

# Fremtind Livsforsikring AS

## Solvency and Financial Condition Report

### Disclosures

31 December

**2023**

(Monetary amounts in NOK thousands)

## General information

Undertaking name	Fremtind Livsforsikring AS
Undertaking identification code	LEI/5493001RARH9G4TEWB39
Type of code of undertaking	LEI
Type of undertaking	Undertakings pursuing both life and non-life insurance activity - article 73 (5)
Country of authorisation	NO
Language of reporting	en
Reporting reference date	31 desember 2023
Currency used for reporting	NOK
Accounting standards	Local GAAP
Method of Calculation of the SCR	Standard formula
Matching adjustment	No use of matching adjustment
Volatility adjustment	Use of volatility adjustment
Transitional measure on the risk-free interest rate	No use of transitional measure on the risk-free interest rate
Transitional measure on technical provisions	No use of transitional measure on technical provisions

## List of reported templates

- S.02.01.02 - Balance sheet (updated)
- S.05.01.02 - Premiums, claims and expenses by line of business
- S.05.01.02 - Premiums, claims and expenses by line of business
- S.12.01.02 - Life and Health SLT Technical Provisions
- S.17.01.02 - Non-Life Technical Provisions
- S.19.01.21 - Non-Life insurance claims
- S.22.01.21 - Impact of long term guarantees measures and transitionals
- S.23.01.01 - Own Funds
- S.25.01.21 - Solvency Capital Requirement - for undertakings on Standard Formula
- S.28.02.01 - Minimum Capital Requirement - Both life and non-life insurance activity

## S.02.01.02

## Balance sheet

		Solvency II value
		C0010
	<b>Assets</b>	
R0030	Intangible assets	0
R0040	Deferred tax assets	0
R0050	Pension benefit surplus	3
R0060	Property, plant & equipment held for own use	0
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	11.966.702
R0080	<i>Property (other than for own use)</i>	0
R0090	<i>Holdings in related undertakings, including participations</i>	434.985
R0100	<i>Equities</i>	0
R0110	<i>Equities - listed</i>	0
R0120	<i>Equities - unlisted</i>	0
R0130	<i>Bonds</i>	9.970.152
R0140	<i>Government Bonds</i>	2.596.808
R0150	<i>Corporate Bonds</i>	7.373.345
R0160	<i>Structured notes</i>	0
R0170	<i>Collateralised securities</i>	0
R0180	<i>Collective Investments Undertakings</i>	1.561.538
R0190	<i>Derivatives</i>	0
R0200	<i>Deposits other than cash equivalents</i>	28
R0210	<i>Other investments</i>	0
R0220	Assets held for index-linked and unit-linked contracts	0
R0230	Loans and mortgages	9.076
R0240	<i>Loans on policies</i>	0
R0250	<i>Loans and mortgages to individuals</i>	0
R0260	<i>Other loans and mortgages</i>	9.076
R0270	Reinsurance recoverables from:	376.952
R0280	<i>Non-life and health similar to non-life</i>	121.804
R0290	<i>Non-life excluding health</i>	0
R0300	<i>Health similar to non-life</i>	121.804
R0310	<i>Life and health similar to life, excluding index-linked and unit-linked</i>	255.148
R0320	<i>Health similar to life</i>	254.889
R0330	<i>Life excluding health and index-linked and unit-linked</i>	259
R0340	<i>Life index-linked and unit-linked</i>	0
R0350	Deposits to cedants	0
R0360	Insurance and intermediaries receivables	16.172
R0370	Reinsurance receivables	33.541
R0380	Receivables (trade, not insurance)	50
R0390	Own shares (held directly)	0
R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
R0410	Cash and cash equivalents	130.794
R0420	Any other assets, not elsewhere shown	5.315
R0500	<b>Total assets</b>	<b>12.538.604</b>

## S.02.01.02

## Balance sheet

		Solvency II value
		C0010
	<b>Liabilities</b>	
R0510	Technical provisions - non-life	566.800
R0520	<i>Technical provisions - non-life (excluding health)</i>	0
R0530	<i>TP calculated as a whole</i>	0
R0540	<i>Best Estimate</i>	0
R0550	<i>Risk margin</i>	0
R0560	<i>Technical provisions - health (similar to non-life)</i>	566.800
R0570	<i>TP calculated as a whole</i>	0
R0580	<i>Best Estimate</i>	540.446
R0590	<i>Risk margin</i>	26.354
R0600	Technical provisions - life (excluding index-linked and unit-linked)	6.061.432
R0610	<i>Technical provisions - health (similar to life)</i>	6.391.537
R0620	<i>TP calculated as a whole</i>	0
R0630	<i>Best Estimate</i>	6.196.873
R0640	<i>Risk margin</i>	194.664
R0650	<i>Technical provisions - life (excluding health and index-linked and unit-linked)</i>	-330.105
R0660	<i>TP calculated as a whole</i>	0
R0670	<i>Best Estimate</i>	-406.026
R0680	<i>Risk margin</i>	75.921
R0690	Technical provisions - index-linked and unit-linked	0
R0700	<i>TP calculated as a whole</i>	0
R0710	<i>Best Estimate</i>	0
R0720	<i>Risk margin</i>	0
R0740	Contingent liabilities	0
R0750	Provisions other than technical provisions	0
R0760	Pension benefit obligations	0
R0770	Deposits from reinsurers	255.148
R0780	Deferred tax liabilities	549.069
R0790	Derivatives	0
R0800	Debts owed to credit institutions	0
R0810	Financial liabilities other than debts owed to credit institutions	0
R0820	Insurance & intermediaries payables	20.751
R0830	Reinsurance payables	31.666
R0840	Payables (trade, not insurance)	18.156
R0850	Subordinated liabilities	550.000
R0860	<i>Subordinated liabilities not in BOF</i>	0
R0870	<i>Subordinated liabilities in BOF</i>	550.000
R0880	Any other liabilities, not elsewhere shown	125.836
R0900	<b>Total liabilities</b>	<b>8.178.860</b>
R1000	<b>Excess of assets over liabilities</b>	<b>4.359.745</b>

S.05.01.02

Premiums, claims and expenses by line of business

Non-life

Line of Business for: non-life insurance and income protection insurance	Total
C0020	C0200

Premiums written

R0110	Gross - Direct Business	605.622	605.622
R0120	Gross - Proportional reinsurance accepted		
R0130	Gross - Non-proportional reinsurance accepted		
R0140	Reinsurers' share	25.623	25.623
R0200	Net	579.999	579.999

Premiums earned

R0210	Gross - Direct Business	605.609	605.609
R0220	Gross - Proportional reinsurance accepted		
R0230	Gross - Non-proportional reinsurance accepted		
R0240	Reinsurers' share	25.623	25.623
R0300	Net	579.986	579.986

Claims incurred

R0310	Gross - Direct Business	383.978	383.978
R0320	Gross - Proportional reinsurance accepted		
R0330	Gross - Non-proportional reinsurance accepted		
R0340	Reinsurers' share	64.892	64.892
R0400	Net	319.086	319.086

R0550	Expenses incurred	183.307	183.307
R1210	Balance - other technical expenses/income		15.878
R1300	Total technical expenses		199.185

S.05.01.02

Premiums, claims and expenses by line of business

Life

Line of Business for: life insurance obligations		
Health insurance	Other life insurance	Total
C0210	C0240	C0300

**Premiums written**

R1410	Gross	1.664.242	1.832.197	3.496.439
R1420	Reinsurers' share	5.031	7.804	12.836
R1500	Net	1.659.211	1.824.393	3.483.604

**Premiums earned**

R1510	Gross	1.663.069	1.831.642	3.494.711
R1520	Reinsurers' share	5.031	7.804	12.836
R1600	Net	1.658.038	1.823.838	3.481.875

**Claims incurred**

R1610	Gross	1.380.964	662.850	2.043.814
R1620	Reinsurers' share	0	0	0
R1700	Net	1.380.964	662.850	2.043.814

R1900	<b>Expenses incurred</b>	360.938	417.923	778.861
R2500	<b>Other expenses</b>			23.454
R2600	<b>Total expenses</b>			802.315

S.12.01.02

Life and Health SLT Technical Provisions

	Other life insurance			Total (Life other than health insurance, including Unit-Linked)	Health insurance (direct business)			Total (Health similar to life insurance)
	Contracts without options and guarantees	Contracts with options or guarantees			Contracts without options and guarantees	Contracts with options or guarantees		
	C0060	C0070	C0080	C0150	C0160	C0170	C0180	C0210
R0010 <b>Technical provisions calculated as a whole</b>				0				0
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				0				0

Technical provisions calculated as a sum of BE and RM

Best estimate

R0030 <b>Gross Best Estimate</b>		-406.026		-406.026		6.196.873		6.196.873
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default		259		259		254.889		254.889
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re		-406.284	0	-406.284		5.941.984	0	5.941.984
R0100 <b>Risk margin</b>	75.921			75.921	194.664			194.664
R0200 <b>Technical provisions - total</b>	-330.105			-330.105	6.391.537			6.391.537

## S.17.01.02

## Non-Life Technical Provisions

		Direct business and accepted proportional	
		Income protection insurance	Total Non-Life obligation
		C0030	C0180
R0010	<b>Technical provisions calculated as a whole</b>	0	0
R0050	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	0	0
<b>Technical provisions calculated as a sum of BE and RM</b>			
<b>Best estimate</b>			
<b>Premium provisions</b>			
R0060	Gross	-153.537	-153.537
R0140	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	-27.848	-27.848
R0150	<b>Net Best Estimate of Premium Provisions</b>	-125.689	-125.689
<b>Claims provisions</b>			
R0160	Gross	693.983	693.983
R0240	Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	149.652	149.652
R0250	<b>Net Best Estimate of Claims Provisions</b>	544.331	544.331
R0260	<b>Total best estimate - gross</b>	540.446	540.446
R0270	<b>Total best estimate - net</b>	418.642	418.642
R0280	<b>Risk margin</b>	26.354	26.354
R0320	<b>Technical provisions - total</b>	566.800	566.800
R0330	Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	121.804	121.804
R0340	<b>Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total</b>	444.996	444.996



S.19.01.21

Non-Life insurance claims

Total Non-life business

Z0020 Accident year / underwriting year

Gross Claims Paid (non-cumulative)														
(absolute amount)														
Year	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180	
	Development year										In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9			10 & +	
R0100	Prior										20.750	20.750	20.750	
R0160	2014	20.807	36.202	9.441	13.497	6.199	15.848	9.435	4.862	2.917	2.352	2.352	121.558	
R0170	2015	32.777	32.345	12.000	12.619	11.697	16.299	8.559	5.704	3.776		3.776	135.775	
R0180	2016	34.227	30.247	16.313	14.024	9.803	16.521	13.159	8.543			8.543	142.837	
R0190	2017	41.572	33.322	16.204	14.861	14.948	17.464	12.538				12.538	150.910	
R0200	2018	50.730	47.953	21.784	28.598	21.994	26.264					26.264	197.323	
R0210	2019	51.176	44.828	32.340	25.362	10.795						10.795	164.501	
R0220	2020	62.574	57.528	27.544	37.627							37.627	185.273	
R0230	2021	104.359	84.394	61.244								61.244	249.997	
R0240	2022	111.301	90.512									90.512	201.813	
R0250	2023	129.051										129.051	129.051	
R0260												<b>Total</b>	403.452	1.699.788

Gross Undiscounted Best Estimate Claims Provisions													
(absolute amount)													
Year	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360	Year end (discounted data)
	Development year											C0360	
	0	1	2	3	4	5	6	7	8	9	10 & +		
R0100	Prior										10.158	8.868	
R0160	2014	0	0	58.664	42.976	34.159	17.984	12.524	9.397	1.894	6.193	5.406	
R0170	2015	0	72.519	60.885	43.695	33.516	27.556	20.423	17.078	10.694		9.336	
R0180	2016	118.032	76.367	61.910	48.446	48.737	38.639	29.294	16.953			14.800	
R0190	2017	118.693	78.751	67.584	68.646	64.784	49.540	23.674				20.667	
R0200	2018	120.302	85.583	100.561	82.922	73.765	42.293					36.921	
R0210	2019	137.635	125.946	108.820	89.737	70.521						61.564	
R0220	2020	198.087	139.968	111.295	77.247							67.436	
R0230	2021	223.777	138.194	112.453								98.171	
R0240	2022	224.562	176.012									153.658	
R0250	2023	248.748										217.155	
R0260												<b>Total</b>	693.983

S.22.01.21

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
	C0010	C0030	C0050	C0070	C0090
R0010 Technical provisions	6.628.232	0	0	145.453	0
R0020 Basic own funds	3.860.230		0	-107.946	0
R0050 Eligible own funds to meet Solvency Capital Requirement	3.860.230	0	0	-107.946	0
R0090 Solvency Capital Requirement	1.594.703	0	0	28.337	0
R0100 Eligible own funds to meet Minimum Capital Requirement	3.453.753	0	0	-105.395	0
R0110 Minimum Capital Requirement	717.616	0	0	12.752	0

S.23.01.01

**Own Funds**

**Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35**

R0010 Ordinary share capital (gross of own shares)  
R0030 Share premium account related to ordinary share capital  
R0040 Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings  
R0050 Subordinated mutual member accounts  
R0070 Surplus funds  
R0090 Preference shares  
R0110 Share premium account related to preference shares  
R0130 Reconciliation reserve  
R0140 Subordinated liabilities  
R0160 An amount equal to the value of net deferred tax assets  
R0180 Other own fund items approved by the supervisory authority as basic own funds not specified above

R0220 **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**

R0230 **Deductions for participations in financial and credit institutions**

R0290 **Total basic own funds after deductions**

**Ancillary own funds**

R0300 Unpaid and uncalled ordinary share capital callable on demand  
R0310 Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand  
R0320 Unpaid and uncalled preference shares callable on demand  
R0330 A legally binding commitment to subscribe and pay for subordinated liabilities on demand  
R0340 Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC  
R0350 Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC  
R0360 Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC  
R0370 Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC  
R0390 Other ancillary own funds  
R0400 **Total ancillary own funds**

**Available and eligible own funds**

R0500 Total available own funds to meet the SCR  
R0510 Total available own funds to meet the MCR  
R0540 Total eligible own funds to meet the SCR  
R0550 Total eligible own funds to meet the MCR

R0580 **SCR**

R0600 **MCR**

R0620 **Ratio of Eligible own funds to SCR**

R0640 **Ratio of Eligible own funds to MCR**

**Reconciliation reserve**

R0700 Excess of assets over liabilities  
R0710 Own shares (held directly and indirectly)  
R0720 Foreseeable dividends, distributions and charges  
R0730 Other basic own fund items  
R0740 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  
R0760 **Reconciliation reserve**

**Expected profits**

R0770 Expected profits included in future premiums (EPIFP) - Life business  
R0780 Expected profits included in future premiums (EPIFP) - Non- life business  
R0790 **Total Expected profits included in future premiums (EPIFP)**

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
100.000	100.000		0	
2.352.057	2.352.057		0	
0	0		0	
0		0	0	0
0	0			
0		0	0	0
0		0	0	0
858.173	858.173			
550.000		0	550.000	0
0				0
0	0	0	0	0
0				
0				
0				
0				
0			0	0
3.860.230	3.310.230	0	550.000	0
0				
0				
0				
0				
0				
0				
0				
0			0	0
3.860.230	3.310.230	0	550.000	0
3.860.230	3.310.230	0	550.000	
3.860.230	3.310.230	0	550.000	0
3.453.753	3.310.230	0	143.523	
1.594.703				
717.616				
242,07 %				
481,28 %				
C0060				
4.359.745				
0				
1.049.515				
2.452.057				
0				
858.173				
948.671				
99.086				
1.047.757				

## S.25.01.21

## Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010 Market risk	876.581		
R0020 Counterparty default risk	27.649		
R0030 Life underwriting risk	793.466		
R0040 Health underwriting risk	1.103.864		
R0050 Non-life underwriting risk	0		
R0060 Diversification	-820.366		
R0070 Intangible asset risk	0		
<b>R0100 Basic Solvency Capital Requirement</b>	<b>1.981.195</b>		
<b>Calculation of Solvency Capital Requirement</b>			
R0130 Operational risk	157.957		
R0140 Loss-absorbing capacity of technical provisions	-12.881		
R0150 Loss-absorbing capacity of deferred taxes	-531.568		
R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC			
<b>R0200 Solvency Capital Requirement excluding capital add-on</b>	<b>1.594.703</b>		
R0210 Capital add-ons already set			
<b>R0220 Solvency capital requirement</b>	<b>1.594.703</b>		
<b>Other information on SCR</b>			
R0400 Capital requirement for duration-based equity risk sub-module	0		
R0410 Total amount of Notional Solvency Capital Requirements for remaining part	0		
R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds	0		
R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0		
R0440 Diversification effects due to RFF nSCR aggregation for article 304	0		
<b>Approach to tax rate</b>			
R0590 Approach based on average tax rate		Yes	
<b>Calculation of loss absorbing capacity of deferred taxes</b>			
		<b>LAC DT</b>	
		C0130	
R0640 LAC DT	-531.568		
R0650 LAC DT justified by reversion of deferred tax liabilities			
R0660 LAC DT justified by reference to probable future taxable economic profit	-531.568		
R0670 LAC DT justified by carry back, current year			
R0680 LAC DT justified by carry back, future years			
R0690 Maximum LAC DT			

## USP Key

**For life underwriting risk:**  
1 - Increase in the amount of annuity benefits  
9 - None

**For health underwriting risk:**  
1 - Increase in the amount of annuity benefits  
2 - Standard deviation for NSLT health premium risk  
3 - Standard deviation for NSLT health gross premium risk  
4 - Adjustment factor for non-proportional reinsurance  
5 - Standard deviation for NSLT health reserve risk  
9 - None

**For non-life underwriting risk:**  
4 - Adjustment factor for non-proportional reinsurance  
6 - Standard deviation for non-life premium risk  
7 - Standard deviation for non-life gross premium risk  
8 - Standard deviation for non-life reserve risk  
9 - None

S.28.02.01

Minimum Capital Requirement - Both life and non-life insurance activity

		Non-life activities	Life activities	Non-life activities	Life activities																																																																																				
		<table border="1"> <thead> <tr> <th>MCR<sub>(NL,NL)</sub> Result</th> <th>MCR<sub>(NL,L)</sub> Result</th> </tr> <tr> <td>C0010</td> <td>C0020</td> </tr> </thead> <tbody> <tr> <td>104.142</td> <td>0</td> </tr> </tbody> </table>		MCR <sub>(NL,NL)</sub> Result	MCR <sub>(NL,L)</sub> Result	C0010	C0020	104.142	0																																																																																
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R0070	Marine, aviation and transport insurance and proportional reinsurance																																																																																								
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R0090	General liability insurance and proportional reinsurance																																																																																								
R0100	Credit and suretyship insurance and proportional reinsurance																																																																																								
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		5.535.699																																																																																							
			731.511.473																																																																																						
R0210	Obligations with profit participation - guaranteed benefits																																																																																								
R0220	Obligations with profit participation - future discretionary benefits																																																																																								
R0230	Index-linked and unit-linked insurance obligations																																																																																								
R0240	Other life (re)insurance and health (re)insurance obligations																																																																																								
R0250	Total capital at risk for all life (re)insurance obligations																																																																																								
<b>Overall MCR calculation</b>		C0130																																																																																							
R0300	Linear MCR	732.450																																																																																							
R0310	SCR	1.594.703																																																																																							
R0320	MCR cap	717.616																																																																																							
R0330	MCR floor	398.676																																																																																							
R0340	Combined MCR	717.616																																																																																							
R0350	Absolute floor of the MCR	70.027																																																																																							
R0400	<b>Minimum Capital Requirement</b>	717.616																																																																																							
<b>Notional non-life and life MCR calculation</b>		C0140 C0150																																																																																							
R0500	Notional linear MCR	104.142	628.308																																																																																						
R0510	Notional SCR excluding add-on (annual or latest calculation)	226.740	1.367.963																																																																																						
R0520	Notional MCR cap	102.033	615.583																																																																																						
R0530	Notional MCR floor	56.685	341.991																																																																																						
R0540	Notional combined MCR	102.033	615.583																																																																																						
R0550	Absolute floor of the notional MCR	28.237	41.790																																																																																						
R0560	<b>Notional MCR</b>	102.033	615.583																																																																																						