

SFCR 2022

Dati Quantitativi.

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La tua Assicurazione svizzera



S.02.01.02 – Balance sheet 2022 QA

in migliaia EUR

Solvency II value

Assets		C0010
Intangible assets	R0030	–
Deferred tax assets	R0040	–
Pension benefit surplus	R0050	–
Property, plant & equipment held for own use	R0060	799
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	207.551
– Property (other than for own use)	R0080	–
– Holdings in related undertakings, including participations	R0090	1.448
– Equities	R0100	632
– Equities - listed	R0110	368
– Equities - unlisted	R0120	264
– Bonds	R0130	186.289
– Government Bonds	R0140	97.740
– Corporate Bonds	R0150	88.549
– Structured notes	R0160	–
– Collateralised securities	R0170	–
– Collective Investments Undertakings	R0180	19.182
– 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	30.498
– Loans on policies	R0240	–
– Loans and mortgages to individuals	R0250	54
– Other loans and mortgages	R0260	30.444
Reinsurance recoverables from:	R0270	23.852
– Non-life and health similar to non-life	R0280	23.852
– Non-life excluding health	R0290	9.533
– Health similar to non-life	R0300	14.319
– 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	9.658
Reinsurance receivables	R0370	1.570
Receivables (trade, not insurance)	R0380	15.083
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	4.180
Any other assets, not elsewhere shown	R0420	311
Total assets	R0500	293.503

Liabilities		C0010
Technical provisions – non-life	R0510	151.558
– Technical provisions – non-life (excluding health)	R0520	109.366
– Technical provisions calculated as a whole	R0530	–
– Best Estimate	R0540	101.050
– Risk margin	R0550	8.316
– Technical provisions - health (similar to non-life)	R0560	42.192
– Technical provisions calculated as a whole	R0570	–
– Best Estimate	R0580	39.870
– Risk margin	R0590	2.322
Technical provisions - life (excluding index-linked and unit-linked)	R0600	–
– Technical provisions - health (similar to life)	R0610	–
– Technical provisions calculated as a whole	R0620	–
– Best Estimate	R0630	–
– Risk margin	R0640	–
– 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	–
Contingent liabilities	R0740	–
Provisions other than technical provisions	R0750	1.197
Pension benefit obligations	R0760	253
Deposits from reinsurers	R0770	12.103
Deferred tax liabilities	R0780	76
Derivatives	R0790	–
Debts owed to credit institutions	R0800	–
Financial liabilities other than debts owed to credit institutions	R0810	120
Insurance & intermediaries payables	R0820	8.141
Reinsurance payables	R0830	7.527
Payables (trade, not insurance)	R0840	2.958
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	5.913
Total liabilities	R0900	189.846
Excess of assets over liabilities	R1000	103.656

S.05.01.02 – Premiums, claims and expenses by line of business – 2022 QA

	Line of Business for: accepted non-proportional reinsurance													Total		
	Line of Business for: accepted proportional reinsurance															
	Medical expense insurance C0010	Income protection insurance C0020	Workers' compensation insurance C0030	Motor vehicle liability insurance C0040	Other motor insurance C0050	Marine, aviation and transport insurance C0060	Fire and other damage to property insurance C0070	General liability insurance C0080	Credit and suretyship insurance C0090	Legal expenses insurance C0100	Assistance C0110	Miscellaneous financial loss C0120	Health C0130		Casualty C0140	Marine, aviation, transport C0150
Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)																
Premiums written																
Gross – Direct Business	416	53.184	-	20.497	7.310	-	19.999	10.135	15	1.615	2.200	8.780	-	-	-	124.151
Gross – Proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – Non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	40	20.081	-	850	683	-	974	4.190	-	1.040	961	100	-	-	-	28.919
Net	376	33.103	-	19.647	6.627	-	19.025	5.945	15	575	1.239	8.681	-	-	-	95.232
Premiums earned																
Gross – direct business	286	46.993	-	20.936	7.222	-	13.842	9.825	11	1.600	2.183	6.513	-	-	-	109.409
Gross – proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	39	19.896	-	850	683	-	976	4.148	-	1.021	966	113	-	-	-	28.693
Net	246	27.097	-	20.086	6.538	-	12.866	5.676	11	579	1.216	6.400	-	-	-	80.716
Claims incurred																
Gross – direct business	142	12.320	-	16.580	5.643	-	3.432	2.635	-	336	338	157	-	-	-	41.583
Gross – proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	52	8.342	-	1.670	331	-	17	1.904	-	243	358	-18	-	-	-	12.899
Net	90	3.978	-	14.910	5.312	-	3.415	730	-	93	-20	174	-	-	-	28.683
Changes in other technical provisions																
Gross – direct business	-	-4	-	-	-1	-	-100	-	-	-	-	-	-	-	-	-106
Gross – proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Net	-	-4	-	-	-1	-	-100	-	-	-	-	-	-	-	-	-106
Expenses incurred	183	16.463	-	7.821	2.724	-	8.531	3.435	1	27	748	4.098	-	-	-	44.032
Other expenses																4.868
Total expenses																48.900

life	Line of Business for: life insurance obligations							Life reinsurance obligations		
	Health insurance C0210	Insurance with profit participation C0220	Index-linked and unit-linked insurance C0230	Other life insurance C0240	Annuities stemming from non-life insurance contracts and relating to health insurance obligations C0250	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations C0260	Total C0300	Health reinsurance C0270	Life reinsurance C0280	Total C0300
	in migliaia EUR									
	Premiums written									
	Gross	R1410	-	-	-	-	-	-	-	-
	Reinsurers' share	R1420	-	-	-	-	-	-	-	-
	Net	R1500	-	-	-	-	-	-	-	-
	Premiums earned									
	Gross	R1510	-	-	-	-	-	-	-	-
	Reinsurers' share	R1520	-	-	-	-	-	-	-	-
	Net	R1600	-	-	-	-	-	-	-	-
	Claims incurred									
	Gross	R1610	-	-	-	-	-	-	-	-
	Reinsurers' share	R1620	-	-	-	-	-	-	-	-
	Net	R1700	-	-	-	-	-	-	-	-
	Changes in other technical provisions									
	Gross	R1710	-	-	-	-	-	-	-	-
	Reinsurers' share	R1720	-	-	-	-	-	-	-	-
	Net	R1800	-	-	-	-	-	-	-	-
	Expenses incurred									
		R1900	-	-	-	-	-	-	-	-
	Other expenses									
		R2500	-	-	-	-	-	-	-	-
	Total expenses									
		R2600	-	-	-	-	-	-	-	-

S.17.01.02 – Non-Life Technical Provisions – 2022 QA

Non-life technical provisions	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance					
	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	Legal expenses insurance C0110	Assistance C0120	Miscellaneous financial loss C0130	Non-proportional health reinsurance C0140	Non-proportional casualty reinsurance C0150	Non-proportional aviation and transport reinsurance C0160	Non-proportional property reinsurance C0170	Total non-life obligation C0180
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																	
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross	406	13.892	-	9.865	2.612	-	25.301	1.975	-	41	302	6.990	-	-	-	-	61.300
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	2	59	-	-	-	-	-	396	-	-28	134	36	-	-	-	-	600
Net best estimate of premium provisions	404	13.834	-	9.865	2.612	-	25.300	1.578	-	-14	168	6.954	-	-	-	-	60.700
Claims provisions																	
Gross	121	25.451	-	40.229	1.983	-	2.563	6.993	-	279	279	1.721	-	-	-	-	79.620
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	14.259	-	3.788	201	-	63	4.442	-	212	209	78	-	-	-	-	23.253
Net best estimate of claims provisions	121	11.193	-	36.441	1.782	-	2.500	2.551	-	67	70	1.643	-	-	-	-	56.367
Total best estimate – gross	527	39.344	-	50.094	4.595	-	27.863	8.968	-	238	581	8.711	-	-	-	-	140.920
Total best estimate – net	525	25.026	-	46.305	4.394	-	27.800	4.129	-	53	238	8.597	-	-	-	-	117.068
Risk margin	48	2.274	-	4.208	399	-	2.526	375	-	5	22	781	-	-	-	-	10.638
Amount of the transitional on technical provisions																	
Technical provisions calculated as a whole																	
Best estimate																	
Risk margin																	
Technical provisions – total																	
Technical provisions – total	574	41.618	-	54.302	4.994	-	30.390	9.343	-	243	603	9.492	-	-	-	-	151.558
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default total	2	14.317	-	3.788	201	-	63	4.839	-	184	343	1.14	-	-	-	-	23.852
Technical provisions minus recoverables from reinsurance/SPV and Finite Re – total	572	27.301	-	50.513	4.793	-	30.326	4.504	-	58	260	9.378	-	-	-	-	127.706

S.23.01.01 – Own funds 2022 QA

in migliaia EUR		Total C0010	Tier 1 unrestricted C0020	Tier 1 restricted C0030	Tier 2 C0040	Tier 3 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	15.600	15.600	-	-	-
Share premium account related to ordinary share capital	R0030	-	-	-	-	-
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-	-	-	-	-
Subordinated mutual member accounts	R0050	-	-	-	-	-
Surplus funds	R0070	-	-	-	-	-
Preference shares	R0090	-	-	-	-	-
Share premium account related to preference shares	R0110	-	-	-	-	-
Reconciliation reserve	R0130	86.556	86.556	-	-	-
Subordinated liabilities	R0140	-	-	-	-	-
An amount equal to the value of net deferred tax assets	R0160	-	-	-	-	-
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180	-	-	-	-	-
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	-	-	-	-	-
Deductions						
Deductions for participations in financial and credit institutions	R0230	-	-	-	-	-
Total basic own funds after deductions	R0290	102.156	102.156	-	-	-
Ancillary own funds						
Unpaid and uncalled ordinary share capital callable on demand	R0300	-	-	-	-	-
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310	-	-	-	-	-
Unpaid and uncalled preference shares callable on demand	R0320	-	-	-	-	-
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330	-	-	-	-	-
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340	-	-	-	-	-
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350	-	-	-	-	-
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360	-	-	-	-	-
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370	-	-	-	-	-
Other ancillary own funds	R0390	-	-	-	-	-
Total ancillary own funds	R0400	-	-	-	-	-
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	102.156	102.156	-	-	-
Total available own funds to meet the MCR	R0510	102.156	102.156	-	-	-
Total eligible own funds to meet the SCR	R0540	102.156	102.156	-	-	-
Total eligible own funds to meet the MCR	R0550	102.156	102.156	-	-	-
SCR	R0580	53.970				
MCR	R0600	20.408				
Ratio of Eligible own funds to SCR	R0620	189,28%				
Ratio of Eligible own funds to MCR	R0640	500,57%				

Reconciliation reserve

	Total
in migliaia EUR	C0010

Reconciliation reserve

Excess of assets over liabilities	R0700	103.656
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	1.500
Other basic own fund items	R0730	15.600
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
Reconciliation reserve	R0760	86.556
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	-
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	2.547
Total Expected profits included in future premiums (EPIFP)	R0790	2.547

S.25.01.21 – Solvency Capital Requirement – for undertakings on Standard Formula 2022 QA

Solvency Capital Requirement – for undertakings on Standard Formula

in migliaia EUR		Gross solvency capital	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	18.250		
Counterparty default risk	R0020	3.425		
Life underwriting risk	R0030	–		
Health underwriting risk	R0040	17.561		
Non-life underwriting risk	R0050	34.209		
Diversification	R0060	-23.702		
Intangible asset risk	R0070	–		
Basic Solvency Capital Requirement	R0100	49.742		

Calculation of Solvency Capital Requirement

in migliaia EUR			Value
			C0100
Operational risk		R0130	4.228
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	53.970
Capital add-on already set		R0210	–
Solvency capital requirement		R0220	53.970
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 Requirement for matching adjustment portfolios		R0430	–
Diversification effects due to RFF nSCR aggregation for article 304		R0440	–

S.28.01.01 – Minimum Capital Requirement – Only life or only non-life insurance or reinsurance activity – 2022 QA

Linear formula component for non-life insurance and reinsurance obligations

in migliaia EUR	MCR components	
		C0010
MCR _{NL} Result	R0010	20.408

Background information

in migliaia EUR		Background information	
		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	525	340
Income protection insurance and proportional reinsurance	R0030	25.026	31.449
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	46.305	19.635
Other motor insurance and proportional reinsurance	R0060	4.394	6.624
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	27.800	17.416
General liability insurance and proportional reinsurance	R0090	4.129	5.650
Credit and suretyship insurance and proportional reinsurance	R0100	-	15
Legal expenses insurance and proportional reinsurance	R0110	53	563
Assistance and proportional reinsurance	R0120	238	1.223
Miscellaneous financial loss insurance and proportional reinsurance	R0130	8.597	7.629
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

in migliaia EUR

		C0040
MCR _t Result	R0200	–

Total capital at risk for all life (re)insurance obligations

in migliaia EUR		Net (of reinsurance/SPV)	Net (of reinsurance/SPV)
		best estimate and TP calculated as a whole	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		–

Overall MCR calculation

in migliaia EUR		C0070
Linear MCR	R0300	20.408
SCR	R0310	53.970
MCR cap	R0320	24.286
MCR floor	R0330	13.492
Combined MCR	R0340	20.408
Absolute floor of the MCR	R0350	3.700
		C0070
Minimum Capital Requirement	R0400	20.408

Helvetia Italia Assicurazioni S.p.A.

Via G. B. Cassinis 21,

20139 Milano (MI)

Tel. +39 02 53 51 1

Fax +39 02 53 51 829

PEC: helvetiaitalia@pec.helvetia.it

www.helvetiaitalia.it

semplice. chiaro. helvetia 

La tua Assicurazione svizzera