

ANNEXES SFCR : PUBLIC DISCLOSURE

HARMONIE MUTUELLE

EXERCICE 2019

Le présent rapport relatif à l'exercice 2019 a été approuvé par le Conseil d'Administration en séance du 26 mars 2020

Le Président
Stéphane Junique



**Harmonie
mutuelle**

GRUPE **vyv**

AVANÇONS *collectif*

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Les montants dans la présentation sont exprimés en €.

S.02.01.02 BILAN

	Solvency II value
	C0010
Assets	
Goodwill	0
Deferred acquisition costs	0
Intangible assets	0
Deferred tax assets	19 373 778
Pension benefit surplus	0
Property, plant & equipment held for own use	77 796 889
Investments (other than assets held for index-linked and unit-linked contracts)	2 677 940 884
Property (other than for own use)	18 238 111
Holdings in related undertakings, including participations	1 035 498 561
Equities	24 449 090
Equities - listed	0
Equities - unlisted	24 449 090
Bonds	763 800 809
Government Bonds	51 560 307
Corporate Bonds	705 562 714
Structured notes	6 677 788
Collateralised securities	0
Collective Investments Undertakings	747 432 500
Derivatives	0
Deposits other than cash equivalents	88 521 813
Other investments	0
Assets held for index-linked and unit-linked contracts	0
Loans and mortgages	7 678 913
Loans on policies	0
Loans and mortgages to individuals	0
Other loans and mortgages	7 678 913
Reinsurance recoverables from:	50 680 820
Non-life and health similar to non-life	43 093 300
Non-life excluding health	0
Health similar to non-life	43 093 300
Life and health similar to life, excluding health and index-linked and unit-linked	7 587 520
Health similar to life	0
Life excluding health and index-linked and unit-linked	7 587 520
Life index-linked and unit-linked	0
Deposits to cedants	51 159 769
Insurance and intermediaries receivables	335 292 588
Reinsurance receivables	11 011 406
Receivables (trade, not insurance)	212 896 628
Own shares (held directly)	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	0
Cash and cash equivalents	59 958 463
Any other assets, not elsewhere shown	41 031 127
Total assets	3 544 821 265

Liabilities

Technical provisions – non-life
Technical provisions – non-life (excluding health)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - health (similar to non-life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions - life (excluding index-linked and unit-linked)
Technical provisions - health (similar to life)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – life (excluding health and index-linked and unit-linked)
Technical provisions calculated as a whole
Best Estimate
Risk margin
Technical provisions – index-linked and unit-linked
Technical provisions calculated as a whole
Best Estimate
Risk margin
Other technical provisions
Contingent liabilities
Provisions other than technical provisions
Pension benefit obligations
Deposits from reinsurers
Deferred tax liabilities
Derivatives
Debts owed to credit institutions
Financial liabilities other than debts owed to credit institutions
Insurance & intermediaries payables
Reinsurance payables
Payables (trade, not insurance)
Subordinated liabilities
Subordinated liabilities not in Basic Own Funds
Subordinated liabilities in Basic Own Funds
Any other liabilities, not elsewhere shown
Total liabilities
Excess of assets over liabilities

	Solvency II value
	C0010
R0510	280 273 531
R0520	402 700
R0530	0
R0540	287 468
R0550	115 232
R0560	279 870 831
R0570	0
R0580	244 970 538
R0590	34 900 293
R0600	41 799 531
R0610	0
R0620	0
R0630	0
R0640	0
R0650	41 799 531
R0660	0
R0670	41 348 230
R0680	451 301
R0690	0
R0700	0
R0710	0
R0720	0
R0730	XXXXXXXXXX
R0740	0
R0750	6 078 278
R0760	37 103 718
R0770	28 420 887
R0780	70 272 166
R0790	0
R0800	45 723 337
R0810	0
R0820	65 329 157
R0830	27 054 616
R0840	535 494 908
R0850	0
R0860	0
R0870	0
R0880	5 768 386
R0900	1 143 318 515
R1000	2 401 502 750

		Line of Business for: life insurance obligations					Life reinsurance obligations		Total	
		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	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410				21 125 079				6 314 048	27 439 127
Reinsurers' share	R1420				668 270				4 508 910	5 177 180
Net	R1500				20 456 809				1 805 137	22 261 947
Premiums earned										
Gross	R1510				21 125 079				6 314 048	27 439 127
Reinsurers' share	R1520				668 270				4 508 910	5 177 180
Net	R1600				20 456 809				1 805 137	22 261 947
Claims incurred										
Gross	R1610				20 828 558				5 416 757	26 245 315
Reinsurers' share	R1620				793 361				5 073 518	5 866 879
Net	R1700				20 035 197				343 240	20 378 437
Changes in other technical provisions										
Gross	R1710				-55 003				576 262	521 259
Reinsurers' share	R1720				0				144 065	144 065
Net	R1800				-55 003				432 196	377 193
Expenses incurred	R1900				3 625 565				79 583	3 705 148
Other expenses	R2500									
Total expenses	R2600									3 705 148

S.05.02.01 PRIMES, SINISTRES ET CHARGES PAR PAYS

Harmonie Mutuelle n'est pas concernée par cet état.

S.12.01.02 PROVISIONS TECHNIQUES VIE ET SANTE UTILISANT DES TECHNIQUES ACTUARIELLES VIE

Technical provisions calculated as a whole
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default associated to
Technical provisions calculated as a sum of BE and RM Best Estimate
Gross Best Estimate
 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default
 Best estimate minus recoverables from reinsurance/SPV and Finite Re -
Risk Margin
Amount of the transitional on Technical Provisions
 Technical Provisions calculated as a whole
 Best estimate
 Risk margin
Technical provisions - total

Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and	Accepted reinsurance	Total (Life other than health insurance, incl. Unit.	Health insurance (direct		Annuities stemming from non-life insurance contracts and	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
		Contracts without options and guarantees	Contracts with options or guarantees		Contracts without options and guarantees				Contracts with options or guarantees					Contracts without options and guarantees	Contracts with options or guarantees
C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
R0010															
R0020															
R0030					27 080 809			14 267 421	41 348 230						
R0080					815 582			6 771 938	7 587 520						
R0090	0		0	0	26 265 227	0	0	7 495 483	33 760 710		0	0	0	0	0
R0100					413 072			38 229	451 301						
R0110															
R0120															
R0130															
R0200					27 493 881			14 305 650	41 799 531						0

S.17.01.02 PROVISIONS TECHNIQUES – NON-VIE

	Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance				Total Non-Life obligation	
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and reinsurance		Non-proportional property reinsurance
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole																	
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																	
Technical provisions calculated as a sum of BE and RM																	
Best estimate																	
Premium provisions																	
Gross																	
R0060	-3 899 505	-15 538 460									-191 117						-19 629 081
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
R0140	8 832 371	892 726															9 725 096
Net Best Estimate of Premium Provisions																	
R0150	-12 731 876	-16 431 186	0	0	0	0	0	0	0	0	-191 117	0	0	0	0	0	-29 354 179
Claims provisions																	
Gross																	
R0160	234 322 766	30 085 737									478 585						264 887 088
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default																	
R0240	13 198 662	20 169 542															33 368 204
Net Best Estimate of Claims Provisions																	
R0250	221 124 104	9 916 195	0	0	0	0	0	0	0	0	478 585	0	0	0	0	0	231 518 884
Total Best estimate - gross																	
R0260	230 423 261	14 547 277									287 468						245 258 006
Total Best estimate - net																	
R0270	208 392 228	-6 514 991	0	0	0	0	0	0	0	0	287 468	0	0	0	0	0	202 164 705
Risk margin																	
R0280	33 804 764	1 095 529									115 232						35 015 524
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	264 228 025	15 642 806									402 700						280 273 530
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total																	
R0330	22 031 033	21 062 268	0	0	0	0	0	0	0	0	0	0	0	0	0	0	43 093 300
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total																	
R0340	242 196 992	-5 419 462	0	0	0	0	0	0	0	0	402 700	0	0	0	0	0	237 180 229

S.19.01.21 TRIANGLES NON-VIE

Total Non-Life Business

Accident year / Underwriting year	Z0020	1
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Gross Claims Paid (non-cumulative) (absolute amount)

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior	R0100	R0160	R0170	R0180	R0190	R0200	R0210	R0220	R0230	R0240	R0250	
N-9												
N-8												
N-7												
N-6												
N-5												
N-4												
N-3												
N-2												
N-1												
N												

Year	In Current year	Sum of years (cumulative)
	C0170	C0180
Prior		
N-9		
N-8		
N-7		
N-6		
N-5		
N-4		
N-3		
N-2		
N-1		
N		
Total	R0260	R0260

Gross undiscounted Best Estimate Claims Provisions (absolute amount)

Year	Development year											
	0	1	2	3	4	5	6	7	8	9	10 & +	
Prior	R0100	R0160	R0170	R0180	R0190	R0200	R0210	R0220	R0230	R0240	R0250	
N-9												
N-8												
N-7												
N-6												
N-5												
N-4												
N-3												
N-2												
N-1												
N												

Year	Year end (discounted data)
	C0360
Prior	
N-9	
N-8	
N-7	
N-6	
N-5	
N-4	
N-3	
N-2	
N-1	
N	
Total	R0260

S.22.01.21 IMPACT DES GARANTIES LONG TERME ET DES MESURES TRANSVERSESES

Harmonie Mutuelle n'est pas concerné par cet état.

S.23.01.01 FONDS PROPRES

	Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
	C0010	C0020	C0030	C0040	C0050
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)	R0010				
Share premium account related to ordinary share capital	R0030				
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	1 416 942 806	1 416 942 806		
Subordinated mutual member accounts	R0050				
Surplus funds	R0070	0	0		
Preference shares	R0090				
Share premium account related to preference shares	R0110				
Reconciliation reserve	R0130	984 559 944	984 559 944		
Subordinated liabilities	R0140				
An amount equal to the value of net deferred tax assets	R0160				
Other own fund items approved by the supervisory authority as basic own funds not specified above	R0180				
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 II own funds	R0220	270 288			
Deductions					
Deductions for participations in financial and credit institutions	R0230				
Total basic own funds after deductions	R0290	2 401 232 462	2 401 232 462	0	0
Ancillary own funds					
Unpaid and uncalled ordinary share capital callable on demand	R0300				
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0310				
Unpaid and uncalled preference shares callable on demand	R0320				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0330				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0340				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0350				
Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360				
Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0370				
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	2 401 232 462	2 401 232 462	0	0
Total available own funds to meet the MCR	R0510	2 401 232 462	2 401 232 462	0	0
Total eligible own funds to meet the SCR	R0540	2 401 232 462	2 401 232 462	0	0
Total eligible own funds to meet the MCR	R0550	2 401 232 462	2 401 232 462	0	0
SCR	R0580	800 586 592			
MCR	R0600	200 146 648			
Ratio of Eligible own funds to SCR	R0620	3			
Ratio of Eligible own funds to MCR	R0640	12			
Reconciliation reserve					
Excess of assets over liabilities	R0700	2 401 502 750			
Own shares (held directly and indirectly)	R0710	0			
Foreseeable dividends, distributions and charges	R0720				
Other basic own fund items	R0730	1 416 942 806			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced	R0740				
Reconciliation reserve	R0760	984 559 944			
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	R0770	0			
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	19 629 081			
Total Expected profits included in future premiums (EPIFP)	R0790	19 629 081			

S.25.01.21 SCR POUR LES ENTREPRISES UTILISANT LA FORMULE STANDARD

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
Market risk	R0010 448 921 466		
Counterparty default risk	R0020 71 943 656		
Life underwriting risk	R0030 6 289 357	None	
Health underwriting risk	R0040 485 404 077	None	
Non-life underwriting risk	R0050 1 628 573	None	
Diversification	R0060 -246 999 824		
Intangible asset risk	R0070 0		
Basic Solvency Capital Requirement	R0100 767 187 304		
Calculation of Solvency Capital Requirement	C0100		
Operational risk	R0130 84 297 675		
Loss-absorbing capacity of technical provisions	R0140 0		
Loss-absorbing capacity of deferred taxes	R0150 -50 898 388		
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160 0		
Solvency capital requirement excluding capital add-on	R0200 800 586 592		
Capital add-on already set	R0210 0		
Solvency capital requirement	R0220 800 586 592		
Other information on SCR			
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	R0420		
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430		
Diversification effects due to RFF nSCR aggregation for article 304	R0440		
Approach to tax rate	Yes/No		
	C0109		
Approach based on average tax rate	R0590 2		
Calculation of loss absorbing capacity of deferred taxes	LAC DT		
	C0130		
LAC DT	R0640 -50 898 388		
LAC DT justified by reversion of deferred tax liabilities	R0650 0		
LAC DT justified by reference to probable future taxable profit	R0660 -50 898 388		
LAC DT justified by carry back, current year	R0670 0		
LAC DT justified by carry back, future years	R0680 0		
Maximum LAC DT	R0690		

S.25.02.21 SCR POUR LES ENTREPRISES UTILISANT LA FORMULE STANDARD ET DES MODELES INTERNES PARTIELS

Harmonie Mutuelle n'est pas concerné par cet état.

S.25.03.21 SCR POUR LES ENTREPRISES UTILISANT DES MODELES INTERNES PARTIELS

Harmonie Mutuelle n'est pas concerné par cet état.

S.28.01.21 MCR - ENTREPRISES VIE OU NON-VIE

Harmonie Mutuelle n'est pas concerné par cet état.

S.28.02.01 MCR - ENTREPRISES MIXTES

	Non-life activities		Life activities	
	MCR _(NL,NL)		MCR _(NL,L) Res	
	Result	ult		
	C0010	C0020		
Linear formula component for non-life insurance and reinsurance obligations	R0010	134 425 213		0

Medical expense insurance and proportional reinsurance
 Income protection insurance and proportional reinsurance
 Workers' compensation insurance and proportional reinsurance
 Motor vehicle liability insurance and proportional reinsurance
 Other motor insurance and proportional reinsurance
 Marine, aviation and transport insurance and proportional reinsurance
 Fire and other damage to property insurance and proportional reinsurance
 General liability insurance and proportional reinsurance
 Credit and suretyship insurance and proportional reinsurance
 Legal expenses insurance and proportional reinsurance
 Assistance and proportional reinsurance
 Miscellaneous financial loss insurance and proportional reinsurance
 Non-proportional health reinsurance
 Non-proportional casualty reinsurance
 Non-proportional marine, aviation and transport reinsurance
 Non-proportional property reinsurance

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
	C0030	C0040	C0050	C0060
R0020	208 392 228	2 582 421 376	0	0
R0030	0	32 833 226	0	0
R0040				
R0050				
R0060				
R0070				
R0080				
R0090				
R0100				
R0110				
R0120	287 468	4 855 061	0	0
R0130				
R0140				
R0150				
R0160				
R0170				

	Non-life activities		Life activities	
	MCR _(L,NL)		MCR _(L,L)	
	Result	Result		
	C0070	C0080		
Linear formula component for life insurance and reinsurance obligations	R0200	0		2 209 723

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

	Non-life activities		Life activities	
	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk	Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
	C0090	C0100	C0110	C0120
R0210				
R0220				
R0230				
R0240			33 760 711	
R0250				2 143 926 073

Overall MCR calculation

	C0130
Linear MCR	R0300 136 634 936
SCR	R0310 800 586 592
MCR cap	R0320 360 263 966
MCR floor	R0330 200 146 648
Combined MCR	R0340 200 146 648
Absolute floor of the MCR	R0350 3 700 000
	C0130
Minimum Capital Requirement	R0400 200 146 648

Notional non-life and life MCR calculation

	Non-life activities		Life activities	
	C0140	C0150		
Notional linear MCR	R0500	134 425 213		2 209 723
Notional SCR excluding add-on (annual or latest calculation)	R0510	787 639 137		12 947 455
Notional MCR cap	R0520	354 437 611		5 826 355
Notional MCR floor	R0530	196 909 784		3 236 864
Notional Combined MCR	R0540	196 909 784		3 236 864
Absolute floor of the notional MCR	R0550	2 500 000		3 700 000
Notional MCR	R0560	196 909 784		3 700 000