

SFCR 2023

Dati Quantitativi.

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La tua Assicurazione svizzera



S.02.01.02 – Balance sheet 2023 QA

in migliaia EUR

Solvency II value

Assets		C0010
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	–
Deferred tax assets	R0040	–
Pension benefit surplus	R0050	–
Property, plant & equipment held for own use	R0060	795
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	222.363
– Property (other than for own use)	R0080	–
– Holdings in related undertakings, including participations	R0090	1.180
– Equities	R0100	561
– Equities - listed	R0110	402
– Equities - unlisted	R0120	159
– Bonds	R0130	205.465
– Government Bonds	R0140	112.493
– Corporate Bonds	R0150	92.972
– Structured notes	R0160	–
– Collateralised securities	R0170	–
– Collective Investments Undertakings	R0180	14.147
– Derivatives	R0190	–
– Deposits other than cash equivalents	R0200	1.011
– Other investments	R0210	–
Assets held for index-linked and unit-linked contracts	R0220	–
Loans and mortgages	R0230	29.673
– Loans on policies	R0240	–
– Loans and mortgages to individuals	R0250	21
– Other loans and mortgages	R0260	29.653
Reinsurance recoverables from:	R0270	31.280
– Non-life and health similar to non-life	R0280	31.280
– Non-life excluding health	R0290	17.478
– Health similar to non-life	R0300	13.802
– 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	6.421
Reinsurance receivables	R0370	4.181
Receivables (trade, not insurance)	R0380	14.373
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	7.767
Any other assets, not elsewhere shown	R0420	350
Total assets	R0500	317.203

Liabilities		C0010
Technical provisions – non-life	R0510	170.698
– Technical provisions – non-life (excluding health)	R0520	126.005
– Technical provisions calculated as a whole	R0530	–
– Best Estimate	R0540	117.299
– Risk margin	R0550	8.706
– Technical provisions - health (similar to non-life)	R0560	44.694
– Technical provisions calculated as a whole	R0570	–
– Best Estimate	R0580	42.216
– Risk margin	R0590	2.478
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	–
Other technical provisions	R0730	–
Contingent liabilities	R0740	–
Provisions other than technical provisions	R0750	1.245
Pension benefit obligations	R0760	257
Deposits from reinsurers	R0770	13.225
Deferred tax liabilities	R0780	1.696
Derivatives	R0790	–
Debts owed to credit institutions	R0800	–
Financial liabilities other than debts owed to credit institutions	R0810	117
Insurance & intermediaries payables	R0820	11.009
Reinsurance payables	R0830	4.773
Payables (trade, not insurance)	R0840	1.469
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	6.113
Total liabilities	R0900	210.602
Excess of assets over liabilities	R1000	106.601

S.05.01.02 – Premiums, claims and expenses by line of business – 2023 QA

Non-life (direct business/accepted proportional reinsurance and accepted non-proportional reinsurance) in migliaia EUR	Line of Business for: accepted non-proportional reinsurance																
	Line of Business for: accepted proportional reinsurance												Total C0200				
	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	Property C0160
Premiums written																	
Gross – Direct Business	R0110	278	47.758	-	21.064	8.146	36	16.877	10.208	-	1.748	2.361	6.111	-	-	-	114.586
Gross – Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – Non-proportional reinsurance accepted	R0130	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0140	68	22.412	-	959	2.150	2	1.006	4.180	-	1.145	1.045	247	-	-	-	33.214
Net	R0200	210	25.346	-	20.105	5.995	35	15.870	6.028	-	603	1.317	5.864	-	-	-	81.373
Premiums earned																	
Gross – direct business	R0210	243	46.277	-	18.322	7.678	28	13.872	10.060	9	1.728	2.338	5.584	-	-	-	106.139
Gross – proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – non-proportional reinsurance accepted	R0230	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0240	68	22.179	-	959	2.150	2	990	4.201	-	1.150	1.050	251	-	-	-	33.001
Net	R0300	175	24.098	-	17.363	5.528	27	12.882	5.859	9	577	1.288	5.332	-	-	-	73.138
Claims incurred																	
Gross – direct business	R0310	151	16.912	-	18.745	8.025	0	9.246	3.488	-	4	645	-32	-	-	-	57.184
Gross – proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Gross – non-proportional reinsurance accepted	R0330	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Reinsurers' share	R0340	44	13.367	-	2.752	2.750	-	4.890	2.257	-	-5	580	-3	-	-	-	26.633
Net	R0400	107	3.545	-	15.993	5.275	0	4.356	1.231	-	8	65	-29	-	-	-	30.551
Expenses incurred	R0550	110	13.851	-	9.018	3.155	5	8.641	3.416	-	-14	759	2.900	-	-	-	41.843
Balance - other technical expenses/income	R1210																3.064
Total technical expenses	R1300																44.906

life	Line of Business for: life insurance obligations									
	Life reinsurance obligations					Life reinsurance obligations				
	Health insurance	Insurance with profit participation	Indexlinked and unlinked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total	
C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300		
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	-	-	-	-	-	-	-	-	-
Expenses incurred										
	R1900	-	-	-	-	-	-	-	-	-
Balance - other technical expenses/income										
	R2510	-	-	-	-	-	-	-	-	-
Total expenses										
	R2600	-	-	-	-	-	-	-	-	-
Total amount of surrenders										
	R2700	-	-	-	-	-	-	-	-	-

S.17.01.02 – Non-Life Technical Provisions – 2023 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	554	14.941	-	10.935	3.079	4	29.252	1.879	-	32	292	6.439	-	-	-	-	67.344
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	3	73	-	-	-	-	10	359	-	-22	126	26	-	-	-	-	575
Net best estimate of premium provisions	551	14.868	-	10.935	3.079	4	29.242	1.521	-	-11	167	6.413	-	-	-	-	66.769
Claims provisions																	
Gross	117	26.604	-	42.687	4.218	17	8.626	7.898	-	304	420	1.280	-	-	-	-	92.171
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-	13.726	-	4.923	2.075	-	5.024	4.338	-	207	353	59	-	-	-	-	30.704
Net best estimate of claims provisions	117	12.878	-	37.764	2.143	17	3.602	3.560	-	97	67	1.221	-	-	-	-	61.466
Total best estimate – gross	671	41.545	-	53.822	7.297	21	37.878	9.778	-	272	712	7.718	-	-	-	-	159.515
Total best estimate – net	668	27.746	-	48.699	5.222	21	32.844	5.081	-	87	234	7.633	-	-	-	-	128.235
Risk margin	58	2.420	-	4.247	455	2	2.864	443	-	8	20	666	-	-	-	-	11.184
Technical provisions – total																	
Technical provisions – total	729	43.965	-	57.869	7.753	23	40.742	10.221	-	280	733	8.384	-	-	-	-	170.698
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default total	3	13.799	-	4.923	2.075	-	5.034	4.697	-	185	479	85	-	-	-	-	31.280
Technical provisions minus recoverables from reinsurance/SPV and Finite Re – total	726	30.166	-	52.946	5.677	23	35.709	5.524	-	94	254	8.299	-	-	-	-	139.419

S.23.01.01 – Own funds 2023 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	87.001	87.001			
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	102.601	102.601	–	–	–
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	102.601	102.601	–	–	–
Total available own funds to meet the MCR	R0510	102.601	102.601	–	–	–
Total eligible own funds to meet the SCR	R0540	102.601	102.601	–	–	–
Total eligible own funds to meet the MCR	R0550	102.601	102.601	–	–	–
SCR	R0580	50.809				
MCR	R0600	20.223				
Ratio of Eligible own funds to SCR	R0620	201,93%				
Ratio of Eligible own funds to MCR	R0640	507,35%				

Reconciliation reserve

	Total
in migliaia EUR	C0060

Reconciliation reserve

Excess of assets over liabilities	R0700	106.601
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	4.000
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	87.001
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	-
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	3.433
Total Expected profits included in future premiums (EPIFP)	R0790	3.433

S.25.01.21 – Solvency Capital Requirement – for undertakings on Standard Formula 2023 QA

Basic Solvency Capital Requirement

in migliaia EUR		Gross solvency capital	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	11.644		
Counterparty default risk	R0020	3.327		
Life underwriting risk	R0030	–		
Health underwriting risk	R0040	18.746		
Non-life underwriting risk	R0050	34.991		
Diversification	R0060	-21.780		
Intangible asset risk	R0070	–		
Basic Solvency Capital Requirement	R0100	46.928		

Calculation of Solvency Capital Requirement

in migliaia EUR			Value
			C0100
Operational risk		R0130	4.785
Loss-absorbing capacity of technical provisions		R0140	–
Loss-absorbing capacity of deferred taxes		R0150	-904
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC		R0160	–
Solvency Capital Requirement excluding capital add-on		R0200	50.809
Capital add-on already set		R0210	–
of which, capital add-ons already set - Article 37 (1) Type a		R0211	–
of which, capital add-ons already set - Article 37 (1) Type b		R0212	–
of which, capital add-ons already set - Article 37 (1) Type c		R0213	–
of which, capital add-ons already set - Article 37 (1) Type d		R0214	–
Solvency capital requirement		R0220	50.809
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	–

Approach to tax rate

in migliaia EUR		Yes/No C0109
Approach based on average tax rate	R0590	–

Calculation of loss absorbing capacity of deferred taxes

in migliaia EUR		LAC DT C0130
LAC DT	R0640	- 904
LAC DT justified by reversion of deferred tax liabilities	R0650	- 904
LAC DT justified by reference to probable future taxable economic profit	R0660	–
LAC DT justified by carry back, current year	R0670	–
LAC DT justified by carry back, future years	R0680	–
Maximum LAC DT	R0690	–

S.28.01.01 – Minimum Capital Requirement – Only life or only non-life insurance or reinsurance activity – 2023 QA

Linear formula component for non-life insurance and reinsurance obligations

in migliaia EUR	MCR components	
		C0010
MCR _{NL} Result	R0010	20.223

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	668	181
Income protection insurance and proportional reinsurance	R0030	27.746	23.838
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	48.699	19.741
Other motor insurance and proportional reinsurance	R0060	5.222	5.959
Marine, aviation and transport insurance and proportional reinsurance	R0070	21	34
Fire and other damage to property insurance and proportional reinsurance	R0080	32.844	14.416
General liability insurance and proportional reinsurance	R0090	5.081	5.815
Credit and suretyship insurance and proportional reinsurance	R0100	-	-5
Legal expenses insurance and proportional reinsurance	R0110	87	591
Assistance and proportional reinsurance	R0120	234	1.286
Miscellaneous financial loss insurance and proportional reinsurance	R0130	7.633	4.976
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	20.223
SCR	R0310	50.809
MCR cap	R0320	22.864
MCR floor	R0330	12.702
Combined MCR	R0340	20.223
Absolute floor of the MCR	R0350	3.700
		C0070
Minimum Capital Requirement	R0400	20.223

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