

INDUSTRIFORSIKRING AS

DELÅRSREGNSKAP PR 31.03.2019

Postadresse
Drammensveien 264
0240 Oslo
Norge

Besøksadresse
Drammensveien 134264
0283 Oslo

Telefon
T: 22 53 81 00

Swift Code
NDEANOKK
Bankkonto
NO78 6219 05 56811

Foretaksregisteret
NO 812 966 022
Hovedkontoradresse
0240, Oslo
Norge

HIF resultat pr 31.03.2019

(in NOK 1000)

	Pr 31.03.2019
1.1 Earned premium	40 812
1.2 - Reinsurance ceded	-18 879
NET PREMIUM EARNED	21 933
3.1 Gross claims	-319 532
3.2 - Reinsurance recoveries	213 457
NET CLAIMS INCURRED	-106 074
4.1 Sales costs (gross commission)	-169
4.3 Insurance related admin costs	-3 931
TOTAL INSURANCE RELATED OPERATING COSTS	-4 100
7. PROFIT AND LOSS - INSURANCE	-88 241
8.2 Income from financial assets	3 597
8.3 net income from real estate	17 575
8.4 Unrealized gain/loss from securities	10 847
8.5 Gain/loss on sale of securities	-152
8.6 Administrative expenses, incl. interest	31 868
TOTAL INCOME FROM INVESTMENTS	
9. Other income	381
10. Other costs	-245
11. PROFIT AND LOSS - INVESTMENTS	32 004
12. PROFIT AND LOSS BEFORE TAX	-56 237

HIF balanse pr 31.03.2019

	Per 31.03.2019
ASSETS	
IMMATERIAL ASSETS	
Financial assets valued at real value	
- Equities	132 971
- Capital reserve - equities	143 382
- Bonds	558 705
- Capital reserve - bonds	5 006
TOTAL INVESTMENTS	840 062
- Share of premium reserve	56 135
- Share of outstanding claims reserve	222 207
TOTAL REINSURERS' SHARE OF INSURANCE FUNDS	278 342
Receivables related to direct insurance:	
- Due from policy holders	90 015
- Due from brokers	21 256
Reinsurance receivables	81
Due from corporate	0
TOTAL DEBTORS	111 353
Bank	39 356
TOTAL OTHER ASSETS	39 356
Earned, nor received rent	
Prepaid direct sales costs	444
TOTAL PREPAYMENT AND ACCRUED INCOME	444
TOTAL ASSETS	1 269 557

	Per 31.03.2019
EQUITY AND LIABILITIES	
Company capital	
- Share capital/statutory fund	-20 000
TOTAL PAID-UP EQUITY CAPITAL	-20 000
Funds	
- Provision for natural hazards	-110 090
Equalisation reserve	-202 500
Annual profit (loss)	56 237
Distributable equity	-157 524
TOTAL EARNED EQUITY	-413 876
TOTAL EQUITY	-433 876
Unearned premium reserve - gross	-120 893
Outstanding claims reserve - gross	-584 164
Unallocated loss adjustment expenses	-14 604
TOTAL INSURANCE FUNDS	-719 660
Direct insurance	-1 993
Brokers	-4 275
Corporate	-40 000
Other creditors	-1 742
Deferred tax liabilities	589
Deferred tax liability equalisation reserve	-60 750
Deferred tax liability reinsurance reserve	-188
Tax payable	-1 430
Other incurred costs	-6 232
TOTAL ACCRUALS	-7 661
TOTAL EQUITY AND LIABILITIES	-1 269 557

Oppstilling av endring i egenkapitalen - pr 31.03.2019

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		-56 237				-56 237	-56 237
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		-799		799		0	0
Egenkapital 31.03.2019	20 000	101 286	0	110 090	202 500	413 876	433 876

HIF kapitaldekning pr 31.03.2019

		31.03.2019
Available and eligible own funds	Total available own funds to meet the SCR	395 635 582
	Total available own funds to meet the MCR	395 635 582
	Total eligible own funds to meet the SCR	395 635 582
	Total eligible own funds to meet the MCR	299 190 202
SCR		238 710 421
MCR		68 223 406
Ratio of Eligible own funds to SCR		166 %
Ratio of Eligible own funds to MCR		439 %