Solvensrapport 2016

Forsikringsselskabet Danica QRT skemaer til Rapport om Solvens og Finansiel Situation

Bilag Danica koncernen

Danica koncernen 1.000 DKK Balance sheet

S.02.01.02

		Solvency II value
		C0010
Assets		
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	36.542
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	219.480.425
Property (other than for own use)	R0080	22.821.426
Holdings in related undertakings, including participations	R0090	2.626.636
Equities	R0100	17.208.638
Equities - listed	R0110	7.870.343
Equities - unlisted	R0120	9.338.295
Bonds	R0130	147.553.423
Government Bonds	R0140	41.087.596
Corporate Bonds	R0150	105.257.274
Structured notes	R0160	352.678
Collateralised securities	R0170	855.875
Collective Investments Undertakings	R0180	6.087.956
Derivatives	R0190	21.351.179
Deposits other than cash equivalents	R0200	1.831.167
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	180.397.879
Loans and mortgages	R0230	520.102
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	520.102
Reinsurance recoverables from:	R0270	148.588
Non-life and health similar to non-life	R0280	C
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	148.588
Health similar to life	R0320	58.797
Life excluding health and index-linked and unit-linked	R0330	89.791
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	907.127
Reinsurance receivables	R0370	146.899
Receivables (trade, not insurance)	R0380	880.688
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	1.928.718
Any other assets, not elsewhere shown	R0420	560.178
Total assets	R0500	405.007.147

Liabilities		
Technical provisions – non-life	R0510	321.103
Technical provisions – non-life (excluding health)	R0520	0
Technical provisions calculated as a whole	R0530	
Best Estimate	R0540	
Risk margin	R0550	
Technical provisions - health (similar to non-life)	R0560	321.103
Technical provisions calculated as a whole	R0570	
Best Estimate	R0580	312.304
Risk margin	R0590	8.799
Technical provisions - life (excluding index-linked and unit-linked)	R0600	158.991.249
Technical provisions - health (similar to life)	R0610	9.721.736
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	9.313.489
Risk margin	R0640	408.248
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	149.269.512
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	148.265.518
Risk margin	R0680	1.003.994
Technical provisions - index-linked and unit-linked	R0690	176.729.483
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	174.638.571
Risk margin	R0720	2.090.911
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	3.939
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	1.982.895
Derivatives	R0790	20.472.449
Debts owed to credit institutions	R0800	16.738.722
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	438.994
Reinsurance payables	R0830	26.417
Payables (trade, not insurance)	R0840	3.433.518
Subordinated liabilities	R0850	3.865.100
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	3.865.100
Any other liabilities, not elsewhere shown	R0880	416.063
Total liabilities	R0900	383.419.931
Excess of assets over liabilities	R1000	21.587.216

Danica Koncernen

1.000 DKK

Non-Life & Accepted non-proportional reinsurance

S.05.01.02

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									
		Medical expense insurance	Income protection insurance	Workers' compensati on insurance	Motor vehicle liability insurance	insurance	Marine, aviation and transport insurance	property	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	345.141								
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	0								
Net	R0200	345.141	0	0	0	0	0	0	0	0
Premiums earned										
Gross - Direct Business	R0210	338.621								
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	0								
Net	R0300	338.621	0	0	0	0	0	0	0	0
Claims incurred										
Gross - Direct Business	R0310	335.743								
Gross - Proportional reinsurance accepted	R0320									
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	0								
Net	R0400	335.743	0	0	0	0	0	0	0	0
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	0	0	0	0	-	0	-	0	0
Expenses incurred	R0550	33.950	0	0	0	0	0	0	0	0
Other expenses	R1200									
Total expenses	R1300									

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1.000 DKK Non-Life & Accepted non-proportional reinsurance

S.05.01.02

(cont'd)

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				
		Legal expenses insurance	Assistance	Miscellaneo us financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written									
Gross - Direct Business	R0110								345.141
Gross - Proportional reinsurance accepted	R0120								0
Gross - Non-proportional reinsurance accepted	R0130								0
Reinsurers' share	R0140								0
Net	R0200	0	0	0	0	0	0	0	345.141
Premiums earned									
Gross - Direct Business	R0210								338.621
Gross - Proportional reinsurance accepted	R0220								0
Gross - Non-proportional reinsurance accepted	R0230								0
Reinsurers' share	R0240								0
Net	R0300	0	0	0	0	0	0	0	338.621
Claims incurred									
Gross - Direct Business	R0310								335.743
Gross - Proportional reinsurance accepted	R0320								0
Gross - Non-proportional reinsurance accepted	R0330								0
Reinsurers' share	R0340								0
Net	R0400	0	0	0	0	0	0	0	335.743
Changes in other technical provisions									
Gross - Direct Business	R0410							_	0
Gross - Proportional reinsurance accepted	R0420								0
Gross - Non- proportional reinsurance accepted	R0430								0
Reinsurers'share	R0440								0
Net	R0500	0	0	0	0	0	0	0	0
Expenses incurred	R0550	0	0	0	0	0	0	0	33.950
Other expenses	R1200								
Total expenses	R1300								33.950

Danica Koncernen 1.000 DKK Premiums, claims & expenses by line of business Life S.05.01.02

	Line of Business for: life insu					ions		Life reinsuran	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked 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	1.006.627	3.999.700	28.190.514	237.026					33.433.868
Reinsurers' share	R1420	25.809	6.859	14.662	71.242					118.572
Net	R1500	980.818	3.992.841	28.175.852	165.785	0	0	0	0	33.315.296
Premiums earned		_								
Gross	R1510	1.092.960	3.999.700	28.190.514	237.026					33.520.201
Reinsurers' share	R1520	24.379	6.859	14.662	71.242					117.142
Net	R1600	1.068.581	3.992.841	28.175.852	165.785	0	0	0	0	33.403.058
Claims incurred										
Gross	R1610	1.201.638	11.163.494	15.828.653	489.634					28.683.418
Reinsurers' share	R1620	72.658	39.612	6.623						118.893
Net	R1700	1.128.980	11.123.881	15.822.030	489.634	0	0	0	0	28.564.525
Changes in other										
technical provisions										
Gross	R1710									0
Reinsurers' share	R1720									0
Net	R1800	0	0	0	0	0	0	0	0	0
Expenses incurred	R1900	148.756	920.497	863.088	56.205	0	0	0	0	1.988.546
Other expenses	R2500									
Total expenses	R2600									1.988.546

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1.000 DKK Non-life obligations for home country

S.05.02.01

			[]	
		Home country	Country (by amount of gross premiums written)	Total for top 5 countries and home country (by amount of gross premiums written)
		C0080	C0090	C0140
Premiums written				
Gross - Direct Business	R0110	345.141		345.141
Gross - Proportional reinsurance accepted	R0120			0
Gross - Non-proportional reinsurance accepted	R0130			0
Reinsurers' share	R0140	0		0
Net	R0200	345.141	0	345.141
Premiums earned				
Gross - Direct Business	R0210	338.621		338.621
Gross - Proportional reinsurance accepted	R0220			0
Gross - Non-proportional reinsurance accepted	R0230			0
Reinsurers' share	R0240	0		0
Net	R0300	338.621	0	338.621
Claims incurred				
Gross - Direct Business	R0310	335.743		335.743
Gross - Proportional reinsurance accepted	R0320			0
Gross - Non-proportional reinsurance accepted	R0330			0
Reinsurers' share	R0340	0		0
Net	R0400	335.743	0	335.743
Changes in other technical provisions				
Gross - Direct Business	R0410			0
Gross - Proportional reinsurance accepted	R0420			0
Gross - Non-proportional reinsurance accepted	R0430			0
Reinsurers' share	R0440			0
Net	R0500	0	0	0
Expenses incurred	R0550	33.950		33.950
Other expenses	R1200			
Total expenses	R1300			33.950

Danica Koncernen

1.000 DKK

Life obligations for home country

S.05.02.01

		Home country	Country (by amount of gross premiums written) NO	Country (by amount of gross premiums written) SE	Total for top 5 countries and home country (by amount of gross premiums written)
		C0220	C0230	C0230	C0280
Premiums written					
Gross	R1410	22.108.587	2.229.312	9.095.968	33.433.868
Reinsurers' share	R1420	20.098	74.065	24.409	118.572
Net	R1500	22.088.489	2.155.248	9.071.559	33.315.296
Premiums earned					
Gross	R1510	22.197.544	2.226.689	9.095.968	33.520.201
Reinsurers' share	R1520	18.669	74.065	24.409	117.142
Net	R1600	22.178.875	2.152.624	9.071.559	33.403.058
Claims incurred					
Gross	R1610	22.366.894	944.808	5.371.716	28.683.418
Reinsurers' share	R1620	63.822	48.425	6.647	118.893
Net	R1700	22.303.072	896.384	5.365.070	28.564.525
Changes in other technical provisions					
Gross	R1710				0
Reinsurers' share	R1720				0
Net	R1800	0	0	0	0
Expenses incurred	R1900	1.551.060	216.214	221.273	1.988.546
Other expenses	R2500				
Total expenses	R2600				1.988.546

Danica Koncernen 1.000 DKK Impact of long term guarantees and transitional measures

S.22.01.22

		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	336.041.835			667.086	
	R0020	23.741.851			-613.274	
uirement	R0050	23.741.851			-613.274	
	R0090	10.366.170			4.835.634	

Technical provisions Basic own funds Eligible own funds to meet Solvency Capital Requirement Solvency Capital Requirement

Danica Koncernen

1.000 DKK Own funds

S.23.01.22

		Total	Tier 1 - unrestricted	Tier 1 - restricted	
		C0010	C0020	C0030	
Basic own funds before deduction for participations in other financial sector					
Ordinary share capital (gross of own shares)	R0010	1.000.000	1.000.000		
Non-available called but not paid in ordinary share	R0020	0			
capital at group level Share premium account related to ordinary share	R0030	0	0		
capital Initial funds, members' contributions or the					
equivalent basic own - fund item for mutual and	R0040	0			
mutual-type undertakings	Dooro				
Subordinated mutual member accounts Non-available subordinated mutual member	R0050	0			
accounts at group level	R0060	0			
Surplus funds	R0070	0			
Non-available surplus funds at group leve Preference shares	R0080 R0090	0			
Non-available preference shares at group leve	R0100	0			
Share premium account related to preference	R0110	0			
shares	Rono	0			
Non-available share premium account related to preference shares at group level	R0120	0			
Reconciliation reserve	R0130	18.873.926	18.873.926		
Subordinated liabilities	R0140	3.865.100			
Non-available subordinated liabilities at group leve	R0150	0			
An amount equal to the value of net deferred tax assets	R0160	0			
assets The amount equal to the value of net deferred tax					
assets not available at the group level	R0170	0			
Other items approved by supervisory authority as	R0180	2.825			
basic own funds not specified above Non available own funds related to other own funds					
items approved by supervisory authority	R0190	0			
Minority interests (if not reported as part of a specific	R0200	0			
own fund item)		0			
Non-available minority interests at group leve	R0210	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 statements that should					
not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency	R0220				
Il own funds					
Deductions					
Deductions for participations in other financial					
undertakings, including non-regulated	R0230	0			
undertakings carrying out financial activities					
whereof deducted according to art 228 of the	R0240	0			
Directive 2009/138/EC Deductions for participations where there is non-					
availability of information (Article 229)	R0250	0			
Deduction for participations included by using D&A	R0260	0			
when a combination of methods is used					
Total of non-available own fund items Total deductions	R0270 R0280	0	0	0	
Total basic own funds after deductions	R0200	23.741.851	19.873.926	0	
Ancillary own funds				-	
Unpaid and uncalled ordinary share capital callable	R0300	0			
on demand	1.0000	•			
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item					
for mutual and mutual - type undertakings, callable	R0310	0			
on demand					
Unpaid and uncalled preference shares callable on	B				
demand	R0320	0			
A legally binding commitment to subscribe and pay	R0330	0			
for subordinated liabilities on demand Letters of credit and guarantees under Article 96(2)					
of the Directive 2009/138/EC	R0340	0			
Letters of credit and guarantees other than under	R0350	0			
Article 96(2) of the Directive 2009/138/EC					
Supplementary members calls under first subparagraph of Article 96(3) of the Directive	R0360	0			
2009/138/EC	110300	0			
Supplementary members calls - other than under					
first subparagraph of Article 96(3) of the	R0370	0			
Directive 2009/138/EC					
Non available ancillary own funds at group leve	R0380	0			
Other ancillary own funds	R0390	0			

Other ancillary own funds

		C0010	C0020	C0030	C0040	C0050
Γ						
)	R0010	1.000.000	1.000.000			
share						
	R0020	0				
share	R0030	0	0			
-	10000	, , , , , , , , , , , , , , , , , , ,				
and	R0040	0				
-						
-	R0050	0				
	R0060	0				
	R0070	0				
-	R0080	0				
-	R0090	0				
ve e	R0100	0				
	R0110	0				
ed to	D0400	0				
	R0120					
	R0130	18.873.926	18.873.926			
n lovo	R0140 R0150	3.865.100 0			3.865.100	
p leve d tax						
	R0160	0				0
ed tax	R0170	0				
	NOT70	0				
ity as	R0180	2.825			2.825	
n funds						
	R0190	0				
specific	R0200	0				
-						
e	R0210	0				
t						
ion						
t should						
erve and	R0220					
olvency						
-						
al	R0230	0				
	RU230	0				
e .	D00.40					
	R0240	0				
non-	R0250	0				
- 0.0		-				
ig D&A	R0260	0				
-	R0270	0	0	0	0	0
	R0280	0	0	0	0	0
_	R0290	23.741.851	19.873.926	0	3.867.925	0
allable						
allable	R0300	0				
ľ						
nd item	D0040					
allable	R0310	0				
able on	R0320	0				
	10020	•				
nd pay	R0330	0				
e 96(2)						
(_)	R0340	0				
under	R0350	0				
-	10000	•				
	DOJEO	~				
e	R0360	0				
Inder						
	R0370	0				
		Ĩ				
eve	R0380	0				
	R0390	0				
[R0400	0			0	0

Tier 2

Tier 3

Danica Koncernen

1.000 DKK Own funds

S.23.01.22 (cont'd)

Own funds of other financial sectors

Credit Institutions, investment firms, financial insitutions, alternative investment fund manager, financial institutions Institutions for occupational retirement provision Non regulated entities carrying out financial activitie

Total own funds of other financial sectors **Own funds when using the D&A, exclusively or in** Own funds aggregated when using the D&A and

combination of method Own funds aggregated when using the D&A and combination of method net of IGT Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total available own funds to meet the minimum consolidated group SCR Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A) Total eligible own funds to meet the minimum consolidated group SCR Minimum consolidated Group SCR Ratio of Eligible own funds to Minimum Consolidated Group SCR Total eligible own funds to Minimum

Group SCR Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A

Reconciliation reserve

Excess of assets over liabilities Own shares (held directly and indirectly) Foreseeable dividends, distributions and charges Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds Other non available own funds **Reconciliation reserve Expected profits** Expected profits included in future premiums (EPIFP) - Life business Expected profits included in future premiums (EPIFP) - Non-life business **Total Expected profits included in future premiums (EPIFP)**

1						
ľ						
	R0410	0				
	R0420	0				
es	R0430	0				
	R0440	0	0	0	0	0
	R0450	0				
	R0460	0				
1	R0520	23.741.851	19.873.926	0	3.867.925	0
	R0530	23.741.851	19.873.926	0	3.867.925	
	R0560	23.741.851	19.873.926	0	3.867.925	
	R0570	21.089.141	19.873.926	0	1.215.216	
	R0610	6.075.436				
	R0650	0				
	R0660 R0680	23.741.851	19.873.926	0	3.867.925	0
ł	10000	10.366.170				
	R0690	0				

	C0060
R0700	21.587.216
R0710	
R0720	1.710.465
R0730	1.002.825
R0740	
R0750	
R0760	18.873.926
R0770	5.441.060
R0780	
R0790	5.441.060

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Danica Koncernen 1.000 DKK Solvency Capital Requirement - for groups using the standard formula and partial internal model

S.25.02.22

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090
1	MKR SA	18.032.943			None
2	COUNTRISK SA	280.853			
3	LFUNDRW SA/PIM	6.191.230	1.874.154	None	None
4	HLT SA	1.512.090		None	None
7	OPR SA	846.239		None	None
8	LACTP SA	-9.968.037			
9	LACDT SA	-1.574.684			

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	15.320.634
Diversification	R0060	-4.954.464
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	10.366.170
Capital add-ons already set	R0210	
Solvency capital requirement for undertakings under consolidated	R0220	10.366.170
method		
Other information on SCR Amount/estimate of the overall loss-absorbing capacity of technical	B0000	0.000.007
Amount/estimate of the overall loss-absorbing capacity of technical Amount/estimate of the overall loss-absorbing capacity of deferred	R0300	9.968.037
	R0310	1.574.684
Capital requirement for duration-based equity risk sub-module Total amount of Notional Solvency Capital Requirements for	R0400	
remaining part	R0410	
Total amount of Notional Solvency Capital Requirements for ring fenced funds (other than those related to business operated in	R0420	
accordance with Art. 4 of Directive 2003/41/EC (transitional)) Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Minimum consolidated group solvency capital requirement	R0470	6.075.436
Information on other entities Capital requirement for other financial sectors (Non-insurance capital requirements) Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0500 R0510	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	
Capital requirement for non-controlled participation requirements	R0540	
Capital requirement for residual undertakings	R0550	
Overall SCR		C0100

SCR for undertakings included via D and A	R0560
Solvency capital requirement	R0570

C0100
15.320.634
-4.954.464
10.366.170
10.366.170
9.968.037
1.574.684
6.075.436

C0100
10.366.170

Danica Koncernen 1.000 DKK Undertakings in the scope of the group

S.32.01.22

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)
C0010	C0020	C0030	C0040	C0050	C0060	C0070
Sweden	LEI/549300GED19K93D6KN47	LEI	Danica Pension, Försäkringsaktiebolag	Life insurance undertaking	Ltd.	Non-mutual
Denmark	LEI/213800I62SZO75UB5V19	LEI	Forsikringsselskabet Danica	Non life insurance undertaking	Ltd.	Non-mutual
Denmark	LEI/2138004VZX8CSGPTDX68	LEI	Danica Pension, Livsforsikringsaktieselskab	Life insurance undertaking	Ltd.	Non-mutual
Norway	LEI/5967007LIEEXZX4QC822	LEI	Danica Pensjon	Life insurance undertaking	Ltd.	Non-mutual

			Criteria of influence				
Supervisory Authority	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	
C0080	C0180	C0190	C0200	C0210	C0220	C0230	
FSA Sweden	100,0000	100	100		Dominant	100	
FSA DK	100,0000	100	100		Dominant	100	
FSA DK	100,0000	100	100		Dominant	100	
FSA Norway	100,0000	100	100		Dominant	100	

Inclusion in the s	cope of Group supervision	Group solvency calculation				
Yes/No	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking				
C0240	C0250	C0260				
Included in the scope		Method1: Full consolidation				
Included in the scope		Method1: Full consolidation				
Included in the scope		Method1: Full consolidation				
Included in the scope		Method1: Full consolidation				

Forsikringsselskabet Danica 1.000 DKK Balance sheet

S.02.01.02

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	709
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	23.103.327
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	22.508.535
Equities	R0100	0
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	594.793
Government Bonds	R0140	58.142
Corporate Bonds	R0150	536.650
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents	R0200	
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	0
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	0
Non-life and health similar to non-life	R0280	0
Non-life excluding health	R0290	
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
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	779
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	90.401
Own shares (held directly)	R0390	00.401
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	
Cash and cash equivalents	R0400	86
Any other assets, not elsewhere shown	R0410	00
Total assets	R0420	23.195.302
1 UKI 63500	10000	20.150.302

Technical provisions - non-lifeR0510Technical provisions - non-life (excluding health)R0520Best EstimateR0530Risk marginR0550Technical provisions calculated as a wholeR0550Technical provisions calculated as a wholeR0550Best EstimateR0570Risk marginR0580Technical provisions calculated as a wholeR0590Technical provisions calculated as a wholeR0590Technical provisions - health (similar to life)R0690Technical provisions - life (excluding health and index-linked and unit-linked)R0690Technical provisions - life (excluding health and index-linked and unit-linked)R0690Technical provisions - calculated as a wholeR0690Best EstimateR0700Technical provisions - life (excluding health and index-linked and unit-linked)R0690Technical provisions - calculated as a wholeR0700Best EstimateR0700Technical provisions - diculated as a wholeR0700Defered provisions - calculated as a wholeR0700Defered provisions - diculated as a wholeR0780Defered provisions - diculated as a wholeR0780 <th>Liabilities</th> <th></th> <th></th>	Liabilities		
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Best Estimate R0540 Risk margin R0550 Technical provisions calculated as a whole R0550 Best Estimate R0580 Risk margin R0660 Technical provisions calculated as a whole R0580 Best Estimate R0580 Technical provisions - life (excluding index-linked and unit-linked) R0680 Technical provisions calculated as a whole R0620 Best Estimate R0680 Risk margin R0640 Technical provisions calculated as a whole R0620 Best Estimate R0660 Risk margin R0660 Technical provisions - life (excluding health and index-linked and unit-linked) R0680 Technical provisions calculated as a whole R0670 Best Estimate R0670 Risk margin R0680 Technical provisions calculated as a whole R0670 Best Estimate R0700 Risk margin R0680 Technical provisions calculated as a whole R0770 Best Estimate R0770 Contingent liabilities R0770 Detrot at provisions R0770 Deposits from reinsurers R0770 Defered tax liabilities R0780 Pravables from reinsurers	Technical provisions – non-life (excluding health)	R0520	
Risk margin R0550 Technical provisions - health (similar to non-life) R0660 Technical provisions calculated as a whole R0570 Best Estimate R0580 Risk margin R0580 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 R0660 Technical provisions calculated as a whole R0660 Best Estimate R0660 Risk margin R0660 Technical provisions calculated as a whole R0660 Best Estimate R0670 Risk margin R0680 Technical provisions calculated as a whole R0660 Best Estimate R0700 Risk margin R0680 Technical provisions calculated as a whole R0700 Best Estimate R0710 Contingent liabilities R0770 Def technical provisions R0730 Contingent liabilities R0780 Porsion other than technical provisions </td <td>Technical provisions calculated as a whole</td> <td>R0530</td> <td></td>	Technical provisions calculated as a whole	R0530	
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Risk margin R0590 Technical provisions - health (similar to life) R0600 Technical provisions calculated as a whole R0620 Best Estimate R0630 Risk margin R0640 Technical provisions calculated as a whole R0630 Best Estimate R0630 Risk margin R0660 Technical provisions calculated as a whole R0670 Best Estimate R0680 Technical provisions calculated as a whole R0670 Risk margin R0680 Technical provisions calculated as a whole R0670 Risk margin R0680 Technical provisions calculated as a whole R0700 Best Estimate R0700 Risk margin R0700 Technical provisions calculated as a whole R0710 Rotte technical provisions R0710 Risk margin R0720 Other technical provisions R0730 Contingent liabilities R0740 Provisions other than technical provisions R0730 Porvisions other than technical provisions R0760 Deposits from reinsurers R0780 Defored tax liabilities other than debts owed to credit institutions R0810 Financial liabilities other than debts owed to credit institu	Technical provisions calculated as a whole	R0570	_
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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 R0660 Risk margin R0680 Technical provisions calculated and unit-linked R0680 Technical provisions - index-linked and unit-linked R0680 Technical provisions calculated as a whole R0700 Best Estimate R0710 Risk margin R0720 Other technical provisions R0720 Other technical provisions R0720 Other technical provisions R0740 Provisions other than technical provisions R0760 Pension benefit obligations R0770 Deformed tax liabilities R0780 Derivatives R0780 Derivatives R0780 Detix owed to credit institutions R0880 Insurance & intermediaries payables R0820 Reinsurance payables R0840 Subordinated liabilities not in Basic Own Funds R0840 Subordinated liabilitities in Basic Own Funds R0860	Technical provisions - health (similar to life)	R0610	
Risk marginR0640Technical provisions - life (excluding health and index-linked and unit-linked)R0650Technical provisions calculated as a wholeR0660Best EstimateR0670Risk marginR0680Technical provisions - Index-linked and unit-linkedR0680Technical provisions - Index-linked and unit-linkedR0690Technical provisions calculated as a wholeR0700Best EstimateR0710Risk marginR0720Other technical provisionsR0720Other technical provisionsR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0780Detts owed to credit institutionsR0880Insurance & intermediaries payablesR0880Royables (trade, not insurance)R0880Subordinated liabilities in Basic Own FundsR0880Subordinated liabilities in Basic Own FundsR0880Subordinated liabilities in Basic Own FundsR0880Subordinated liabilities in the shownR0880 <t< td=""><td>Technical provisions calculated as a whole</td><td>R0620</td><td></td></t<>	Technical provisions calculated as a whole	R0620	
Technical provisions – life (excluding health and index-linked and unit-linked)R0650Technical provisions calculated as a wholeR0660Best EstimateR0670Risk marginR0680Technical provisions – index-linked and unit-linkedR0680Technical provisions – index-linked and unit-linkedR0680Technical provisions – index-linked and unit-linkedR0700Best EstimateR0700Risk marginR0710Risk marginR0720Other technical provisionsR0730Contingent liabilitiesR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deforered tax liabilitiesR0780DerivativesR0780Detix textR0800Financial liabilities other than debts owed to credit institutionsR0820Rinsurance & intermediaries payablesR0820Rainsurance agablesR0830Payables (trade, not insurance)R0850Subordinated liabilities on tin Basic Own FundsR0860Subordinated liabilities in Basic Own FundsR0880Subordinated liabilities, not elsewhere shownR0880Total liabilitiesR0880Total liabilitiesR0880R0880R0880	Best Estimate	R0630	
Technical provisions calculated as a wholeR0660Best EstimateR0670Risk marginR0680Technical provisions - index-linked and unit-linkedR0680Technical provisions calculated as a wholeR0700Best EstimateR0710Risk marginR0710Risk marginR0720Other technical provisionsR0720Other technical provisionsR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780PerivativesR0790Detts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0820Risurance ayablesR0820Roisurance jayablesR0880Subordinated liabilities not in Basic Own FundsR0860Subordinated liabilities not al basic Own FundsR0860Subordinated liabilities not elsewhere shownR0880Total liabilitiesR0880Total liabilitiesR0880	Risk margin	R0640	
Best EstimateR0670Risk marginR0680Technical provisions – index-linked and unit-linkedR0680Technical provisions calculated as a wholeR0700Best EstimateR0710Risk marginR0710Risk marginR0720Other technical provisionsR0730Contingent liabilitiesR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0770Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0820Risurance & intermediaries payablesR0830Payables (trade, not insurance)R0850Subordinated liabilities in Basic Own FundsR0870Subordinated liabilities, not elsewhere shownR0880Total liabilitiesR0880Total liabilitiesR0880	Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	
Risk marginR0680Technical provisions - index-linked and unit-linkedR0690Technical provisions calculated as a wholeR0700Best EstimateR0710Risk marginR0720Other technical provisionsR0730Contingent liabilitiesR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780PorivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0820Insurance & intermediaries payablesR0820Reinsurance payablesR0820Subordinated liabilitiesR0860Subordinated liabilitiesR0860Subordinated liabilities, not elsewhere shownR0880Total liabilitiesR0880Total liabilitiesR0880	Technical provisions calculated as a whole	R0660	
Technical provisions – index-linked and unit-linkedR0690Technical provisions calculated as a wholeR0700Best EstimateR0710Risk marginR0720Other technical provisionsR0730Contingent liabilitiesR0740Provisions other than technical provisionsR0750Deposits from reinsurersR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780PrivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0820Rusznance payablesR0820Subordinated liabilitiesR0840Subordinated liabilitiesR0860Subordinated liabilitiesR0860Subordinated liabilitiesR0860Subordinated liabilitiesR0860Subordinated liabilitiesR0870Continet liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880Total liabilitiesR0880Total liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880Subordinated liabilitiesR0880R0880R0880R0880R0880	Best Estimate	R0670	
Technical provisions calculated as a wholeR0700Best EstimateR0710Risk marginR0720Other technical provisionsR0730Contingent liabilitiesR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0820Reinsurance payablesR0840Subordinated liabilities in Basic Own FundsR0800Subordinated liabilities, not elsewhere shownR0800Total liabilities, not elsewhere shownR0800Total liabilitiesR0800Total liabilitiesR0800	Risk margin	R0680	
Best EstimateR0710Risk marginR0720Other technical provisionsR0730Contingent liabilitiesR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0830Payables (trade, not insurance)R0840Subordinated liabilities in Basic Own FundsR0870Subordinated liabilities in Basic Own FundsR0870Any other liabilities, not elsewhere shownR0880Total liabilitiesR0800Total liabilitiesR0800	Technical provisions - index-linked and unit-linked	R0690	
Risk marginR0720Other technical provisionsR0730Contingent liabilitiesR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0810Financial liabilities other than debts owed to credit institutionsR0820Risurance & intermediaries payablesR0830Payables (trade, not insurance)R0840Subordinated liabilities in Basic Own FundsR0870Subordinated liabilities in Basic Own FundsR0870Any other liabilities, not elsewhere shownR0880Total liabilitiesR0800Total liabilitiesR0800	Technical provisions calculated as a whole	R0700	
Other technical provisionsR0730Contingent liabilitiesR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0830Payables (trade, not insurance)R0840Subordinated liabilities in Basic Own FundsR0860Subordinated liabilities, not elsewhere shownR0880Total liabilitiesR0800	Best Estimate	R0710	
Contingent liabilitiesR0740Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0830Payables (trade, not insurance)R0840Subordinated liabilitiesR0860Subordinated liabilities in Basic Own FundsR0870Any other liabilitiesR0880Total liabilitiesR0900	Risk margin	R0720	
Provisions other than technical provisionsR0750Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0830Payables (trade, not insurance)R0840Subordinated liabilitiesR0850Subordinated liabilities in Basic Own FundsR0870Any other liabilities, not elsewhere shownR0880Total liabilitiesR0900	Other technical provisions	R0730	
Pension benefit obligationsR0760Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0820Reinsurance payablesR0840Payables (trade, not insurance)R0850Subordinated liabilitiesR0860Subordinated liabilities in Basic Own FundsR0870Any other liabilities, not elsewhere shownR0880Total liabilitiesR0990	Contingent liabilities	R0740	
Deposits from reinsurersR0770Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0820Reinsurance payablesR0830Payables (trade, not insurance)R0840Subordinated liabilitiesR0860Subordinated liabilities in Basic Own FundsR0870Any other liabilitiesR0880Total liabilitiesR0990	Provisions other than technical provisions	R0750	
Deferred tax liabilitiesR0780DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0820Reinsurance payablesR0830Payables (trade, not insurance)R0840Subordinated liabilitiesR0860Subordinated liabilities in Basic Own FundsR0860Subordinated liabilities, not elsewhere shownR0880Total liabilitiesR0990	Pension benefit obligations	R0760	
DerivativesR0790Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0820Reinsurance payablesR0830Payables (trade, not insurance)R0840Subordinated liabilitiesR0850Subordinated liabilities in Basic Own FundsR0860Subordinated liabilities, not elsewhere shownR0880Total liabilitiesR0990	Deposits from reinsurers	R0770	
Debts owed to credit institutionsR0800Financial liabilities other than debts owed to credit institutionsR0810Insurance & intermediaries payablesR0820Reinsurance payablesR0830Payables (trade, not insurance)R0840Subordinated liabilitiesR0850Subordinated liabilities in Basic Own FundsR0870Subordinated liabilities, not elsewhere shownR0880Total liabilitiesR0800	Deferred tax liabilities	R0780	
Financial liabilities other than debts owed to credit institutions R0810 Insurance & intermediaries payables R0820 Reinsurance payables R0830 Payables (trade, not insurance) R0840 Subordinated liabilities R0850 Subordinated liabilities not in Basic Own Funds R0870 Subordinated liabilities, not elsewhere shown R0880 Total liabilities R0900	Derivatives	R0790	
Insurance & intermediaries payablesR0820Reinsurance payablesR0830Payables (trade, not insurance)R0840Subordinated liabilitiesR0850Subordinated liabilities not in Basic Own FundsR0860Subordinated liabilities, not elsewhere shownR0880Any other liabilitiesR0800Total liabilitiesR0900	Debts owed to credit institutions	R0800	
Reinsurance payables R0830 Payables (trade, not insurance) R0840 Subordinated liabilities R0850 Subordinated liabilities not in Basic Own Funds R0860 Subordinated liabilities, not elsewhere shown R0880 Total liabilities R0900	Financial liabilities other than debts owed to credit institutions	R0810	
Payables (trade, not insurance) R0840 Subordinated liabilities R0850 Subordinated liabilities not in Basic Own Funds R0860 Subordinated liabilities, not elsewhere shown R0880 Total liabilities R0900	Insurance & intermediaries payables	R0820	
Subordinated liabilitiesR0850Subordinated liabilities not in Basic Own FundsR0860Subordinated liabilities in Basic Own FundsR0870Any other liabilities, not elsewhere shownR0880Total liabilitiesR0900	Reinsurance payables	R0830	
Subordinated liabilities not in Basic Own Funds R0860 Subordinated liabilities in Basic Own Funds R0870 Any other liabilities, not elsewhere shown R0880 Total liabilities R0900	Payables (trade, not insurance)	R0840	
Subordinated liabilities in Basic Own Funds R0870 Any other liabilities, not elsewhere shown R0880 Total liabilities R0900	Subordinated liabilities	R0850	
Any other liabilities, not elsewhere shown R0880 Total liabilities R0900	Subordinated liabilities not in Basic Own Funds	R0860	
Total liabilities R0900	Subordinated liabilities in Basic Own Funds	R0870	
	Any other liabilities, not elsewhere shown	R0880	
Excess of assets over liabilities R1000	Total liabilities	R0900	
	Excess of assets over liabilities	R1000	

321.103

321.103

312.304 8.799

0 0

0

0

13

0

4.464 1.608.086

21.587.216

13.718

1.268.788

0

1.000 DKK

Non-Life & Accepted non-proportional reinsurance

S.05.01.02

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)							tional	
		Medical expense insurance	Income protection insurance	Workers' compensati on insurance	Motor vehicle liability insurance	Other motor insurance	insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	345.141								
Gross - Proportional reinsurance accepted	R0120									
Gross - Non-proportional reinsurance accepted	R0130	_								
Reinsurers' share	R0140	0								
Net	R0200	345.141	0	0	0	0	0	0	0	0
Premiums earned		000.07								
Gross - Direct Business	R0210	338.621								
Gross - Proportional reinsurance accepted	R0220									
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	0	-							
	R0300	338.621	0	0	0	0	0	0	0	0
Claims incurred	D0240	005 7 10								
Gross - Direct Business	R0310 R0320	335.743							1	
Gross - Proportional reinsurance accepted	R0320 R0330								-	
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0330 R0340	0								
Reinsurers snare Net	R0340 R0400	335.743	0	0	0	0	0	0	0	^
Net Changes in other technical provisions	K0400	335.743	0	0	0	0	0	0	0	0
Gross - Direct Business	R0410									
Gross - Proportional reinsurance accepted	R0410									
Gross - Non- proportional reinsurance accepted	R0430		_		_				_	
Reinsurers'share	R0440									
Net	R0500	0	0	0	0	0	0	0	0	0
Expenses incurred	R0550	33.950	0		0				0	0
Other expenses	R1200	00.000		I						_
Total expenses	R1300									

1.000 DKK

Non-Life & Accepted non-proportional reinsurance

S.05.01.02

(cont'd)

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)			Line of business for: accepted non-proportional reinsurance				
		Legal expenses insurance	Assistance	Miscellaneo us financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written								I	
Gross - Direct Business	R0110								345.141
Gross - Proportional reinsurance accepted	R0120								0
Gross - Non-proportional reinsurance accepted	R0130								0
Reinsurers' share	R0140								0
Net	R0200	0	0	0	0	0	0	0	345.141
Premiums earned									
Gross - Direct Business	R0210								338.621
Gross - Proportional reinsurance accepted	R0220								0
Gross - Non-proportional reinsurance accepted	R0230								0
Reinsurers' share	R0240								0
Net	R0300	0	0	0	0	0	0	0	338.621
Claims incurred									
Gross - Direct Business	R0310								335.743
Gross - Proportional reinsurance accepted	R0320								0
Gross - Non-proportional reinsurance accepted	R0330								0
Reinsurers' share	R0340								0
Net	R0400	0	0	0	0	0	0	0	335.743
Changes in other technical provisions									
Gross - Direct Business	R0410								0
Gross - Proportional reinsurance accepted	R0420								0
Gross - Non- proportional reinsurance accepted	R0430								0
Reinsurers'share	R0440								0
Net	R0500	0	0	0	0	0	0	0	0
Expenses incurred	R0550								33.950
Other expenses	R1200								
Total expenses	R1300								33.950

Forsikringsselskabet Danica 1.000 DKK

Non-Life Technical Provisions

S.17.01.02

					S	egmentation fo	or:			
				Direct b	usiness and a	accepted prope	ortional reinsu	irance		
		Medical expense insurance	Income protection insurance	Workers' compen- sation insurance	Motor vehicle liability insurance	Other motor	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions calculated as a whole	R0010									
Total Recoverables from reinsurance/SPV and Finite Re after										
the adjustment for expected losses due to	R0050									
counterparty default associated to TP calculated as a whole										
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	R0060									
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected	R0140									
losses due to counterparty default										
Net Best Estimate of Premium Provisions	R0150	0	0	0	0	0	0	0	0	
Claims provisions										
Gross	R0160	312.304								
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240									
Net Best Estimate of Claims Provisions	R0250	312.304	0	0	0	0	0	0	0	
Total Best estimate - gross	R0260	312.304	0	0	0	0	0	0	0	
Total Best estimate - net	R0270	312.304	0	0	0	0	0	0	0	
Risk margin	R0280	8.799								
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0290									
Best estimate	R0300									
Risk margin	R0310									
Technical provisions - total										
Technical provisions - total	R0320	321.103	0	0	0	0	0	0	0	
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	0	0	0	0	0	o	
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	321.103	0	0	0	0	0	0	0	

1.000 DKK Non-Life Technical Provisions

S.17.01.02

(cont'd)

(cont'd)							1		
					egmentation for	or:			
			siness and a	•	Accept	ed non-propo	rtional reinsur	ance:	
		propo	rtional reinsur	ance	-			1	
		Legal expenses insurance	Assist- ance	Miscellaneo us financial loss	Non- proportional health reinsur- ance	Non- proportional casualty reinsur- ance	Non- proportional marine, aviation and transport reinsur- ance	Non- proportional property reinsur- ance	Total Non- Life obligation
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010								0
Total Recoverables from reinsurance/SPV and Finite Re after	R0050								0
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	R0060								0
Total recoverable from reinsurance/SPV and Finite									
Re after the adjustment for expected	R0140								0
losses due to counterparty default									
Net Best Estimate of Premium Provisions	R0150	0	0	0	0	0	0	0	0
Claims provisions									
Gross	R0160								312.304
Total recoverable from reinsurance/SPV and Finite									
Re after the adjustment for expected	R0240								0
losses due to counterparty default									
Net Best Estimate of Claims Provisions	R0250	0	0		-			0	312.304
Total Best estimate - gross	R0260	0	÷	÷	-	-	-	0	
Total Best estimate - net	R0270	0	0	0	0	0	0	0	312.304
Risk margin	R0280								8.799
Amount of the transitional on Technical Provisions Technical Provisions calculated as a whole	R0290								0
Best estimate	R0290								0
Risk margin	R0310								0
Technical provisions - total									
Technical provisions - total	R0320	0	0	0	0	0	0	0	321.103
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	0	0	0	0	0	0	0	0
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	0	0	0	0	0	0	0	321.103

Forsikringsselskabet Danica 1.000 DKK Non-life Insurance Claims Total Non-Life Business

S.19.01.21

Accident year / Underwriting year	Z0010	2						

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

		Development year											In Current	Sum of	
	Year	0	1	2	3	4	5	6	7	8	9	10 & +		year	years
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		C0170	C0180
Prior	R0100											77.994	R0100	0	77.994
N-9	R0160	70.977	18.939	1.935	435	443	372	62	0	0	62		R0160	62	93.225
N-8	R0170	76.004	20.203	976	126	610	126	255	84	14			R0170	14	98.398
N-7	R0180	93.401	21.411	12.458	3.841	2.845	1.090	1.083	824				R0180	824	136.953
N-6	R0190	88.007	71.564	10.758	4.053	2.244	1.171	704					R0190	704	178.501
N-5	R0200	201.189	72.852	11.290	4.021	1.945	874						R0200	874	292.171
N-4	R0210	201.561	74.420	10.670	5.103	2.795							R0210	2.795	294.549
N-3	R0220	195.758	74.104	9.833	3.937								R0220	3.937	283.632
N-2	R0230	211.428	78.858	12.741									R0230	12.741	303.027
N-1	R0240	219.670	91.138										R0240	91.138	310.808
N	R0250	221.773											R0250	221.773	221.773
												Tota	R0260	334.862	2.596.510

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

	Development year											Year end		
	Year	0	1	2	3	4	5	6	7	8	9	10 & +		(discounted
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300		C0360
Prior	R0100											0	R0100	0
N-9	R0160	38.161	6.098	2.259	1.730	962	800	479	390	115	0		R0160	0
N-8	R0170	42.655	6.984	3.096	1.581	1.577	976	785	243	101		-	R0170	101
N-7	R0180	54.035	10.226	4.860	3.220	2.590	1.751	919	218				R0180	218
N-6	R0190	76.212	17.414	10.268	5.576	4.133	2.540	1.786					R0190	1.786
N-5	R0200	207.756	40.130	19.131	10.150	6.403	4.110						R0200	4.110
N-4	R0210	177.828	41.062	17.987	10.557	6.434							R0210	6.434
N-3	R0220	175.697	40.182	18.553	10.841								R0220	10.841
N-2	R0230	196.802	44.032	20.485									R0230	20.485
N-1	R0240	191.404	46.757										R0240	46.757
Ν	R0250	221.573											R0250	221.573
												Tota	R0260	312.304

Forsikringsselskabet Danica 1.000 DKK Impact of long term guarantees and transitional measures

S.22.01.21

		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
Technical provisions	R0010	321.103			7.096	
Basic own funds	R0020	19.876.751			-5.535	
Eligible own funds to meet Solvency Capital Requirement	R0050	19.876.751			-5.535	
Solvency Capital Requirement	R0090	3.888.071			221	
Eligible own funds to meet Minimum Capital Requirement	R0100	19.876.042			-5.535	
Minimum Capital Requirement	R0110	972.018			55	

1.000 DKK Own funds

S.23.01.01

г	Total	Tier 1 - uprestricted	Tior 1 - materiated	Tier 9	Tier 3
·					C0050
	00010	00020	00000	000+0	00000
R0010	1.000.000	1.000.000			
		1.000.000			-
P0040	0				
10040	0				
Dooco					
	-				
	-				
	-	18 876 042			
		10.070.042			
					70
110100	100				
R0180	0				
R0220					
R0230	0				
				-	
R0290	19.876.751	19.876.042	0	0	70
R0300	0				
	-				
R0310	0				
10010	0				
R0320	0				
R0330	0				
P0340	0				
1(0340	0				
R0350	0				
D0260	0				
RUSOU	0				
B0270					
KU3/U	0				
D0200					
				^	
110400					
R0500	19.876.751	19.876.042	0	0	70
R0510	19.876.042	19.876.042			
R0540	19.876.751	19.876.042			
R0550	19.876.042	19.876.042			
R0580	3.888.071				
R0600	972.018				
	972.018 0 0				
	R0220 R0230 R0230 R0300 R0310 R0310 R0320 R0330 R0340 R0350 R0360 R0370 R0390 R0390 R0390 R0500 R0500	R0030 0 R0040 0 R0040 0 R0050 0 R0070 0 R0090 0 R0110 0 R0140 0 R0160 709 R0180 0 R0180 0 R0220 0 R0230 0 R0300 0 R0310 0 R0320 0 R0330 0 R0330 0 R0340 0 R0350 0 R0360 0 R0370 0 R0390 0 R0360 19.876.642 R0510 19.876.642 R0540 19.876.642 R0540 19.876.642	C0010 C0020 R010 1.000.000 1.000.000 R0030 0 1.000.000 R0040 0 0 R0050 0 0 R0070 0 0 R0100 0 0 R0100 0 0 R0100 0 0 R0110 0 0 R0130 18.876.042 18.876.042 R0160 709 0 R0180 0 0 R0220 0 0 R0220 19.876.751 19.876.042 R0300 0 0 R0310 0 0 R0320 0 0 R0330 0 0 R0340 0 0 R0350 0 0 R0370 0 0 R0390 0 0 R0510 19.876.51 19.876.042 R0510 19.876.51	C0010 C0020 C0030 R0010 1.000.000 1.000.000 R0030 0 1.000.000 R0040 0 1.000.000 R0050 0 0 R0070 0 0 R0070 0 0 R0070 0 0 R0070 0 0 R0110 0 0 R0130 18.876.042 18.876.042 R0140 0 0 R0180 0 0 R0180 0 0 R0220 0 0 R0220 19.876.751 19.876.042 0 R0300 0 0 0 R0310 0 0 0 R0320 0 0 0 R0320 0 0 0 R0340 0 0 0 R0350 0 0 0 R0370 0 0	C0010 C0020 C0030 C0040 R010 1.000.000 1.000.000

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	21.587.216
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	1.710.465
Other basic own fund items	R0730	1.000.709
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	18.876.042
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	
Total Expected profits included in future premiums (EPIFP)	R0790	0

1.000 DKK

Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21

Market risk

Counterparty default risk Life underwriting risk Health underwriting risk Non-life underwriting risk Diversification Intangible asset risk

Basic Solvency Capital Requirement

Calculation of Solvency Capital Requirement

Operational risk

Loss-absorbing capacity of technical provisions

Loss-absorbing capacity of deferred taxes

Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

Solvency capital requirement excluding capital add-on

Capital add-on already set

Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirement for remaining part

Total amount of Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0100
R0010	4.956.660		None
R0020	1		
R0030			
R0040	68.974	None	None
R0050			
R0060	-51.283		
R0070			
R0100	4.974.352		

	C0100
R0130	10.354
R0140	
R0150	-1.096.635
R0160	
R0200	3.888.071
R0210	
R0220	3.888.071
R0400	
R0410	
R0420	
R0430	
R0440	

1.000 DKK

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01

Linear formula component for non-life insurance and reinsurance obligations

MCRNL Result

C0010		MCR components
		C0010
R0010 30.900	R0010	30.900

Background information

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	312.304	345.141
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 reinsu	urance R0070		
Fire and other damage to property insurance and proportional re-	einsurance 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 reinsura	ance R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		

Overall MCR calculation

Linear MCR
SCR
MCR cap
MCR floor
Combined MCR
Absolute floor of the MCR
Minimum Capital Requirement

	C0070
R0300	30.900
R0310	3.888.071
R0320	1.749.632
R0330	972.018
R0340	972.018
R0350	18.628
R0400	972.018

Bilag Danica Pension

Danica Pension 1.000 DKK Balance sheet

S.02.01.02

		Solvency II value
		C0010
Assets		
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	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	219.080.365
Property (other than for own use)	R0080	373.892
Holdings in related undertakings, including participations	R0090	26.277.390
Equities	R0100	16.940.119
Equities - listed	R0110	7.602.151
Equities - unlisted	R0120	9.337.968
Bonds	R0130	137.166.145
Government Bonds	R0140	39.869.408
Corporate Bonds	R0150	96,233,585
Structured notes	R0160	227.891
Collateralised securities	R0170	835.261
Collective Investments Undertakings	R0180	15.626.749
Derivatives	R0190	21.349.458
Deposits other than cash equivalents	R0200	1.346.614
Other investments	R0210	1.010.011
Assets held for index-linked and unit-linked contracts	R0210	123.548.400
Loans and mortgages	R0230	368.768
Loans on policies	R0240	500.700
•	R0240	
Loans and mortgages to individuals		000 700
Other loans and mortgages	R0260	368.768
Reinsurance recoverables from:	R0270	24.521
Non-life and health similar to non-life	R0280	0
Non-life excluding health	R0290	
Health similar to non-life	R0300	04 504
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	24.521
Health similar to life	R0320	6.959
Life excluding health and index-linked and unit-linked	R0330	17.563
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	868.546
Reinsurance receivables	R0370	146.899
Receivables (trade, not insurance)	R0380	2.022.860
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	1.493.911
Any other assets, not elsewhere shown	R0420	500.536
Total assets	R0500	348.054.808

Liabilities		
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	158.199.78
Technical provisions - health (similar to life)	R0610	9.429.60
Technical provisions calculated as a whole	R0620	
Best Estimate	R0630	9.027.4
Risk margin	R0640	402.12
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	148.770.17
Technical provisions calculated as a whole	R0660	
Best Estimate	R0670	147.824.4
Risk margin	R0680	945.7
Technical provisions – index-linked and unit-linked	R0690	120.972.44
Technical provisions calculated as a whole	R0700	
Best Estimate	R0710	119.361.4
Risk margin	R0720	1.610.9
Other technical provisions	R0730	
Contingent liabilities	R0740	
Provisions other than technical provisions	R0750	
Pension benefit obligations	R0760	
Deposits from reinsurers	R0770	
Deferred tax liabilities	R0780	1.953.4
Derivatives	R0790	20.472.4
Debts owed to credit institutions	R0800	16.738.7
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables	R0820	395.9
Reinsurance payables	R0830	2.0
Payables (trade, not insurance)	R0840	2.657.9
Subordinated liabilities	R0850	3.865.10
Subordinated liabilities not in Basic Own Funds	R0860	
Subordinated liabilities in Basic Own Funds	R0870	3.865.1
Any other liabilities, not elsewhere shown	R0880	288.2
Total liabilities	R0900	325.546.27
Excess of assets over liabilities	R1000	22.508.53

1.000 DKK

Premiums, claims & expenses by line of business Life S.05.01.02

			Line	Life reinsurar						
		Health insurance	Insurance with profit participation	Index-linked and unit-linked 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	reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	896.913	3.989.603	17.222.071						22.108.587
Reinsurers' share	R1420	13.239	6.859							20.098
Net	R1500	883.674	3.982.744	17.222.071	0	0	0	0	0	22.088.489
Premiums earned										
Gross	R1510	985.870	3.989.603	17.222.071						22.197.544
Reinsurers' share	R1520	11.810	6.859							18.669
Net	R1600	974.060	3.982.744	17.222.071	0	0	0	0	0	22.178.875
Claims incurred										
Gross	R1610	1.143.104	11.100.433	9.664.563	458.794					22.366.894
Reinsurers' share	R1620	63.822								63.822
Net	R1700	1.079.282	11.100.433	9.664.563	458.794	0	0	0	0	22.303.072
Changes in other										
technical provisions										
Gross	R1710									0
Reinsurers' share	R1720									0
Net	R1800	0	0	0		0	0	0	-	0
Expenses incurred	R1900	111.926	917.270	512.025	9.838	0	0	0	0	1.551.060
Other expenses	R2500									
Total expenses	R2600									1.551.060

1.000 DKK Life and Health SLT Technical Provisions

S.12.01.02

			Index-linke	d and unit-linked	insurance	(Other life insurance	æ	
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Technical provisions calculated as a whole	R0010								
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	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030	144.999.912		91.476.741	27.884.710			2.824.510	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	17.563		0	0			0	
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	144.982.350		91.476.741	27.884.710		0	2.824.510	0
Risk Margin	R0100	945.756	1.610.990			0			
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
Technical provisions - total	R0200	145.945.668	120.972.441			2.824.510			0

1.000 DKK

Life and Health SLT Technical Provisions

S.12.01.02 (cont'd)

				Health in	surance (direct bu	isiness)			
		Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010		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	R0020		0						0
Technical provisions calculated as a sum of BE and \ensuremath{RM}									
Best Estimate									
Gross Best Estimate	R0030		267.185.873		9.027.480				9.027.480
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		17.563		6.959				6.959
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090		267.168.311		9.020.522	0	0	0	9.020.522
Risk Margin	R0100		2.556.746	402.122					402.122
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110		0						0
Best estimate	R0120		0						0
Risk margin	R0130		0						0
Technical provisions - total	R0200		269.742.619	9.429.602			0	0	9.429.602

Danica Pension 1.000 DKK Impact of long term guarantees and transitional measures

S.22.01.21

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	transitional on interest rate	adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	279.172.222			656.748	
Basic own funds	R0020	24.861.324			-604.798	
Eligible own funds to meet Solvency Capital Requirement	R0050	24.861.324			-604.798	
Solvency Capital Requirement	R0090	10.362.700			4.918.014	
Eligible own funds to meet Minimum Capital Requirement	R0100	21.928.867			-181.195	
Minimum Capital Requirement	R0110	4.663.215			2.118.014	

1.000 DKK Own funds

S.23.01.01

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) Share premium account related to ordinary share

capital Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings Subordinated mutual member accounts Surplus funds Preference shares Share premium account related to preference Reconciliation reserve Subordinated liabilities An amount equal to the value of net deferred tax

Other own fund items approved by the supervisory authority as basic own funds not specified above

Own funds from the financial statements that should not be represented by the reconcilial reserve and do not meet the criteria to be classified as Solvency II own funds

Own funds from the financial statements that shou not be represented by the reconciliation reserve an do not meet the criteria to be classified as Solveno II own funds Deductions vn funds

Deductions for participations in financial and credit institutions Total basic own funds after deductions Ancillary own funds Unpaid and uncalled ordinary share capital callable on demand Unpaid and uncalled initial funds, members'

contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand Unpaid and uncalled preference shares callable on demand

A legally binding commitment to subscribe and pay for subordinated liabilities on demand

Letters of credit and guarantees under Article 96(2 of the Directive 2009/138/EC

Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC

Supplementary members calls under first

subparagraph of Article 96(3) of the Directive 2009/138/EC

Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive

2009/130/EC Other ancillary own funds Total ancillary own funds Available and eligible own funds to Total available own funds to meet the SCR Total available own funds to meet the SCR Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR SCR

SCR MCR Ratio of Eligible own funds to SCR Ratio of Eligible own funds to SCR

Reconciliation reserve

Reconciliation meaning

Reconciliation reserve	
Excess of assets over liabilities	
Own shares (held directly and indirectly)	
Foreseeable dividends, distributions and charges	

Other basic own fund items
Adjustment for restricted own fund items in respect

of matching adjustment portfolios and ring fe	enced
funde	

Reconciliation reserve

Expected profits

Expected profits included in future premiums (EPIFP) - Life business

Expected profits included in future premiums (EPIFP) - Non-life business Total Expected profits included in future

premiums (EPIFP)

R0010		C0020	C0030	C0040	C0050
R0010					
	1 100 000	1 100 000			
20030	1.100.000	1.100.000			
R0040	0				
R0050	0				
R0070	0				
R0090	0				
R0110	0				
R0130	19.896.224	19.896.224			
R0140	3.865.100			3.865.100	
R0160	0				
R0180	0				
20000					
R0220					
R0230	0				
R0290	24.861.324	20.996.224	0	3.865.100	
R0300	0				
R0310	0				
R0320	0				
R0330	0				
R0340	0				
R0350	0				
R0360	0				
R0370	0				
R0390	0				
R0400	0			0	
20500	24.861.324	20.996.224	0	3.865.100	
R0510	24.861.324	20.996.224	0		
R0540	24.861.324	20.996.224	0		
R0550	21.928.867	20.996.224	0	932.643	
R0580	10.362.700				
R0600	4.663.215				
R0620 R0640	0				

	C0060
R0700	22.508.535
R0710	
R0720	1.512.311
R0730	1.100.000
R0740	
R0760	19.896.224
R0770	
R0780	
R0790	0

Danica Pension 1.000 DKK Solvency Capital Requirement - for undertakings using the standard formula and partial internal model

S.25.02.21

Unique number of component	Components description	Calculation of the Solvency Capital Requirement	Amount modelled	USP	Simplifications
C0010	C0020	C0030	C0070	C0080	C0090
1	MKR SA	18.236.921			None
2	COUNTRISK SA	267.709			
3	LFUNDRW SA/PIM	5.281.119	1.874.154	None	None
4	HLT SA	1.409.785		None	Health expense risk
5	NOLIFUNDWG SA	0			
6	INTANG SA	0			
7	OPR SA	787.142			
8	LACTP SA	-9.925.804			
9	LACDT SA	-1.249.655			

Calculation of Solvency Capital Requirement		C0100
Total undiversified components	R0110	14.807.216
Diversification	R0060	-4.444.516
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency capital requirement excluding capital add-on	R0200	10.362.700
Capital add-ons already set	R0210	
Solvency capital requirement	R0220	10.362.700
Other information on SCR		
Amount/estimate of the overall loss-absorbing capacity of technical provisions	R0300	9.925.804
Amount/estimate of the overall loss-absorbing capacity ot deferred taxes	R0310	1.249.655
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 (other than those related to business operated in accordance with Art. 4 of Directive 2003/41/EC (transitional))	R0420	
Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	

1.000 DKK

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01

Linear formula component for life insurance and reinsurance obligations

MCRL Result

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

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0050	C0060
R0210	137.509.944	
R0220	7.472.406	
R0230	119.361.451	
R0240	11.845.032	

723.924.000

6.290.325

C0040

R0200

R0250

Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations

Overall MCR calculation

Linear MCR SCR MCR cap MCR floor Combined MCR Absolute floor of the MCR **Minimum Capital Requirement**

	C0070
R0300	6.290.325
R0310	10.362.700
R0320	4.663.215
R0330	2.590.675
R0340	4.663.215
R0350	27.569
R0400	4.663.215
R0330 R0340 R0350	2.590. 4.663. 27.

Bilag Danica Pension Försäkringsaktiebolag

Danica Pension Försäkringsaktiebolag 1.000 SEK **Balance sheet**

S.02.01.02

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	
Deferred tax assets	R0040	2.804
Pension benefit surplus	R0050	
Property, plant & equipment held for own use	R0060	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	213.556
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	0
Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	0
Government Bonds	R0140	
Corporate Bonds	R0150	
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	13.556
Derivatives	R0190	
Deposits other than cash equivalents	R0200	200.000
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	58.193.072
Loans and mortgages	R0230	0
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	46.919
Non-life and health similar to non-life	R0280	0
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	46.919
Health similar to life	R0320	46.384
Life excluding health and index-linked and unit-linked	R0330	535
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	49.157
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	249.850
Any other assets, not elsewhere shown	R0420	53.248
Total assets	R0500	58.808.607
	1	1

11-1-1047	
Liabilities	D0540
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
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
Pension benefit obligations	R0760
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
Insurance & intermediaries payables	R0820
Reinsurance payables	R0830
Payables (trade, not insurance)	R0840
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
Total liabilities	R0900
Excess of assets over liabilities	R1000

R0510	0
R0520	0
R0530	
R0540	
R0550	
R0560	0
R0570	
R0580	
R0590	
R0600	72.100
R0610	70.663
R0620	
R0630	67.157
R0640	3.506
R0650	1.437
R0660	
R0670	1.437
R0680	0
R0690	56.969.171
R0700	
R0710	56.524.610
R0720	444.560
R0730	
R0740	
R0750	
R0760	
R0770	
R0780	
R0790	
R0800	0
R0810	0
R0820	2.069
R0830	8.601
R0840	1.647
R0850	100.000
R0860	
R0870	100.000
R0880	75.606
R0900	57.229.193
R1000	1.579.414

Danica Pension Försäkringsaktiebolag 1.000 SEK Premiums, claims & expenses by line of business Life S.05.01.02

			Line	of Business for: lif	e insurance obliga	tions		Life reinsuran	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	non-life insurance contracts and relating to insurance obligations other than health	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	12.926		11.671.040						11.683.967
Reinsurers' share	R1420	12.520		18.833						31.353
Net	R1500	406	0	11.652.207	0	0	0	0	0	11.652.613
Premiums earned										
Gross	R1510	12.926		11.671.040						11.683.967
Reinsurers' share	R1520	12.520		18.833						31.353
Net	R1600	406	0	11.652.207	0	0	0	0	0	11.652.613
Claims incurred										
Gross	R1610	85		6.900.001						6.900.085
Reinsurers' share	R1620	31		8.507						8.538
Net	R1700	54	0	6.891.493	0	0	0	0	0	6.891.547
Changes in other										
technical provisions										
Gross	R1710									0
Reinsurers' share	R1720									0
Net	R1800	0	0	0	0	0	0	0	0	0
Expenses incurred	R1900	4.944	0	279.286						284.229
Other expenses	R2500									
Total expenses	R2600									284.229

Danica Pension Försäkringsaktiebolag 1.000 SEK Life and Health SLT Technical Provisions

S.12.01.02

			Index-linke	d and unit-linked i	nsurance	o	ther life insurance	•	
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	obligation
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Technical provisions calculated as a whole	R0010								
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	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030			56.524.610			1.437		
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080						535		
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	0		56.524.610	0		902	0	0
Risk Margin	R0100		444.560			0			
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
Technical provisions - total	R0200	0	56.969.171			1.437			0

Danica Pension Försäkringsaktiebolag

1.000 SEK

Life and Health SLT Technical Provisions

8.12.01.02 (cont'd)

				Health in:	surance (direct bu	isiness)			
		Accepted reinsurance	Total (Life other than health Insurance, incl. Unit-Linked)		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to heatth insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010		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	R0020		0						0
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030		56.526.047		67.157				67.157
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		535		46.384				46.384
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	0	56.525.512		20.773	0	0	0	20.773
Risk Margin	R0100		444.560	3.506					3.506
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110		0						0
Best estimate	R0120		0						0
Risk margin	R0130		0						0
Technical provisions - total	R0200	0	56.970.608	70.663			0	0	70.663

Danica Pension Försäkringsaktiebolag 1.000 SEK Own funds

S.23.01.01	
Basic own funds before deduction for	
participations in other financial sector as foreseen	
n article 68 of Delegated Regulation 2015/35 Drdinary share capital (gross of own shares)	
Share premium account related to ordinary share	
nitial funds, members' contributions or the equivale basic own - fund item for mutual and mutual-type	ent
undertakings Subordinated mutual member accounts Surplus funds	
Preference shares	
Share premium account related to preference share Reconciliation reserve	es
Subordinated liabilities An amount equal to the value of net deferred tax	
Other own fund items approved by the supervisory authority as basic own funds not specified above	
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 shoul	d
not be represented by the reconciliation reserve an	d
do not meet the criteria to be classified as Solvency	y I
own funds Deductions	
Deductions for participations in financial and credit	
nstitutions Fotal basic own funds after deductions	
Ancillary own funds	
Unpaid and uncalled ordinary share capital callable on demand	9
Jnpaid and uncalled initial funds, members'	
contributions or the equivalent basic own fund item	
or mutual and mutual - type undertakings, callable demand	01
Jernand Jnpaid and uncalled preference shares callable on demand	
A legally binding commitment to subscribe and pay	
or subordinated liabilities on demand	
Letters of credit and guarantees under Article 96(2) he Directive 2009/138/EC) 0
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	
Supplementary members calls under first	
subparagraph of Article 96(3) of the Directive	
2009/138/EC Supplementary members calls - other than under fi	rs
subparagraph of Article 96(3) of the Directive	
2009/138/EC Dther ancillary own funds	
Total ancillary own funds	
Available and eligible own funds Fotal available own funds to meet the SCR	
Total available own funds to meet the MCR	
Total eligible own funds to meet the SCR Total eligible own funds to meet the MCR	
SCR	
MCR Ratio of Eligible own funds to SCR	

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
for						
tor as foreseen						
on 2015/35						
n shares)	R0010	100.000	100.000			
ordinary share	R0030	0				
is or the equivalent						
nd mutual-type	R0040	0				
ounts	R0050	0				
Junta	R0070	0				
ł	R0090	0				
preference shares	R0110	0				
	R0130	1.476.610	1.476.610			
-	R0140	100.000			100.000	
et deferred tax	R0160	2.804				2.804
the supervisory						
pecified above	R0180	0				
ments that						
econciliation						
a to be						
a to be						
i						
ments that should						
ation reserve and						
ified as Solvency II	R0220					
med as Solvency in						
-						
ancial and credit	R0230	0				
-						
ions	R0290	1.679.414	1.576.610	0	100.000	2.804
-						
e capital callable	R0300	0				
	10000	•				
nembers'						
ic own fund item						
	Doorto					
takings, callable on	R0310	0				
takings, callable on	R0310	0				
-						
-	R0310 R0320	0				
nares callable on						
nares callable on	R0320	0				
ares callable on						
nares callable on ubscribe and pay	R0320 R0330	0				
nares callable on ubscribe and pay and	R0320	0				
nares callable on ibscribe and pay ind ider Article 96(2) of	R0320 R0330	0				
hares callable on hibscribe and pay and hder Article 96(2) of her than under	R0320 R0330	0				
nares callable on ubscribe and pay and nder Article 96(2) of her than under 138/EC	R0320 R0330 R0340	0				
nares callable on ubscribe and pay and nder Article 96(2) of her than under 138/EC ler first	R0320 R0330 R0340 R0350	0				
hares callable on hbscribe and pay and hder Article 96(2) of her than under 138/EC ler first	R0320 R0330 R0340	0				
hares callable on abscribe and pay ind inder Article 96(2) of her than under 138/EC er first e Directive	R0320 R0330 R0340 R0350	0				
hares callable on bscribe and pay ind ider Article 96(2) of her than under 138/FC er first e Directive her than under first	R0320 R0330 R0340 R0350 R0360	0				
nares callable on ubscribe and pay and inder Article 96(2) of her than under 138/FC ler first e Directive her than under first	R0320 R0330 R0340 R0350	0				
nares callable on ubscribe and pay and der Article 96(2) of her than under 138/FC ler first e Directive her than under first	R0320 R0330 R0340 R0350 R0360 R0370	0 0 0 0 0				
nares callable on ubscribe and pay and der Article 96(2) of her than under 138/FC ler first e Directive her than under first	R0320 R0330 R0340 R0350 R0360 R0370 R0370	0 0 0 0 0 0				
nares callable on ubscribe and pay and der Article 96(2) of her than under 138/FC ler first e Directive her than under first	R0320 R0330 R0340 R0350 R0360 R0370	0 0 0 0 0			0	0
nares callable on ubscribe and pay and nder Article 96(2) of her than under 130/EC ler first e Directive her than under first e Directive	R0320 R0330 R0340 R0350 R0360 R0370 R0390 R0400	0 0 0 0 0 0 0 0 0 0 0 0 0 0				
hares callable on biscribe and pay ind der Article 96(2) of her than under 138/EC le Directive her than under first b Directive her SCR	R0320 R0330 R0340 R0350 R0350 R0350 R0370 R0370 R0390 R0400 R0500	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.576.610 1.579.410	0	100.000	0 2.804
hares callable on biscribe and pay ind ind Article 96(2) of her than under 138/EC er first e Directive her than under first e Directive the SCR the MCR	R0320 R0330 R0340 R0350 R0360 R0370 R0390 R0400 R0510	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.576.610	0	100.000 100.000	2.804
hares callable on tbscribe and pay ind uder Article 96(2) of her than under 138/EC ler first = Directive her than under first = Directive the SCR the MCR = SCR	R0320 R0330 R0340 R0350 R0360 R0370 R0390 R0400 R0500 R0510 R0540	0 0 0 0 0 0 0 0 0 1.679.414 1.676.610 1.679.414	1.576.610 1.576.610	0	100.000 100.000 100.000	
hares callable on tbscribe and pay ind uder Article 96(2) of her than under 138/EC ler first = Directive her than under first = Directive the SCR the MCR = SCR	R0320 R0330 R0340 R0350 R0360 R0370 R0390 R0500 R0510	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.576.610	0	100.000 100.000	2.804
hares callable on ubscribe and pay and ander Article 96(2) of her than under 138/EC ler first Directive her than under first e Directive the SCR the MCR e SCR	R0320 R0330 R0340 R0350 R0360 R0370 R0390 R0400 R0500 R0540 R0540	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.576.610 1.576.610	0	100.000 100.000 100.000	2.804
hares callable on tbscribe and pay ind uder Article 96(2) of her than under 138/EC ler first = Directive her than under first = Directive the SCR the MCR = SCR	R0320 R0330 R0340 R0350 R0360 R0370 R0390 R0400 R0540 R0550 R0550 R0560 R0560 R0560 R0560	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.576.610 1.576.610	0	100.000 100.000 100.000	2.804
takings, callable on nares callable on ubscribe and pay and Article 96(2) of her than under 130/EC ler first e Directive her than under first e Directive the SCR the MCR e SCR	R0320 R0330 R0340 R0350 R0360 R0370 R0390 R0400 R0500 R0540 R0540	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.576.610 1.576.610	0	100.000 100.000 100.000	2.804

Reconciliation reserve

0
1.579.414
102.804
1.476.610
0

Danica Pension Försäkringsaktiebolag 1.000 SEK Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21

		Gross solvency capital	USP	Simplifications
		requirement	035	Simplifications
		C0110	C0090	C0100
Market risk	R0010	791.884		
Counterparty default risk	R0020	35.765		
Life underwriting risk	R0030	894.277	None	None
Health underwriting risk	R0040	5.702	None	None
Non-life underwriting risk	R0050			
Diversification	R0060	-379.567		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	1.348.061		
Calculation of Solvency Capital Requirement		C0100		
Operational risk	R0130	21.831		
Loss-absorbing capacity of technical provisions	R0140			
Loss absorbing capacity of deforred taxes	P0150			

Loss-absorbing capacity of deferred taxes

Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

Solvency capital requirement excluding capital add-on

Capital add-on already set

Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirement for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

R0060	-379.567
R0070	
R0100	1.348.061
	C0100
R0130	21.831
R0140	
R0150	
R0160	
R0200	1.369.892
R0210	
R0220	1.369.892
R0400	
R0410	
R0420	
R0430	
R0440	

Danica Pension Försäkringsaktiebolag

1.000 SEK

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01

Linear formula component for life insurance and reinsurance obligations

MCRL Result

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

		-
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0050	C0060
R0210		
R0220		
R0230	56.524.610	
R0240	21.674	
R0250		1.082.747

396.885

C0040

R0200

Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations

Overall MCR calculation

Linear MCR SCR MCR cap MCR floor Combined MCR Absolute floor of the MCR **Minimum Capital Requirement**

	C0070
R0300	396.885
R0310	1.369.892
R0320	616.451
R0330	342.473
R0340	396.885
R0350	36.501
R0400	396.885

Danica Pensjonsforsikring 1.000 NOK **Balance sheet**

S.02.01.02

		Solvency II value
		C0010
Assets		
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	
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1.085.976
Property (other than for own use)	R0080	
Holdings in related undertakings, including participations	R0090	
Equities	R0100	400
Equities - listed	R0110	
Equities - unlisted	R0120	400
Bonds	R0130	841.802
Government Bonds	R0140	234.545
Corporate Bonds	R0150	607.256
Structured notes	R0160	
Collateralised securities	R0170	
Collective Investments Undertakings	R0180	239.835
Derivatives	R0190	58
Deposits other than cash equivalents	R0200	3.881
Other investments	R0210	
Assets held for index-linked and unit-linked contracts	R0220	13.959.977
Loans and mortgages	R0230	0
Loans on policies	R0240	
Loans and mortgages to individuals	R0250	
Other loans and mortgages	R0260	
Reinsurance recoverables from:	R0270	106.992
Non-life and health similar to non-life	R0280	0
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	106.992
Health similar to life	R0320	19.224
Life excluding health and index-linked and unit-linked	R0330	87.768
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	46.201
Reinsurance receivables	R0370	
Receivables (trade, not insurance)	R0380	
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	259.877
Any other assets, not elsewhere shown	R0420	22.229
Total assets	R0500	15.481.251

400

Liabilities	
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
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
Pension benefit obligations	R0760
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
Insurance & intermediaries payables	R0820
Reinsurance payables	R0830
Payables (trade, not insurance)	R0840
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
Total liabilities	R0900
Excess of assets over liabilities	R1000

R0510	0
R0520	0
R0530	
R0540	
R0550	
R0560	0
R0570	
R0580	
R0590	
R0600	898.727
R0610	289.811
R0620	
R0630	285.660
R0640	4.151
R0650	608.916
R0660	
R0670	537.737
R0680	71.179
R0690	13.941.020
R0700	
R0710	13.777.452
R0720	163.567
R0730	
R0740	
R0750	
R0760	4.815
R0770	
R0780	39.484
R0790	
R0800	0
R0810	
R0820	33.840
R0830	21.539
R0840	
R0850	0
R0860	
R0870	
R0880	78.764
R0900	15.018.189
R1000	463.062

Danica Pensjonsforsikring 1.000 NOK Premiums, claims & expenses by line of business Life S.05.01.02

			Line	of Business for: lif	e insurance obliga	tions		Life reinsuran	ce obligations	
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	relating to insurance	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	121.793	12.340	2.300.829	289.693					2.724.655
Reinsurers' share	R1420	3.450			87.072					90.521
Net	R1500	118.343	12.340	2.300.829	202.621	0	0	0	0	2.634.133
Premiums earned										
Gross	R1510	118.586	12.340	2.300.829	289.693					2.721.448
Reinsurers' share	R1520	3.450			87.072					90.521
Net	R1600	115.136	12.340	2.300.829	202.621	0	0	0	0	2.630.926
Claims incurred										
Gross	R1610	71.459	77.073	968.515	37.693					1.154.740
Reinsurers' share	R1620	10.770	48.414							59.184
Net	R1700	60.689	28.659	968.515	37.693	0	0	0	0	1.095.556
Changes in other										
technical provisions										
Gross	R1710	0		0	0					0
Reinsurers' share	R1720	0			0					0
Net	R1800	0	0	0	0	0	0	0	0	0
Expenses incurred	R1900	40.310	3.943	163.332	56.669	0	0	0	0	264.255
Other expenses	R2500									
Total expenses	R2600									264.255

1.000 NOK Life and Health SLT Technical Provisions

S.12.01.02

			Index-linke	d and unit-linked i	insurance	C	Other life insuranc	8	
		Insurance with profit participation		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Technical provisions calculated as a whole	R0010								
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	R0020								
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030	444.072		13.777.452	0		93.666	0	
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	0		0	0		87.768	0	
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	444.072		13.777.452	0		5.898	0	0
Risk Margin	R0100	32.611	163.567			38.568			
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110								
Best estimate	R0120								
Risk margin	R0130								
Technical provisions - total	R0200	476.683	13.941.020			132.234			0

1.000 NOK

Life and Health SLT Technical Provisions

S.12.01.02

(cont'd)

				Health in	surance (direct bu	usiness)			
		Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)		Contracts without options and guarantees	Contracts with options or guarantees	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
		C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010		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	R0020		0						0
Technical provisions calculated as a sum of BE and RM									
Best Estimate									
Gross Best Estimate	R0030		14.315.189		285.660	0			285.660
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		87.768		19.224	0			19.224
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	0	14.227.421		266.436	0	0	0	266.436
Risk Margin	R0100		234.746	4.151					4.151
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0110		0						0
Best estimate	R0120		0						0
Risk margin	R0130		0						0
Technical provisions - total	R0200	0	14.549.936	289.811			0	0	289.811

1.000 NOK

Impact of long term guarantees and transitional measures

S.22.01.21

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on		Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	14.839.747			3.242	
Basic own funds	R0020	378.877			-2.942	
Eligible own funds to meet Solvency Capital Requirement	R0050	378.877			-2.942	
Solvency Capital Requirement	R0090	313.111			1.518	
Eligible own funds to meet Minimum Capital Requirement	R0100	378.877			-2.942	
Minimum Capital Requirement	R0110	131.228			11	

1.000 NOK Own funds

S.23.01.01

		T_4-1	Tion 4 summarial data	Tiesd ac-totad	Tr- 0	Tiz- 0
		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 C0050
Basic own funds before deduction for		00010	00020	00030	00040	00000
participations in other financial sector as foreseen						
in article 68 of Delegated Regulation 2015/35						
Ordinary share capital (gross of own shares)	R0010	106.344	106.344			
Share premium account related to ordinary share	R0030	14.656	14.656			
Initial funds, members' contributions or the						
equivalent basic own - fund item for mutual and	R0040	0				
nutual-type undertakings						
Subordinated mutual member accounts	R0050	0				
Surplus funds	R0070	0				
Preference shares	R0090	0				
Share premium account related to preference shares	R0110	0				
Reconciliation reserve	R0130	338.609	338.609			
Subordinated liabilities	R0140	0				
An amount equal to the value of net deferred tax	R0160	0				
Other own fund items approved by the supervisory	R0180	3.453			3.453	
authority as basic own funds not specified above						
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						
Gassing as Surgincy if Own futus						
Own funds from the financial statements that should						
not be represented by the reconciliation reserve and	Dagaa					
do not meet the criteria to be classified as Solvency	R0220					
Il own funds						
Deductions						
Deductions for participations in financial and credit						
institutions	R0230	0				
Total basic own funds after deductions	R0290	463.062	459.609	0	3.453	
Ancillary own funds					0.400	
Unpaid and uncalled ordinary share capital callable						
on demand	R0300	0				
Unpaid and uncalled initial funds, members'						
contributions or the equivalent basic own fund item						
for mutual and mutual - type undertakings, callable	R0310	0				
on demand						
Unpaid and uncalled preference shares callable on						
demand	R0320	0				
A legally binding commitment to subscribe and pay	R0330	0				
for subordinated liabilities on demand						
Letters of credit and guarantees under Article 96(2)	R0340	0				
of the Directive 2009/138/EC	110040	0				
Letters of credit and guarantees other than under	Dooro					
Article 96(2) of the Directive 2009/138/EC	R0350	0				
Supplementary members calls under first						
subparagraph of Article 96(3) of the Directive	R0360	0				
2009/138/EC		Ŭ				
Supplementary members calls - other than under						
first subparagraph of Article 96(3) of the Directive	R0370	0				
2009/138/EC						
Other ancillary own funds	R0390	0				
Total ancillary own funds	R0400	0			0	(
Available and eligible own funds					-	
Total available own funds to meet the SCR	R0500	463.062	459.609	0		
Total available own funds to meet the MCR	R0510	463.062	459.609	0 0		
Total eligible own funds to meet the SCR	R0540 R0550	463.062 463.062	459.609 459.609	0		
Total eligible own funds to meet the MCR SCR	R0550	382.683	409.009	0	3.453	
MCR	R0600	160.387				
Ratio of Eligible own funds to SCR	R0620	1,21004261				
Ratio of Eligible own funds to MCR	R0640	2,88716318				
-						

Reconciliation reserve

Reconciliation reserve	
Excess of assets over liabilities	I
Own shares (held directly and indirectly)	I
Foreseeable dividends, distributions and charges	
Other basic own fund items	I
Adjustment for restricted own fund items in respect	
of matching adjustment portfolios and ring fenced	F
funds	
Reconciliation reserve	F
Expected profits	
Expected profits included in future premiums	
(EPIFP) - Life business	
Expected profits included in future premiums	
(EPIFP) - Non-life business	F
Total Expected profits included in future	
premiums	
(EPIFP)	

	C0060
R0700	463.062
R0710	
R0720	
R0730	124.453
R0740	
R0760	338.609
R0770	92.763
R0780	
R0790	92.763

Danica Pensjonsforsikring 1.000 NOK Solvency Capital Requirement - for undertakings on Standard Formula

S.25.01.21

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	86.010		None
Counterparty default risk	R0020	14.041		
Life underwriting risk	R0030	300.464	None	None
Health underwriting risk	R0040	79.726	None	None
Non-life underwriting risk	R0050			
Diversification	R0060	-111.690		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	368.552		
Calculation of Solvency Capital Requirement		C0100		

Operational risk

Loss-absorbing capacity of technical provisions

Loss-absorbing capacity of deferred taxes

Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC

Solvency capital requirement excluding capital add-on

Capital add-on already set

Solvency capital requirement

Other information on SCR

Capital requirement for duration-based equity risk sub-module

Total amount of Notional Solvency Capital Requirement for remaining part Total amount of Notional Solvency Capital Requirements for ring fenced funds Total amount of Notional Solvency Capital Requirement for matching adjustment portfolios

Diversification effects due to RFF nSCR aggregation for article 304

	C0100
R0130	58.831
R0140	-10.890
R0150	-33.810
R0160	
R0200	382.683
R0210	
R0220	382.683
R0400	
R0410	
R0420	
R0430	
R0440	

1.000 NOK

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

S.28.01.01

Linear formula component for life insurance and reinsurance obligations

MCRL Result

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

	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0050	C0060
R0210	427.431	
R0220	49.252	
R0230	13.941.020	
R0240	315.053	
R0250		61.327.821

160.387

C0040

R0200

Obligations with profit participation - guaranteed benefits Obligations with profit participation - future discretionary benefits Index-linked and unit-linked insurance obligations Other life (re)insurance and health (re)insurance obligations Total capital at risk for all life (re)insurance obligations

Overall MCR calculation

Linear MCR SCR MCR cap MCR floor Combined MCR Absolute floor of the MCR **Minimum Capital Requirement**

	C0070
R0300	160.387
R0310	382.683
R0320	172.207
R0330	95.671
R0340	160.387
R0350	33.428
R0400	160.387