

# Quantitative Reporting Templates

Disclosures
31 December 2020

## General information

Undertaking name
Undertaking identification code
Type of code of undertaking
Type of undertaking
Country of authorisation
Language of reporting
Reporting reference date
Currency used for reporting
Accounting standards
Method of Calculation of the SCR
Matching adjustment
Volatility adjustment

The Original Holloway Friendly Society Limited
213800KXXTV6FPMS2652
LEI
Life undertakings
GB
en
31 December 2020
GBP
Local GAAP
Standard formula
No use of matching adjustment
No use of volatility adjustment
No use of transitional measure on the risk-free interest rate
No use of transitional measure on technical provisions

## List of reported templates

S.02.01.02 - Balance sheet

 $\ensuremath{\mathsf{S.05.01.02}}$  - Premiums, claims and expenses by line of business

S.12.01.02 - Life and Health SLT Technical Provisions

Transitional measure on the risk-free interest rate Transitional measure on technical provisions

S.23.01.01 - Own Funds

 ${\it S.25.01.21-Solvency\ Capital\ Requirement-for\ undertakings\ on\ Standard\ Formula}$ 

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

## S.02.01.02

# **Balance sheet**

		value
	Assets	C0010
R0030	Intangible assets	
R0040	Deferred tax assets	
R0050	Pension benefit surplus	
R0060	Property, plant & equipment held for own use	895
R0070	Investments (other than assets held for index-linked and unit-linked contracts)	26,677
R0080	Property (other than for own use)	
R0090	Holdings in related undertakings, including participations	
R0100	Equities	1,677
R0110	Equities - listed	1,677
R0120	Equities - unlisted	
R0130	Bonds	21,697
R0140	Government Bonds	8,641
R0150	Corporate Bonds	12,897
R0160	Structured notes	159
R0170	Collateralised securities	
R0180	Collective Investments Undertakings	3,303
R0190	Derivatives	
R0200	Deposits other than cash equivalents	
R0210	Other investments	
R0220	Assets held for index-linked and unit-linked contracts	746
R0230	Loans and mortgages	
R0240	Loans on policies	
R0250	Loans and mortgages to individuals	
R0260	Other loans and mortgages	
R0270	Reinsurance recoverables from:	
R0280	Non-life and health similar to non-life	
R0290	Non-life excluding health	
R0300	Health similar to non-life	
R0310	Life and health similar to life, excluding index-linked and unit-linked	
R0320	Health similar to life	
R0330	Life excluding health and index-linked and unit-linked	
R0340	Life index-linked and unit-linked	
R0350	Deposits to cedants	
R0360	Insurance and intermediaries receivables	
R0370	Reinsurance receivables	
R0380	Receivables (trade, not insurance)	
R0390	Own shares (held directly)	
R0400	Amounts due in respect of own fund items or initial fund called up but not yet paid in	
R0410	Cash and cash equivalents	703
R0420	Any other assets, not elsewhere shown	101
R0500	Total assets	29,123

Solvency II

# S.02.01.02

# Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	
R0520	Technical provisions - non-life (excluding health)	
R0530	TP calculated as a whole	
R0540	Best Estimate	
R0550	Risk margin	
R0560	Technical provisions - health (similar to non-life)	
R0570	TP calculated as a whole	
R0580	Best Estimate	
R0590	Risk margin	
R0600	Technical provisions - life (excluding index-linked and unit-linked)	-34,079
R0610	Technical provisions - health (similar to life)	-34,079
R0620	TP calculated as a whole	
R0630	Best Estimate	-67,938
R0640	Risk margin	33,859
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	
R0660	TP calculated as a whole	
R0670	Best Estimate	
R0680	Risk margin	
R0690	Technical provisions - index-linked and unit-linked	746
R0700	TP calculated as a whole	
R0710	Best Estimate	746
R0720	Risk margin	
R0740	Contingent liabilities	
R0750	Provisions other than technical provisions	
R0760	Pension benefit obligations	
R0770	Deposits from reinsurers	
R0780	Deferred tax liabilities	
R0790	Derivatives	
R0800	Debts owed to credit institutions	
R0810	Financial liabilities other than debts owed to credit institutions	
R0820	Insurance & intermediaries payables	1,173
R0830	Reinsurance payables	
R0840	Payables (trade, not insurance)	222
R0850	Subordinated liabilities	
R0860	Subordinated liabilities not in BOF	
R0870	Subordinated liabilities in BOF	
R0880	Any other liabilities, not elsewhere shown	1,254
R0900	Total liabilities	-30,684
R1000	Excess of assets over liabilities	59,807

S.05.01.02
Premiums, claims and expenses by line of business

# Life

		Line of Business for: life insurance obligations					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
	L	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
	Premiums written									
R1410	-	10,427								10,427
R1420	Reinsurers' share	60								60
R1500	Net	10,367								10,367
	Premiums earned									
R1510	Gross	10,427								10,427
R1520	Reinsurers' share	60								60
R1600	Net	10,367								10,367
	Claims incurred									
R1610	Gross	5,170		50						5,220
R1620	Reinsurers' share	6								6
R1700	Net	5,164		50						5,214
	Changes in other technical provisions									
R1710	Gross									
R1720	Reinsurers' share									
R1800	Net									
R1900	Expenses incurred	9,347								9,347
R2500	Other expenses									
R2600	Total expenses									9,347

\$.12.01.02

### Life and Health SLT Technical Provisions

		Index-linke	d and unit-linke	d insurance	O	her life insurar	nce	Annuities stemming from			Health insurance (direct busines		business)	Annuities	Health reinsurance (reinsurance accepted)	Total (Health similar to 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	non-life insurance contracts and relating to	Accepted reinsurance			Contracts without options and guarantees	Contracts with options or guarantees	health			
	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
R0010 Technical provisions calculated as a whole Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default R0020 associated to TP calculated as a whole																
Technical provisions calculated as a sum of BE and RM																
Best estimate																
R0030 Gross Best Estimate			746							746		-75,498	7,560			-67,938
Total Recoverables from reinsurance/SPV and Finite Re after $$\rm R0080$$ the adjustment for expected losses due to counterparty default																
$_{\mbox{\scriptsize R0090}}$ Best estimate minus recoverables from reinsurance/SPV and Finite Re			746							746		-75,498	7,560			-67,938
R0100 Risk margin		0									33,859					33,859
Amount of the transitional on Technical Provisions																
R0110 Technical Provisions calculated as a whole																
R0120 Best estimate																
R0130 Risk margin																
R0200 Technical provisions - total		746								746	-34,079					-34,079

## S.23.01.01

### Own Funds

R0780 Expected profits included in future premiums (EPIFP) - Non- life business
R0790 Total Expected profits included in future premiums (EPIFP)

	Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35
R0010	Ordinary share capital (gross of own shares)
	Share premium account related to ordinary share capital
R0040	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings
R0050	Subordinated mutual member accounts
	Surplus funds
	Preference shares
	Share premium account related to preference shares
	Reconciliation reserve Subordinated liabilities
	An amount equal to the value of net deferred tax assets
	Other own fund items approved by the supervisory authority as basic own funds not specified above
R0220	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
R0230	Deductions for participations in financial and credit institutions
R0290	Total basic own funds after deductions
	Ancillary own funds
R0300	Unpaid and uncalled ordinary share capital callable on demand
R0310	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 2009/138/EC
	Other ancillary own funds
R0400	Total ancillary own funds
	Available and eligible own funds
R0500	Total available own funds to meet the SCR
	Total available own funds to meet the MCR
	Total eligible own funds to meet the SCR
R0550	Total eligible own funds to meet the MCR
R0580	
R0600	
	Ratio of Eligible own funds to SCR Ratio of Eligible own funds to MCR
	Reconcilliation reserve
R0700	Excess of assets over liabilities
R0710	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  Reconciliation reserve
KU/6U	
D0770	Expected profits  Expected profits included in future premiums (EPIFP) - Life business
	Expected prints included in future premiums (EPIPP) - Life Dusiness  Expected prints included in future premiums (EPIPP) - Life Dusiness

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
59,807	59,807			
== ===	== ===			
59,807	59,807			
59,807	59,807			
59,807	59,807			
59,807	59,807			
59,807	59,807			
41,983				
10,496				
142.45%				
569.82%				
C0060				

307.02
C0060
59,80
59,80

75,498 75,498

## Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
R0010	Market risk	12,282		
R0020	Counterparty default risk	154		
R0030	Life underwriting risk	0	9	
R0040	Health underwriting risk	51,395	9	
R0050	Non-life underwriting risk	0	9	
R0060	Diversification	-8,038		
R0070	Intangible asset risk	0		riting risk: ne amount of annuity
R0100	Basic Solvency Capital Requirement	55,793	benefits 9 - None	
R0140 R0150 R0160 R0200 R0210	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-ons already set  Solvency capital requirement	C0100 417 -14,226 0 0 41,983 0 41,983	benefits 2 - Standard dev premium risl 3 - Standard dev premium risl 4 - Adjustment f reinsurance	ne amount of annuity riation for NSLT health k riation for NSLT health gross k actor for non-proportional riation for NSLT health
	Other information on SCR		4 - Adjustment f reinsurance	actor for non-proportional
R0400	Capital requirement for duration-based equity risk sub-module	0	6 - Standard dev	riation for non-life
R0410	Total amount of Notional Solvency Capital Requirements for remaining part	0	premium risi 7 - Standard dev	k riation for non-life gross
R0420	Total amount of Notional Solvency Capital Requirements for ring fenced funds	0	premium risl	k
R0430	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0	8 - Standard dev reserve risk	riation for non-life
R0440	Diversification effects due to RFF nSCR aggregation for article 304	0	9 - None	
R0590	Approach to tax rate Approach based on average tax rate	C0109 0		
	Calculation of loss absorbing capacity of deferred taxes	LAC DT		
R0640	LAC DT			
	LAC DT justified by reversion of deferred tax liabilities	0		
	LAC DT justified by reference to probable future taxable economic profit	0		
	LAC DT justified by carry back, current year	0		
	LAC DT justified by carry back, future years	0		
	Maximum LAC DT	0		

## S.28.01.01

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

	Linear formula component for non-life insurance and reinsurance obligations	C0010		
R0010	MCR <sub>NL</sub> Result			
			Net (of	
			reinsurance/SPV) best	Net (of reinsurance)
			estimate and TP	written premiums in
			calculated as a whole	the last 12 months
			C0020	C0030
R0020	Medical expense insurance and proportional reinsurance		33323	
R0030	Income protection insurance and proportional reinsurance			
R0040	Workers' compensation insurance and proportional reinsurance			
R0050	Motor vehicle liability insurance and proportional reinsurance			
R0060	Other motor insurance and proportional reinsurance			
R0070	Marine, aviation and transport insurance and proportional reinsurance			
R0080	Fire and other damage to property insurance and proportional reinsurance			
R0090	General liability insurance and proportional reinsurance			
R0100	Credit and suretyship insurance and proportional reinsurance			
R0110	Legal expenses insurance and proportional reinsurance			
R0120	Assistance and proportional reinsurance			
R0130	Miscellaneous financial loss insurance and proportional reinsurance			
R0140	Non-proportional health reinsurance			
R0150	Non-proportional reactive insurance			
R0160	Non-proportional marine, aviation and transport reinsurance			
R0170	Non-proportional marine, aviation and cransport remsurance			
10170	Non-proportional property remainance			
	Linear formula component for life insurance and reinsurance obligations	C0040		
R0200	MCR <sub>L</sub> Result	280		
			Net (of	Net (of
			reinsurance/SPV) best	reinsurance/SPV) total
			estimate and TP	capital at risk
			calculated as a whole	•
			C0050	C0060
R0210	Obligations with profit participation - guaranteed benefits			
R0220	Obligations with profit participation - future discretionary benefits			
R0230	Index-linked and unit-linked insurance obligations		746	
R0240				
DOSEO	Other life (re)insurance and health (re)insurance obligations			
R0250	Other life (re)insurance and health (re)insurance obligations  Total capital at risk for all life (re)insurance obligations			392,403
RU25U		C0070		392,403
	Total capital at risk for all life (re)insurance obligations	C0070		392,403
	Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR			392,403
R0300 R0310	Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR	280		392,403
R0300 R0310	Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR  SCR	280 41,983		392,403
R0300 R0310 R0320	Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR  SCR  MCR cap	280 41,983 18,892		392,403
R0300 R0310 R0320 R0330	Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR  SCR  MCR cap  MCR floor	280 41,983 18,892 10,496		392,403
R0300 R0310 R0320 R0330 R0340 R0350	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	280 41,983 18,892 10,496 10,496 3,338		392,403
R0300 R0310 R0320 R0330 R0340 R0350	Total capital at risk for all life (re)insurance obligations  Overall MCR calculation  Linear MCR  SCR  MCR cap  MCR floor  Combined MCR	280 41,983 18,892 10,496 10,496		392,403



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