 0 | 0 | 0 | 0 | 0 |

| Total basic own funds after deductions | | Total | Tier 1 — unrestricted | Tier 1 — restricted | Tier 2 | Tier 3 |
|---|-------|---------|--------------------------|------------------------|--------|--------|
| Total basic own funds after deductions | R0290 | 260 397 | 229 256 | 22 000 | 9 140 | 0 |

| Ancillary own funds | | Total | Tier 1 — unrestricted | Tier 1 — restricted | Tier 2 | Tier 3 |
|---|--------------|-----------------|--------------------------|------------------------|--------------|----------|
| Unpaid and uncalled ordinary share capital callable on demand | R0300 | 0 | | | 0 | |
| Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand | R0310 | 0 | | | 0 | |
| Unpaid and uncalled preference shares callable on demand | R0320 | 0 | | | 0 | 0 |
| A legally binding commitment to subscribe and pay for subordinated liabilities on demand | R0330 | 0 | | | 0 | 0 |
| Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC | R0340 | 0 | | | 0 | |
| Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC | R0350 | 0 | | | 0 | 0 |
| Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC | R0360 | 0 | | | 0 | |
| Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC | R0370 | 0 | | | 0 | 0 |
| Other ancillary own funds | R0390 | 0 | | | 0 | 0 |
| Total ancillary own funds | R0400 | 0 | | | 0 | 0 |
| | | | | | | |
| Total available own funds to meet the SCR | R0500 | 260 397 | 229 256 | 22 000 | 9 140 | 0 |
| Total available own funds to meet the MCR | R0510 | 260 397 | 229 256 | 22 000 | 9 140 | |
| | | | | | | |
| Total eligible own funds to meet the SCR | R0540 | 260 397 | 229 256 | 22 000 | 9 140 | 0 |
| Total eligible own funds to meet the MCR | R0550 | 260 397 | 229 256 | 22 000 | 9 140 | |
| | | | | | | |
| Solvency Capital Requirement | R0580 | 118 149 | | | | |
| Minimum capital requirement | R0600 | 47 754 | | | | |
| Ratio of Eligible own funds to SCR | R0620 | 220,398% | | | | |
| Ratio of Eligible own funds to MCR | R0640 | 545,288% | | | | |

| Reconciliation reserve | | Total |
|---|--------------|----------------|
| | | C0060 |
| Excess of assets over liabilities | R0700 | 238 397 |
| Own shares (held directly and indirectly) | R0710 | 0 |
| Foreseeable dividends, distributions and charges | R0720 | 0 |
| Other basic own fund items | R0730 | 37 119 |
| Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds | R0740 | 0 |
| Reconciliation reserve | R0760 | 201 278 |
| | | |
| Expected profits included in future premiums (EPIFP) - Life business | R0770 | 3 773 |
| Expected profits included in future premiums (EPIFP) - Non-life business | R0780 | 16 756 |
| Total Expected profits included in future premiums (EPIFP) | R0790 | 20 529 |

Vedlegg 8 – Solvenskapitalkravet
S.25.01

| Solvency Capital Requirement calculated using standard formula | | Gross solvency capital requirement | Simplifications |
|--|-------|------------------------------------|-----------------|
| | | C0110 | C0120 |
| Market risk | R0010 | 59 844 | |
| Counterparty default risk | R0020 | 31 556 | |
| Life underwriting risk | R0030 | 0 | |
| Health underwriting risk | R0040 | 23 443 | |
| Non-life underwriting risk | R0050 | 71 337 | |
| Diversification | R0060 | -57 274 | |
| Intangible asset risk | R0070 | 0 | |
| Basic Solvency Capital Requirement | R0100 | 128 906 | |
| | | | |
| | | | USP |
| | | | C0090 |

| | |
|----------------------------|-------|
| Life underwriting risk | R0030 |
| Health underwriting risk | R0040 |
| Non-life underwriting risk | R0050 |

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| |
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| |

| Calculation of Solvency Capital Requirement | | C0100 |
|--|-------|---------|
| Operational risk | R0130 | 23 715 |
| Loss-absorbing capacity of technical provisions | R0140 | 0 |
| Loss-absorbing capacity of deferred taxes | R0150 | -34 473 |
| Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional) | R0160 | 0 |
| Solvency capital requirement, excluding capital add-on | R0200 | 118 149 |
| Capital add-ons already set | R0210 | 0 |
| of which, capital add-ons already set - Article 37 (1) Type a | R0211 | 0 |
| of which, capital add-ons already set - Article 37 (1) Type b | R0212 | 0 |
| of which, capital add-ons already set - Article 37 (1) Type c | R0213 | 0 |
| of which, capital add-ons already set - Article 37 (1) Type d | R0214 | 0 |
| Solvency Capital Requirement | R0220 | 118 149 |
| Other information on SCR | | |
| Capital requirement for duration-based equity risk sub-module | R0400 | 0 |
| Total amount of Notional Solvency Capital Requirements for remaining part | R0410 | 0 |
| Total amount of Notional Solvency Capital Requirements for ring fenced funds | R0420 | 0 |
| Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios | R0430 | 0 |
| Diversification effects due to RFF nSCR aggregation for article 304 | R0440 | 0 |

| | | | |
|---|-------|--------|---------|
| Approach based on average tax rate | R0590 | 1: Yes | |
| Calculation of loss absorbing capacity of deferred taxes | | | LAC DT |
| | | | C0130 |
| LAC DT | R0640 | | -34 473 |
| LAC DT justified by reversion of deferred tax liabilities | R0650 | | -15 975 |
| LAC DT justified by reference to probable future taxable profit | R0660 | | -18 498 |
| LAC DT justified by carry back, current year | R0670 | | 0 |
| LAC DT justified by carry back, future years | R0680 | | 0 |
| Maximum LAC DT | R0690 | | -34 473 |

Vedlegg 9 – Minstekapitalkravet
S.28.01

| Linear formula component for non-life insurance and reinsurance obligations | | MCR components | |
|---|-------|---|---|
| | | C0010 | |
| MCR Non-Life Result | R0010 | 28 890 | |
| | | | |
| | | 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 | R0020 | 0 | 1 975 |
| Income protection insurance | R0030 | 0 | 14 220 |
| Workers' compensation insurance | R0040 | 26 001 | 11 201 |
| Motor vehicle liability insurance | R0050 | 0 | 24 700 |
| Other motor insurance | R0060 | 0 | 58 207 |
| Marine, aviation and transport insurance | R0070 | 46 | 2 211 |
| Fire and other damage to property insurance | R0080 | 27 559 | 129 543 |
| General liability insurance | R0090 | 16 839 | 18 566 |
| Credit and suretyship insurance | R0100 | 0 | 0 |
| Legal expenses insurance | R0110 | 0 | 0 |
| Assistance | R0120 | 0 | 5 781 |
| Miscellaneous financial loss | R0130 | 0 | 0 |
| Non-proportional health reinsurance | R0140 | 0 | 0 |
| Non-proportional casualty reinsurance | R0150 | 0 | 0 |
| Non-proportional marine, aviation and transport reinsurance | R0160 | 0 | 0 |
| Non-proportional property reinsurance | R0170 | 0 | 0 |
| | | | |
| Linear formula component for life insurance and reinsurance obligations | | MCR components | |
| | | C0040 | |
| MCR Life Result | R0200 | 15 434 | |

| | | 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 | 0 | |
| Obligations with profit participation - future discretionary benefits | R0220 | 0 | |
| Index-linked and unit-linked insurance obligations | R0230 | 0 | |
| Other life (re)insurance and health obligations | R0240 | 7 190 | |
| Capital at risk for all life (re)insurance obligations | R0250 | | 21 832 574 |
| | | | |
| Overall MCR calculation | | MCR components | |
| | | C0070 | |
| Linear MCR | R0300 | 44 323 | |
| SCR | R0310 | 118 149 | |
| MCR cap | R0320 | 53 167 | |
| MCR floor | R0330 | 29 537 | |
| Combined MCR | R0340 | 44 323 | |
| Absolute floor of the MCR | R0350 | 47 754 | |
| Minimum capital requirement | R0400 | 47 754 | |