

Balance sheet

		Solvency II value
		C0010
Assets		
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	23 080 000
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	297 592 479
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	31 725 531
Equities - listed	R0110	30 225 528
Equities - unlisted	R0120	1 500 003
Bonds	R0130	105 887 050
Government Bonds	R0140	0
Corporate Bonds	R0150	105 887 050
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	159 979 898
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	50 000
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	50 000
Reinsurance recoverables from:	R0270	110 133 826
Non-life and health similar to non-life	R0280	110 133 826
Non-life excluding health	R0290	108 438 388
Health similar to non-life	R0300	1 695 438
Life and health similar to life, excluding health and index-linked contracts	R0310	0
Health similar to life	R0320	0
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 and intermediaries receivables	R0360	19 937 173
Reinsurance receivables	R0370	7 177 268
Receivables (trade, not insurance)	R0380	115 794
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called	R0400	0
Cash and cash equivalents	R0410	111 369 829
Any other assets, not elsewhere shown	R0420	20 823 882
Total assets	R0500	590 280 251

Liabilities		
Technical provisions – non-life	R0510	171 882 050
Technical provisions – non-life (excluding health)	R0520	169 045 816
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	160 764 941
Risk margin	R0550	8 280 875
Technical provisions - health (similar to non-life)	R0560	2 836 234
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	2 309 376
Risk margin	R0590	526 858
Technical provisions - life (excluding index-linked and unit-linked)	R0600	0
Technical provisions - health (similar to life)	R0610	0
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	0
Risk margin	R0640	0
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	0
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	0
Risk margin	R0680	0
Technical provisions – index-linked and unit-linked	R0690	0
Technical provisions 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	6 740 000
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	3 486 368
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	531 028
Insurance & intermediaries payables	R0820	3 018 849
Reinsurance payables	R0830	30 390 659
Payables (trade, not insurance)	R0840	2 049 541
Subordinated liabilities	R0850	0
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	0
Any other liabilities, not elsewhere shown	R0880	18 692 278
Total liabilities	R0900	236 790 773
Excess of assets over liabilities	R1000	353 489 479

Non-Life Technical Provisions

Direct business and accepted proportional reinsurance											
		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	Miscellaneous financial loss	Total Non-Life obligation
		C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0120	C0130	C0180
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0
Direct business	R0020	0	0	0	0	0	0	0	0	0	0
Accepted proportional reinsurance business	R0030	0	0	0	0	0	0	0	0	0	0
Accepted non-proportional reinsurance	R0040	0	0	0	0	0	0	0	0	0	0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment	R0050	0	0	0	0	0	0	0	0	0	0
Technical provisions calculated as a sum of BE and RM											
Best estimate											
Premium provisions											
Gross - Total	R0060	-336 573	238 317	3 953 008	6 241 827	-11 554 185	11 903 153	1 040 531	2 123	2 003	11 490 204
Gross - direct business	R0070	-336 573	238 317	3 953 008	6 241 827	-11 554 185	11 903 153	1 040 531	2 123	2 003	11 490 204
Gross - accepted proportional reinsurance business	R0080	0	0	0	0	0	0	0	0	0	0
Gross - accepted non-proportional reinsurance business	R0090	0	0	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re before adjustment	R0100	-349 110	174 976	2 950 602	4 648 481	-13 259 758	5 667 484	761 150	0	321	594 146
Recoverables from reinsurance (except SPV and Finite Re)	R0110	-349 110	174 976	2 950 602	4 648 481	-13 259 758	5 667 484	761 150	0	321	594 146
Recoverables from SPV before adjustment for expected claims	R0120	0	0	0	0	0	0	0	0	0	0
Recoverables from Finite Reinsurance before adjustment	R0130	0	0	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment	R0140	-349 110	174 976	2 950 602	4 648 481	-13 259 758	5 667 484	761 150	0	321	594 146
Net Best Estimate of Premium Provisions	R0150	12 537	63 341	1 002 406	1 593 346	1 705 573	6 235 669	279 381	2 123	1 682	10 896 058
Claims provisions											
Gross - Total	R0160	980 574	1 427 058	8 706 119	2 275 069	96 342 978	37 707 489	4 123 570	0	21 256	151 584 113
Gross - direct business	R0170	980 574	1 427 058	8 706 119	2 275 069	96 342 978	37 707 489	4 123 570	0	21 256	151 584 113
Gross - accepted proportional reinsurance business	R0180	0	0	0	0	0	0	0	0	0	0
Gross - accepted non-proportional reinsurance business	R0190	0	0	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re before adjustment	R0200	780 810	1 088 762	6 914 705	1 735 116	77 365 683	18 515 651	3 138 953	0	0	109 539 680
Recoverables from reinsurance (except SPV and Finite Re)	R0210	780 810	1 088 762	6 914 705	1 735 116	77 365 683	18 515 651	3 138 953	0	0	109 539 680
Recoverables from SPV before adjustment for expected claims	R0220	0	0	0	0	0	0	0	0	0	0
Recoverables from Finite Reinsurance before adjustment	R0230	0	0	0	0	0	0	0	0	0	0
Total recoverable from reinsurance/SPV and Finite Re after the adjustment	R0240	780 810	1 088 762	6 914 705	1 735 116	77 365 683	18 515 651	3 138 953	0	0	109 539 680
Net Best Estimate of Claims Provisions	R0250	199 764	338 296	1 791 414	539 953	18 977 295	19 191 838	984 617	0	21 256	42 044 433
Total Best estimate - gross	R0260	644 001	1 665 375	12 659 127	8 516 896	84 788 793	49 610 642	5 164 101	2 123	23 257	163 074 317
Total Best estimate - net	R0270	212 301	401 637	2 793 820	2 133 299	20 682 868	25 427 507	1 263 998	2 123	22 938	52 940 491
Risk margin	R0280	275 130	251 728	434 313	479 795	2 995 293	3 873 764	226 465	0	271 245	8 807 733
Amount of the transitional on Technical Provisions											
TP as a whole	R0290	0	0	0	0	0	0	0	0	0	0
Best estimate	R0300	0	0	0	0	0	0	0	0	0	0
Risk margin	R0310	0	0	0	0	0	0	0	0	0	0
Technical provisions - total											
Technical provisions - total	R0320	919 131	1 917 103	13 093 440	8 996 691	87 784 086	53 484 406	5 390 566	2 123	294 504	171 882 050
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment	R0330	431 700	1 263 738	9 865 307	6 383 597	64 105 925	24 183 135	3 900 103	0	321	110 133 826
Technical provisions minus recoverables from reinsurance/SPV and Finite Re	R0340	487 431	653 365	3 228 133	2 613 094	23 678 161	29 301 271	1 490 463	2 123	294 183	61 748 224
Line of Business: further segmentation (Homogeneous Risk Groups)											
Premium provisions - Total number of homogeneous risk groups	R0350	1	1	1	1	1	1	1	1	1	1
Claims provisions - Total number of homogeneous risk groups	R0360	1	1	1	1	1	1	1	1	1	1
Cash-flows of the Best estimate of Premium Provisions (Gross)											
Cash out-flows											
Future benefits and claims	R0370	0	0	0	0	0	0	0	0	0	0
Future expenses and other cash-out flows	R0380	73 231	18 661	248 420	405 348	3 962 080	654 120	84 816	0	7 031	5 453 707
Cash in-flows											
Future premiums	R0390	0	0	0	0	0	0	0	0	0	0
Other cash-in flows (incl. Recoverable from salvages and subrograms)	R0400	0	0	0	0	0	0	0	0	0	0
Cash-flows of the Best estimate of Claims Provisions (Gross)											
Cash out-flows											
Future benefits and claims	R0410	0	0	0	0	0	0	0	0	0	0
Future expenses and other cash-out flows	R0420	55 504	61 452	453 874	118 606	6 302 812	1 623 767	269 766	0	915	8 886 696
Cash in-flows											
Future premiums	R0430	0	0	0	0	0	0	0	0	0	0
Other cash-in flows (incl. Recoverable from salvages and subrograms)	R0440	0	0	0	0	0	0	0	0	0	0
Percentage of gross Best Estimate calculated using approximations	R0450	0	0	0	0	0	0	0	0	0	0
Best estimate subject to transitional of the interest rate	R0460	0	0	0	0	0	0	0	0	0	0
Technical provisions without transitional on interest rate	R0470	0	0	0	0	0	0	0	0	0	0
Best estimate subject to volatility adjustment	R0480	0	0	0	0	0	0	0	0	0	0
Technical provisions without volatility adjustment and without other	R0490	919 131	1 917 103	13 093 440	8 996 691	87 784 086	53 484 406	5 390 566	2 123	294 504	171 882 050

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

Line of business	Z0010	Total Non-Life Business
Accident year / Underwriting year	Z0020	Accident year [AY] {s2c_AM:x4}
Currency	Z0030	NOK {s2c_CU:NOK}
Currency conversion	Z0040	Not applicable / Expressed in (converted to) reporting currency {s2c_CA:x0}

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Prior	R0100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-14	R0110	8 348 163	215 056	21 382	13 963	-	-	-	-	-	-	-	-	-	-1 000	-	-
N-13	R0120	1 993 613	458 333	74 889	24 593	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0130	3 913 997	416 110	41 442	968	7 009	5 220	-	-	-	-	9 841	-	-	-	-	-
N-11	R0140	1 708 599	898 927	-131 786	1 008	-	-	-	-	-	-	-	-	-	-	-	-
N-10	R0150	9 641 374	12 348 465	2 507 522	2 166 835	-	81 000	-	-	-	-	-	-	-	-	-	-
N-9	R0160	17 185 308	11 963 268	2 687 210	275 357	59 251	88 163	15 000	-	2 058	-	-	-	-	-	-	-
N-8	R0170	27 500 919	27 487 030	4 576 715	1 837 902	45 963	-	-	-	-	-	-	-	-	-	-	-
N-7	R0180	23 655 544	21 957 565	4 141 030	4 179 368	650 340	-	17 486	4 986 234	-	-	-	-	-	-	-	-
N-6	R0190	30 893 805	23 591 864	5 975 627	3 015 448	114 917	97 809	-36 840	-	-	-	-	-	-	-	-	-
N-5	R0200	26 995 805	17 787 172	2 146 706	26 005	206 681	463 016	-	-	-	-	-	-	-	-	-	-
N-4	R0210	34 594 641	10 142 787	7 985 693	1 409 713	1 051 041	-	-	-	-	-	-	-	-	-	-	-
N-3	R0220	26 474 534	14 224 515	3 708 290	130 394	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	38 186 208	23 794 188	3 516 946	-	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0240	43 480 235	48 789 965	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0250	38 283 299	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Gross Claims Paid (non-cumulative) - Current year, sum of years (cumulative)

Line of business	Z0010	Total Non-Life Business
Accident year / Underwriting year	Z0020	Accident year [AY] {s2c_AM:x4}
Currency	Z0030	NOK {s2c_CU:NOK}
Currency conversion	Z0040	Not applicable / Expressed in (converted to) reporting currency {s2c_CA:x0}

		In Current year	Sum of years (cumulative)
		C0170	C0180
Prior	R0100	-	-
N-14	R0110	-	8 597 564
N-13	R0120	-	2 551 428
N-12	R0130	-	4 394 587
N-11	R0140	-	2 476 748
N-10	R0150	-	26 745 196
N-9	R0160	-	32 275 615
N-8	R0170	-	61 448 529
N-7	R0180	4 986 234	59 587 567
N-6	R0190	-36 840	63 652 630
N-5	R0200	463 016	47 625 385
N-4	R0210	1 051 041	55 183 875
N-3	R0220	130 394	44 537 733
N-2	R0230	3 516 946	65 497 342
N-1	R0240	48 789 965	92 270 200
N	R0250	38 283 299	38 283 299
Total	R0260	97 184 054	605 127 697

Gross undiscounted Best Estimate Claims Provisions - Development year (absolute amount)

Line of business	Z0010	Total Non-Life Business
Accident year / Underwriting year	Z0020	Accident year [AY] {s2c_AM:x4}
Currency	Z0030	NOK {s2c_CU:NOK}
Currency conversion	Z0040	Not applicable / Expressed in (converted to) reporting currency {s2c_CA:x0}

		0	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Prior	R0100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N-14	R0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-13	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N-12	R0130	-	-	-	-	-	-	-	-	-	-	-	-	586	-	-	-
N-11	R0140	-	-	-	-	-	-	-	-	-	-	-	589	-	-	-	-
N-10	R0150	-	-	-	-	-	-	-	-	-	-	744	-	-	-	-	-
N-9	R0160	-	-	-	-	-	-	-	-	-	775	-	-	-	-	-	-
N-8	R0170	-	-	-	-	-	-	-	2	1 460	-	-	-	-	-	-	-
N-7	R0180	-	-	-	-	-	-	110 654	135 532	-	-	-	-	-	-	-	-
N-6	R0190	-	-	-	-	-	147 531	1 187 459	-	-	-	-	-	-	-	-	-
N-5	R0200	-	-	-	-	429 610	244 060	-	-	-	-	-	-	-	-	-	-
N-4	R0210	-	-	-	3 732 524	3 178 731	-	-	-	-	-	-	-	-	-	-	-
N-3	R0220	-	-	20 146 255	16 017 583	-	-	-	-	-	-	-	-	-	-	-	-
N-2	R0230	-	31 984 934	25 240 943	-	-	-	-	-	-	-	-	-	-	-	-	-
N-1	R0240	80 934 748	33 041 611	-	-	-	-	-	-	-	-	-	-	-	-	-	-
N	R0250	72 534 041	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Gross discounted Best Estimate Claims Provisions - Current year, sum of years (cumulative)

Line of business	Z0010	Total Non-Life Business
Accident year / Underwriting year	Z0020	Accident year [AY] {s2c_AM:x4}
Currency	Z0030	NOK {s2c_CU:NOK}
Currency conversion	Z0040	Not applicable / Expressed in (converted to) reporting currency {s2c_CA:x0}

		Year end (discounted data)
		C0360
Prior	R0100	-
N-14	R0110	-
N-13	R0120	-
N-12	R0130	586
N-11	R0140	589
N-10	R0150	744
N-9	R0160	775
N-8	R0170	1 460
N-7	R0180	135 532
N-6	R0190	1 187 459
N-5	R0200	244 060
N-4	R0210	3 178 731
N-3	R0220	16 017 583
N-2	R0230	25 240 943
N-1	R0240	33 041 611
N	R0250	72 534 041
Total	R0260	151 584 114

Own funds

		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 ow	R0010	0	0		0	
Share premium account related to	R0030	0	0		0	
Initial funds, members' contributi	R0040	0	0		0	
Subordinated mutual member acco	R0050	0		0	0	0
Surplus funds	R0070	0	0			
Preference shares	R0090	0		0	0	0
Share premium account related to	R0110	0		0	0	0
Reconciliation reserve	R0130	346 741 334	346 741 334			
Subordinated liabilities	R0140	0		0	0	0
An amount equal to the value of ne	R0160	0				0
Other own fund items approved by	R0180	6 748 145	0	0	6 748 145	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 state	R0220	0				
Deductions						
Deductions for participations in fina	R0230	0	0	0	0	0
Total basic own funds after deduction	R0290	353 489 479	346 741 334	0	6 748 145	0
Ancillary own funds						
Unpaid and uncalled ordinary share	R0300	0			0	
Unpaid and uncalled initial funds, n	R0310	0			0	
Unpaid and uncalled preference sh	R0320	0			0	0
A legally binding commitment to su	R0330	0			0	0
Letters of credit and guarantees un	R0340	0			0	
Letters of credit and guarantees ot	R0350	0			0	0
Supplementary members calls unde	R0360	0			0	
Supplementary members calls - oth	R0370	0			0	0
Other ancillary own funds	R0390	0			0	0
Total ancillary own funds	R0400	0			0	0
Available and eligible own funds						
Total available own funds to meet t	R0500	353 489 479	346 741 334	0	6 748 145	0
Total available own funds to meet t	R0510	353 489 479	346 741 334	0	6 748 145	
Total eligible own funds to meet th	R0540	353 489 479	346 741 334	0	6 748 145	0
Total eligible own funds to meet th	R0550	353 489 479	346 741 334	0	6 748 145	
SCR	R0580	72 906 149				
MCR	R0600	35 238 060				
Ratio of Eligible own funds to SCR	R0620	484,9 %				
Ratio of Eligible own funds to MCR	R0640	1003,1 %				

Solvency Capital Requirement

		Z0010	No {s2c_AO:x0}		
			Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
			C0030	C0040	C0050
Market risk	R0010		42 094 963	42 094 963	
Counterparty default risk	R0020		18 558 283	18 558 283	
Life underwriting risk	R0030		0	0	
Health underwriting risk	R0040		311 217	311 217	
Non-life underwriting risk	R0050		54 848 636	54 848 636	
Diversification	R0060		-28 079 235	-28 079 235	
Intangible asset risk	R0070		0	0	
Basic Solvency Capital Requirement	R0100		87 733 864	87 733 864	

		Z0010	No {s2c_AO:x0}
			Value
			C0100
Adjustment due to RFF/MAP nSCR aggregation	R0120		
Operational risk	R0130		4 892 230
Loss-absorbing capacity of technical provisions	R0140		0
Loss-absorbing capacity of deferred taxes	R0150		-19 719 945
Capital requirement for business operated in accordance with the Solvency II Directive	R0160		0
Solvency Capital Requirement excluding capital add-ons	R0200		72 906 149
Capital add-on already set	R0210		0
Solvency capital requirement	R0220		72 906 149
Other information on SCR			
Capital requirement for duration-based equity risk	R0400		
Total amount of Notional Solvency Capital Requirement	R0410		0
Total amount of Notional Solvency Capital Requirement	R0420		0
Total amount of Notional Solvency Capital Requirement	R0430		0
Diversification effects due to RFF nSCR aggregation	R0440		0
Method used to calculate the adjustment due to RFF nSCR aggregation	R0450		
Net future discretionary benefits	R0460		0

Minimumskapitalkrav

MCRNL Result	R0010	MCR components
		C0010
		7 527 906

		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
Income protection insurance and proportional reinsurance	R0030	212 301	64 189
Workers' compensation insurance and proportional reinsurance	R0040	401 637	468 869
Motor vehicle liability insurance and proportional reinsurance	R0050	2 793 820	1 883 161
Other motor insurance and proportional reinsurance	R0060	2 133 299	3 596 479
Marine, aviation and transport insurance and proportional reinsurance	R0070	20 682 868	3 398 473
Fire and other damage to property insurance and proportional reinsurance	R0080	25 427 507	17 619 360
General liability insurance and proportional reinsurance	R0090	1 263 998	593 383
Assistance and proportional reinsurance	R0120	2 123	5 976
Miscellaneous financial loss insurance and proportional reinsurance	R0130	22 938	339 501

		C0070
Linear MCR	R0300	7 527 906
SCR	R0310	72 906 149
MCR cap	R0320	32 807 767
MCR floor	R0330	18 226 537
Combined MCR	R0340	18 226 537
Absolute floor of the MCR	R0350	35 238 060
Minimum Capital Requirement	R0400	35 238 060