

INDUSTRIFORSIKRING AS

DELÅRSREGNSKAP PR 30.09.2022

HIF resultat pr 30.09.2022

(in NOK 1000)	Per 30.09.2022
1.1 Earned premium	174 417
1.2 - Reinsurance ceded	-67 979
NET PREMIUM EARNED	106 438
3.1 Gross claims	8 726
3.2 - Reinsurance recoveries	-5 483
NET CLAIMS INCURRED	3 243
4.1 Sales costs (gross commission)	-5 497
4.3 Insurance related admin costs	-13 937
TOTAL INSURANCE RELATED OPERATING COSTS	-19 434
7. PROFIT AND LOSS - INSURANCE	90 247
8.2 Income from financial assets	10 504
8.4 Unrealized gain/loss from securities	-66 959
8.5 Gain/loss on sale of securities	7 365
8.6 Administrative expenses, incl. interest	-518
TOTAL INCOME FROM INVESTMENTS	-49 608
9. Other income	8 872
10. Other costs	-3 127
11. PROFIT AND LOSS - INVESTMENTS	-43 863
12. PROFIT AND LOSS BEFORE TAX	46 384

HIF balance 30.09.2022

(in NOK 1000)	Per 30.09.2022
Buildings and other real estate	
Financial assets valued at amortised cost	
Financial assets valued at real value	
- Equities	157 335
- Capital reserve - equities	165 241
- Bonds	571 852
- Capital reserve - bonds	-26 939
TOTAL INVESTMENTS	867 489
- Share of premium reserve	22 755
- Share of outstanding claims reserve	1 585
TOTAL REINSURERS' SHARE OF INSURANCE FUNDS	24 340
Receivables related to direct insurance:	
- Due from policyholders	2 589
- Due from brokers	3 164
Reinsurance receivables	0
Due from corporate	167
Other debtors	390
TOTAL DEBTORS	6 310
Bank	127 952
TOTAL OTHER ASSETS	127 952
Earned, nor received rent	
Prepaid direct sales costs	1 851
TOTAL PREPAYMENT AND ACCRUED INCOME	1 851
TOTAL ASSETS	1 027 941

	Per 30.09.2022
Company capital	
- Share capital/statutory fund	-20 000
TOTAL PAID-UP EQUITY CAPITAL	-20 000
Funds	
- Provision for natural hazards	-118 174
Equalisation reserve	-202 500
Annual profit (loss)	-46 384
Distributable equity	-331 747
TOTAL EARNED EQUITY	-698 804
TOTAL EQUITY	-718 804
Unearned premium reserve - gross	-57 503
Outstanding claims reserve - gross	-175 809
Unallocated loss adjustment expenses	-11 044
TOTAL INSURANCE FUNDS	-244 356
Direct insurance	-2 581
Other creditors	-3 041
Deferred tax liabilities	1 304
Deferred tax liability equalisation reserve	-40 500
Deferred tax liability reinsurance reserve	-126
TOTAL LIABILITIES	-44 943
Tax payable	-19 575
Other incurred costs	-264
TOTAL ACCRUALS	-19 839
TOTAL EQUITY AND LIABILITIES	-1 027 941

Oppstilling av endring i egenkapitalen pr 30.09.2022

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	Administrasjon	Naturskadekapital	Sikkerhetsavsetning	Oppgjent EK	Sum
Egenkapital 31.12.21	20 000	333 279	0	116 642	202 500	652 421	672 421
Årets resultat		67 071				67 071	67 071
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		-1 532		1 532		0	0
Egenkapital 30.09.2022	20 000	398 818	0	118 174	202 500	719 492	739 492

HIF kapitaldekning pr 30.09.2022

		30.09.2022
Available and eligible own funds	Total available own funds to meet the SCR	708 830 101
	Total available own funds to meet the MCR	708 830 101
	Total eligible own funds to meet the SCR	708 830 101
	Total eligible own funds to meet the MCR	604 189 916
SCR		270 676 064
MCR		67 669 016
Ratio of Eligible own funds to SCR		262 %
Ratio of Eligible own funds to MCR		893 %