

SFCR 2022

Dati Quantitativi.

semplice. chiaro. helvetia 
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	20.278
Pension benefit surplus	R0050	–
Property, plant & equipment held for own use	R0060	10.134
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	2.669.948
– Property (other than for own use)	R0080	1.705
– Holdings in related undertakings, including participations	R0090	–
– Equities	R0100	18.562
– Equities - listed	R0110	17.362
– Equities - unlisted	R0120	1.200
– Bonds	R0130	2.347.042
– Government Bonds	R0140	1.599.943
– Corporate Bonds	R0150	747.098
– Structured notes	R0160	–
– Collateralised securities	R0170	–
– Collective Investments Undertakings	R0180	300.131
– Derivatives	R0190	–
– Deposits other than cash equivalents	R0200	2.508
– Other investments	R0210	–
Assets held for index-linked and unit-linked contracts	R0220	1.215.587
Loans and mortgages	R0230	335
– Loans on policies	R0240	199
– Loans and mortgages to individuals	R0250	135
– Other loans and mortgages	R0260	–
Reinsurance recoverables from:	R0270	-16.780
– 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	-14.650
– Health similar to life	R0320	–
– Life excluding health and index-linked and unit-linked	R0330	-14.650
– Life index-linked and unit-linked	R0340	-2.129
Deposits to cedants	R0350	–
Insurance and intermediaries receivables	R0360	11.842
Reinsurance receivables	R0370	7.309
Receivables (trade, not insurance)	R0380	61.926
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	28.654
Any other assets, not elsewhere shown	R0420	1.022
Total assets	R0500	4.010.256

Liabilities		C0010
Technical provisions – non-life	R0510	–
– Technical provisions – non-life (excluding health)	R0520	–
– Technical provisions calculated as a whole	R0530	–
– Best Estimate	R0540	–
– Risk margin	R0550	–
– 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	2.430.163
– 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	2.430.163
– Technical provisions calculated as a whole	R0660	–
– Best Estimate	R0670	2.344.152
– Risk margin	R0680	86.010
Technical provisions - index-linked and unit-linked	R0690	1.188.751
– Technical provisions calculated as a whole	R0700	1.215.587
– Best Estimate	R0710	-41.754
– Risk margin	R0720	14.918
Contingent liabilities	R0740	–
Provisions other than technical provisions	R0750	1.816
Pension benefit obligations	R0760	141
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	131
Insurance & intermediaries payables	R0820	31.989
Reinsurance payables	R0830	601
Payables (trade, not insurance)	R0840	15.913
Subordinated liabilities	R0850	69.035
– Subordinated liabilities not in Basic Own Funds	R0860	–
– Subordinated liabilities in Basic Own Funds	R0870	69.035
Any other liabilities, not elsewhere shown	R0880	5.560
Total liabilities	R0900	3.744.099
Excess of assets over liabilities	R1000	266.157

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

Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance)	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 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 Property C0150	Total C0200
Premiums written																
Gross – Direct Business																
R0110																
Gross – Proportional reinsurance accepted																
R0120																
Gross – Non-proportional reinsurance accepted																
R0130																
Reinsurers' share																
R0140																
Net																
R0200																
Premiums earned																
Gross – direct business																
R0210																
Gross – proportional reinsurance accepted																
R0220																
Gross – non-proportional reinsurance accepted																
R0230																
Reinsurers' share																
R0240																
Net																
R0300																
Claims incurred																
Gross – direct business																
R0310																
Gross – proportional reinsurance accepted																
R0320																
Gross – non-proportional reinsurance accepted																
R0330																
Reinsurers' share																
R0340																
Net																
R0400																
Changes in other technical provisions																
Gross – direct business																
R0410																
Gross – proportional reinsurance accepted																
R0420																
Gross – non-proportional reinsurance accepted																
R0430																
Reinsurers' share																
R0440																
Net																
R0500																
Expenses incurred																
R0550																
Other expenses																
R1200																
Total expenses																
R1300																

S.12.01.02 – Life and Health SLT Technical Provisions – 2022 QA

Life and Health SLT Technical Provisions	Indexlinked and unlinked insurance				Other life insurance				Health insurance (direct business)					
	Insurance with profit participation C0020	Contracts without options and guarantees C0040	Contracts with options or guarantees C0050	Contracts without options and guarantees C0070	Contracts with options or guarantees C0080	Contracts with options or guarantees C0090	Contracts without options and guarantees C0100	Contracts with options and guarantees C0150	Contracts without options and guarantees C0160	Contracts with options and guarantees C0170	Contracts without options and guarantees C0180	Contracts with options and guarantees C0190	Health reinsurance (reinsurance accepted) C0200	Total (Health similar to life insurance) C0210
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	R0010	-	1.215.587	-	-	-	-	1.215.587	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM														
Best estimate														
Gross Best Estimate	R0030	2.361.355	-41.754	-	-17.203	-	-	2.302.398	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-4.919	-2.129	-	-9.732	-	-	-16.780	-	-	-	-	-	-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	2.366.274	-39.625	-	-7.471	-	-	2.319.178	-	-	-	-	-	-
Risk margin	R0100	78.794	14.918	7.216	-	-	-	100.929	-	-	-	-	-	-
Amount of the transitional on technical provisions														
Technical provisions calculated as a whole	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-
Best estimate	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-
Risk margin	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-
Technical provisions - total	R0200	2.440.149	1.188.751	-9.987	-	-	-	3.618.913	-	-	-	-	-	-

S.22.01.21 – Impact of long term guarantees measures and transitionals – 2022 QA

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
in migliaia EUR		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	-3.618.913	–	–	23.694	–
Basic own funds	R0020	335.192	–	–	-16.150	–
Eligible own funds to meet Solvency Capital Requirement	R0050	313.970	–	–	-17.840	–
Solvency Capital Requirement	R0090	136.184	–	–	11.009	–
Eligible own funds to meet Minimum Capital Requirement	R0100	-258.135	–	–	-22.354	–
Minimum Capital Requirement	R0110	61.283	–	–	4.954	–

S.23.01.01 – Own funds 2022 QA

in migliaia EUR		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	47.594	47.594	-	-
	Share premium account related to ordinary share capital	R0030	495	495	-	-
	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	197.789	197.789	-	-
	Subordinated liabilities	R0140	69.035	-	69.035	-
	An amount equal to the value of net deferred tax assets	R0160	20.278	-	-	20.278
	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	335.192	245.878	-	69.035
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	335.192	245.878	-	69.035
	Total available own funds to meet the MCR	R0510	314.914	245.878	-	69.035
	Total eligible own funds to meet the SCR	R0540	313.970	245.878	-	68.092
	Total eligible own funds to meet the MCR	R0550	258.135	245.878	-	12.257
	SCR	R0580	136.184	-	-	-
	MCR	R0600	61.283	-	-	-
	Ratio of eligible own funds to SCR	R0620	2,3055	-	-	-
	Ratio of eligible own funds to MCR	R0640	4,2122	-	-	-

Reconciliation reserve

	Total
in migliaia EUR	C0060

Reconciliation reserve

Excess of assets over liabilities	R0700	266.157
Own shares (held directly and indirectly)	R0710	–
Foreseeable dividends, distributions and charges	R0720	–
Other basic own fund items	R0730	68.368
Adjustment for restricted own fund items in respect of matching	R0740	–
Adjustment portfolios and ring fenced funds		
Reconciliation reserve	R0760	197.789
Expected profits		
Expected profits included in future premiums (EPIFP) – life business	R0770	69.218
Expected profits included in future premiums (EPIFP) – non-life business	R0780	–
Total expected profits included in future premiums (EPIFP)	R0790	69.218

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 requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	120.221		
Counterparty default risk	R0020	5.449		
Life underwriting risk	R0030	100.196		
Health underwriting risk	R0040	–		
Non-life underwriting risk	R0050	–		
Diversification	R0060	-49.385		
Intangible asset risk	R0070	–		
Basic Solvency Capital Requirement	R0100	176.480		

Calculation of Solvency Capital Requirement

in migliaia EUR		Value	
			C0100
Operational risk	R0130	11.898	
Loss-absorbing capacity of technical provisions	R0140	-52.194	
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	136.184	
Capital add-on already set	R0210	–	
Solvency capital requirement	R0220	136.184	
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.28.01.01 – 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 –

Background information

in migliaia EUR		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	–	–
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

in migliaia EUR		
		C0040
MCR _L Result	R0200	93.691

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

in migliaia EUR		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	2.295.860	
Obligations with profit participation - future discretionary benefits	R0220	70.414	
Index-linked and unit-linked insurance obligations	R0230	1.175.961	
Other life (re)insurance and health (re)insurance obligations	R0240	-	
Total capital at risk for all life (re)insurance obligations	R0250		5.963.142

Overall MCR calculation

in migliaia EUR			C0070
Linear MCR		R0300	93.691
SCR		R0310	136.184
MCR cap		R0320	61.283
MCR floor		R0330	34.046
Combined MCR		R0340	61.283
Absolute floor of the MCR		R0350	3.700
			C0070
Minimum Capital Requirement		R0400	61.283

Helvetia Vita S.p.A.
Compagnia Italo Svizzera
di Assicurazioni sulla Vita S.p.A.
Via G. B. Cassinis, 21 - 20139 Milano
Tel. +39 02 53 51 1
Fax +39 02 53 72 89
PEC: helvetiavita@actaliscertymail.it
www.helvetia.it

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La tua Assicurazione svizzera