

SFCR 2019

Dati Quantitativi.

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La tua Assicurazione svizzera



S.02.01.02 – Balance sheet 2018 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	3
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	82.899
– Property (other than for own use)	R0080	–
– Holdings in related undertakings, including participations	R0090	-273
– Equities	R0100	–
– Equities – listed	R0110	–
– Equities – unlisted	R0120	–
– Bonds	R0130	69.707
– Government bonds	R0140	28.947
– Corporate bonds	R0150	40.760
– Structured notes	R0160	–
– Collateralised securities	R0170	–
– Collective investment undertakings	R0180	9.454
– Derivatives	R0190	–
– Deposits other than cash equivalents	R0200	4.010
– Other investments	R0210	–
Assets held for index-linked and unit-linked contracts	R0220	–
Loans and mortgages	R0230	17
– Loans on policies	R0240	–
– Loans and mortgages to individuals	R0250	17
– Other loans and mortgages	R0260	–
Reinsurance recoverables from:	R0270	3.939
– Non-life and health similar to non-life	R0280	3.939
– Non-life excluding health	R0290	1.999
– Health similar to non-life	R0300	1.940
– 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	3.898
Reinsurance receivables	R0370	1.070
Receivables (trade, not insurance)	R0380	4.171
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	3.104
Any other assets, not elsewhere shown	R0420	176
Total assets	R0500	99.275

		C0010
Liabilities		
Technical provisions – non-life	R0510	53.919
– Technical provisions – non-life (excluding health)	R0520	29.528
– Technical provisions calculated as a whole	R0530	–
– Best estimate	R0540	26.160
– Risk margin	R0550	3.368
– Technical provisions – health (similar to non-life)	R0560	24.391
– Technical provisions calculated as a whole	R0570	–
– Best estimate	R0580	21.644
– Risk margin	R0590	2.747
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	365
Pension benefit obligations	R0760	141
Deposits from reinsurers	R0770	–
Deferred tax liabilities	R0780	650
Derivatives	R0790	–
Debts owed to credit institutions	R0800	–
Financial liabilities other than debts owed to credit institutions	R0810	–
Insurance & intermediaries payables	R0820	5.055
Reinsurance payables	R0830	950
Payables (trade, not insurance)	R0840	2.280
Subordinated liabilities	R0850	–
– Subordinated liabilities not in basic own funds	R0860	–
– Subordinated liabilities in basic own funds	R0870	–
Any other liabilities, not shown elsewhere	R0880	2.226
Total liabilities	R0900	65.586
Excess of assets over liabilities	R1000	33.688

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

Non-Life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance) in migliaia EUR	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 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	Property C0160	Total C0200
Premiums written																	
Gross – Direct Business	-	23.409	-	-	16	-	7.325	5.170	0	990	830	5.436	-	-	-	-	43.176
Gross – Proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – Non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	-	567	-	-	13	-	230	1.660	-	685	521	0	-	-	-	-	3.677
Net	-	22.841	-	-	3	-	7.095	3.510	0	304	309	5.436	-	-	-	-	39.499
Premiums earned																	
Gross – direct business	-	21.673	-	-	46	-	5.650	5.054	10	982	820	5.382	-	-	-	-	39.616
Gross – proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	-	976	-	-	13	-	231	1.656	3	718	504	764	-	-	-	-	4.865
Net	-	20.697	-	-	33	-	5.419	3.398	7	264	316	4.617	-	-	-	-	34.751
Claims incurred																	
Gross – direct business	-	2.475	-	-	-23	-	679	267	-	8	3	418	-	-	-	-	3.827
Gross – proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	-	606	-	-	-	-104	-100	-100	-	2	4	4	-	-	-	-	413
Net	-	1.869	-	-	-23	-	783	367	-	6	-1	414	-	-	-	-	3.415
Changes in other technical provisions																	
Gross – direct business	-	-	-	-	-	-41	-	-	-	-	-	-	-	-	-	-	-41
Gross – proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – non-proportional reinsurance accepted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	-	-	-	-	-	-41	-	-	-	-	-	-	-	-	-	-	-41
Net	-	-	-	-	-	-41	-	-	-	-	-	-	-	-	-	-	-41
Expenses incurred	-	12.598	-	-	13	-	3.657	1.899	9	122	219	3.621	-	-	-	-	22.138
Other expenses																	
R1200																	3.060
Total expenses																	25.198

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

Life	Line of business for: life insurance obligations										Total
	Health insurance					Life reinsurance obligations					
	R0010	C0210	Insurance with profit participation	C0230	C0240	C0250	C0260	C0270	C0280	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	-	-	-	-	0	0	0	0	0	0
Other expenses	R2500	-	-	-	-	-	-	-	-	-	-
Total expenses	R2600	-	-	-	-	-	-	-	-	-	-

S.17.01.02 – Non-life Technical Provisions

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 reinsurance 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 non-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																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net best estimate of premium provisions																	
Claims provisions																	
Gross																	
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
Net best estimate of claims provisions																	
Total best estimate – gross																	
Total best estimate – net																	
Risk margin																	
Amount of the transitional on technical provisions																	
Technical provisions calculated as a whole																	
Best estimate																	
Risk margin																	
Technical provisions – total																	
Technical provisions – total																	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default total																	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re – total																	

S.19.01.21 - Non-Life insurance claims

Total non-Life business

Accident year / Z0010 2018

in migliaia EUR	Gross claims paid (non-cumulative) (absolute amount)											Sum of years (cumulative) C0180
	Year	0	1	2	3	4	5	6	7	8	9	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	
Prior												
N-9	R0100	768	939	-	-	5	163	9	-	3	14	1.354
N-8	R0160	792	1.647	422	30	36	15	9	1	-	-	1.881
N-7	R0170	1.294	2.163	506	122	36	30	-	-	-	-	2.974
N-6	R0180	4.456	2.842	400	979	63	28	-	-	-	-	4.161
N-5	R0190	4.257	3.581	1.009	329	81	21	-	-	-	-	8.777
N-4	R0200	1.426	2.571	676	97	152	-	-	-	-	-	9.278
N-3	R0210	1.322	2.843	1.089	166	-	-	-	-	-	-	4.922
N-2	R0220	1.240	4.277	724	-	-	-	-	-	-	-	5.419
N-1	R0230	1.502	2.867	-	-	-	-	-	-	-	-	6.241
N	R0240	1.357	-	-	-	-	-	-	-	-	-	4.369
	R0250	-	-	-	-	-	-	-	-	-	-	1.357
	R0260	-	-	-	-	-	-	-	-	-	-	5.308
	Total											50.735

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

in migliaia EUR	Gross undiscounted Best Estimate Claims Provisions (absolute amount)											Year end (discounted data) C0360
	Year	0	1	2	3	4	5	6	7	8	9	
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	
Prior												
N-9	R0100	-	-	-	-	-	-	16	6	-	100	100
N-8	R0160	-	-	-	-	-	43	74	62	-	-	-
N-7	R0170	-	-	-	-	-	12	13	-	-	-	-
N-6	R0180	-	-	-	-	59	158	-	-	-	-	-
N-5	R0190	-	-	-	-	205	443	-	-	-	-	-
N-4	R0200	-	-	-	850	744	-	-	-	-	-	-
N-3	R0210	-	-	1.632	1.129	640	-	-	-	-	-	-
N-2	R0220	-	5.772	3.766	2.320	-	-	-	-	-	-	-
N-1	R0230	9.202	4.323	2.192	-	-	-	-	-	-	-	-
N	R0240	9.280	2.808	-	-	-	-	-	-	-	-	-
	R0250	9.397	-	-	-	-	-	-	-	-	-	-
	R0260	-	-	-	-	-	-	-	-	-	-	-
	Total											18.168

S.23.01.01 – Own funds 2018 QA

	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)	12.411	12.411		0	
Share premium account related to ordinary share capital	631	631		0	
Initial funds, members' contributions or the equivalent basic own – fund item for mutual and mutual-type undertakings	0	0		0	0
Subordinated mutual member accounts	0	0		0	0
Surplus funds	0	0		0	0
Preference shares	0	0		0	0
Share premium account related to preference shares	0	0		0	0
Reconciliation reserve	20.647	20.647		0	0
Subordinated liabilities	0	0		0	0
An amount equal to the value of net deferred tax assets	0	0		0	0
Other own fund items approved by the supervisory authority as basic own funds not specified above	0	0		0	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	0	0		0	0
Deductions					
Deductions for participations in financial and credit institutions	0	0		0	0
Total basic own funds after deductions	33.688	33.688		0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	0	0		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	0	0		0	0
Unpaid and uncalled preference shares callable on demand	0	0		0	0
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	0	0		0	0
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	0	0		0	0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	0	0		0	0
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	0		0	0
Supplementary members calls – other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	0	0		0	0
Other ancillary own funds	0	0		0	0
Total ancillary own funds	0	0		0	0
Available and eligible own funds					
Total available own funds to meet the SCR	33.688	33.688		0	0
Total available own funds to meet the MCR	33.688	33.688		0	0
Total eligible own funds to meet the SCR	33.688	33.688		0	0
Total eligible own funds to meet the MCR	33.688	33.688		0	0
SCR	23.680				
MCR	8.973				
Ratio of eligible own funds to SCR	142,27%				
Ratio of eligible own funds to MCR	375,43%				

Reconciliation reserve

in migliaia EUR

Total

Reconciliation reserve

Excess of assets over liabilities	R0700	33.688
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	13.042
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	0
Reconciliation reserve	R0760	20.647
Expected profits		
Expected profits included in future premiums (EPIFP) – life business	R0770	0
Expected profits included in future premiums (EPIFP) – non-life business	R0780	547
Total expected profits included in future premiums (EPIFP)	R0790	547

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

Calculation of Basic Solvency Capital Requirement

in migliaia EUR		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	4.997		
Counterparty default risk	R0020	1.053		
Life underwriting risk	R0030	–		
Health underwriting risk	R0040	12.854		
Non-life underwriting risk	R0050	15.194		
Diversification	R0060	-11.346		
Intangible asset risk	R0070	–		
Basic Solvency Capital Requirement	R0100	22.752		

Calculation of Solvency Capital Requirement

in migliaia EUR			Value
			C0100
Operational risk		R0130	1.434
Loss-absorbing capacity of technical provisions		R0140	–
Loss-absorbing capacity of deferred taxes		R0150	-506
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC		R0160	–
Solvency Capital Requirement excluding capital add-on		R0200	23.680
Capital add-on already set		R0210	–
Solvency capital requirement		R0220	23.680
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 for reinsurance activity

Linear formula component for non-Life insurance and reinsurance obligations

in migliaia EUR	MCR components	
		C0010
MCR _{NI} Result	R0010	8.973

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	–	–
Income protection insurance and proportional reinsurance	R0030	19.704	21.880
Workers' compensation insurance and proportional reinsurance	R0040	–	–
Motor vehicle liability insurance and proportional reinsurance	R0050	–	–
Other motor insurance and proportional reinsurance	R0060	15	–
Marine, aviation and transport insurance and proportional reinsurance	R0070	–	–
Fire and other damage to property insurance and proportional reinsurance	R0080	14.448	6.398
General liability insurance and proportional reinsurance	R0090	1.856	3.405
Credit and suretyship insurance and proportional reinsurance	R0100	0	0
Legal expenses insurance and proportional reinsurance	R0110	28	304
Assistance and proportional reinsurance	R0120	40	302
Miscellaneous financial loss insurance and proportional reinsurance	R0130	7.775	4.536
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 _{NL} Result	R0200	–

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

in migliaia EUR		Net (of reinsurance/SPV)	Net (of reinsurance)
		best estimate and TP calculated as a whole	written premiums in the last 12 months
		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	8.973
SCR	R0310	23.680
MCR cap	R0320	10.656
MCR floor	R0330	5.920
Combined MCR	R0340	8.973
Absolute floor of the MCR	R0350	3.700
		C0070
Minimum Capital Requirement	R0400	8.973

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