

INDUSTRIFORSIKRING AS

DELÅRSREGNSKAP PR 30.06.2019

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Foretaksregisteret
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Hovedkontoradresse
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HIF resultat pr 30.06.2019

(in NOK 1000)	Pr 30.06.2019
1.1 Earned premium	103 792
1.2 - Reinsurance ceded	-38 107
NET PREMIUM EARNED	65 686
3.1 Gross claims	-464 659
3.2 - Reinsurance recoveries	341 756
NET CLAIMS INCURRED	-122 903
4.1 Sales costs (gross commission)	-2 628
4.3 Insurance related admin costs	-9 923
TOTAL INSURANCE RELATED OPERATING COSTS	-12 551
7. PROFIT AND LOSS - INSURANCE	-69 768
8.2 Income from financial assets	6 925
8.4 Unrealized gain/loss from securities	23 430
8.5 Gain/loss on sale of securities	9 830
8.6 Administrative expenses, incl. interest	-304
TOTAL INCOME FROM INVESTMENTS	39 881
9. Other income	16 224
10. Other costs	-16 229
11. PROFIT AND LOSS - INVESTMENTS	39 877
12. PROFIT AND LOSS BEFORE TAX	-29 891

HIF balanse pr 30.06.2019

(in NOK 1000)	30.06.2019
Financial assets valued at real value	
- Equities	132 971
- Capital reserve - equities	147 907
- Bonds	551 368
- Capital reserve - bonds	6 335
TOTAL INVESTMENTS	838 581
- Share of premium reserve	37 352
- Share of outstanding claims reserve	323 703
TOTAL REINSURERS' SHARE OF INSURANCE FUNDS	361 055
Receivables related to direct insurance:	
- Due from policy holders	472
Reinsurance receivables	14 684
Due from corporate	0
TOTAL DEBTORS	15 156
Bank	105 153
TOTAL OTHER ASSETS	105 153
Earned, nor received rent	
Prepaid direct sales costs	2 479
TOTAL PREPAYMENT AND ACCRUED INCOME	2 479
TOTAL ASSETS	1 322 424

	30.06.2019
PAID-UP EQUITY CAPITAL	
Company capital	
- Share capital/statutory fund	-20 000
TOTAL PAID-UP EQUITY CAPITAL	-20 000
EARNED EQUITY	
Funds	
- Provision for natural hazards	-110 450
Equalisation reserve	-202 500
Annual profit (loss)	29 891
Distributable equity	-157 163
TOTAL EARNED EQUITY	-440 222
TOTAL EQUITY	-460 222
Unearned premium reserve - gross	-103 417
Outstanding claims reserve - gross	-676 971
Unallocated loss adjustment expenses	-15 269
TOTAL INSURANCE FUNDS	-795 658
Direct insurance	-3 311
Brokers	10
Corporate	0
Other creditors	-465
Deferred tax liabilities	589
Deferred tax liability equalisation reserve	-60 750
Deferred tax liability reinsurance reserve	-188
TOTAL LIABILITIES	-64 115
Tax payable	-1 430
Other incurred costs	-999
TOTAL ACCRUALS	-2 428
TOTAL EQUITY AND LIABILITIES	-1 322 424

Oppstilling av endring i egenkapitalen - pr 30.06.2019

Aksjekapitalen er kr. 20.000.000,- som består av 50.000 aksjer a kr. 400,-
Norsk Hydro ASA eier 100% av aksjene.

(tall i 1000)

	Aksjekapital	Annen opptj EK	Adminstrasjon	Naturskadepoolen	Sikkerhetsavsetning	Opptjent EK	Sum
Egenkapital 31.12.18	20 000	158 322	0	109 291	202 500	470 113	490 113
Årets resultat		-29 891				-29 891	-29 891
Konsernbidrag etter skatt	0					0	0
Utbytte						0	0
Overført til udekket tap	0					0	0
Administrasjonsavsetning						0	0
Reassuransavsetning, utsatt skatt						0	0
Sikkerhetsavsetning, utsatt skatt						0	0
Naturskadepoolen		-1 159		1 159		0	0
Egenkapital 31.03.2019	20 000	127 271	0	110 450	202 500	440 222	460 222

HIF kapitaldekning pr 30.06.2019

		30.06.2019
Available and eligible own funds	Total available own funds to meet the SCR	432 866 395
	Total available own funds to meet the MCR	432 866 395
	Total eligible own funds to meet the SCR	432 866 395
	Total eligible own funds to meet the MCR	334 704 149
SCR		245 763 293
MCR		61 440 823
Ratio of Eligible own funds to SCR		166%7
Ratio of Eligible own funds to MCR		545 %