

Quantitative Reporting Templates

Disclosures
31 December 2021

S.01.02.01**Basic information - General****General information**

R0010 Undertaking name
R0020 Undertaking identification code
R0030 Type of code of undertaking
R0040 Type of undertaking
R0050 Country of authorisation
R0070 Language of reporting
R0080 Reporting submission date
R0081 Financial year end
R0090 Reporting reference date
R0100 Regular/Ad-hoc submission
R0110 Currency used for reporting
R0120 Accounting standards
R0130 Method of Calculation of the SCR
R0140 Use of undertaking specific parameters
R0150 Ring-fenced funds
R0170 Matching adjustment
R0180 Volatility adjustment
R0190 Transitional measure on the risk-free interest rate
R0200 Transitional measure on technical provisions
R0210 Initial submission or re-submission
R0250 Exemption of reporting ECAI information

R0255 URL to the webpage where the Solvency and Financial Condition Report (SFCR) is disclosed

Direct URL to download the Solvency and Financial Condition Report (SFCR) corresponding to this financial year reporting obligation (R0090)

C0010

The Original Holloway Friendly Society Limited
213800KXXTV6FPMS2652
LEI
Life undertakings
GB
en
2021-04-05
2021-12-31
2021-12-31
Regular reporting
GBP
Local GAAP
Standard formula
Don't use undertaking specific parameters
Not reporting activity by RFF
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
Initial submission
Not exempted

<http://www.holloway.co.uk/docs/download/SFCR-2021.pdf>

<http://www.holloway.co.uk/docs/download/SFCR-2021.pdf>

S.02.01.01
Balance sheet

	Solvency II value		Statutory accounts value			Solvency II value		Statutory accounts value	
	C0010	C0020	C0010	C0020		C0010	C0020	C0010	C0020
Assets					Liabilities				
R0010 Goodwill					R0510 Technical provisions - non-life	0.00		0.00	
R0020 Deferred acquisition costs					R0520 <i>Technical provisions - non-life (excluding health)</i>	0.00			
R0030 Intangible assets			4,514,322.42		R0530 <i>TP calculated as a whole</i>				
R0040 Deferred tax assets					R0540 <i>Best Estimate</i>				
R0050 Pension benefit surplus					R0550 <i>Risk margin</i>				
R0060 Property, plant & equipment held for own use	861,985.29		861,985.29		R0560 <i>Technical provisions - health (similar to non-life)</i>	0.00			
R0070 Investments (other than assets held for index-linked and unit-linked contracts)	21,426,897.48		21,426,897.50		R0570 <i>TP calculated as a whole</i>				
R0080 <i>Property (other than for own use)</i>	0.00				R0580 <i>Best Estimate</i>				
R0090 <i>Holdings in related undertakings, including participations</i>	0.00				R0590 <i>Risk margin</i>				
R0100 <i>Equities</i>	1,635,509.48		1,635,509.48		R0600 Technical provisions - life (excluding index-linked and unit-linked)	-55,757,275.96		-55,757,275.96	
R0110 <i>Equities - listed</i>	1,635,509.48		1,635,509.48		R0610 <i>Technical provisions - health (similar to life)</i>	-55,757,275.96		-55,757,275.96	
R0120 <i>Equities - unlisted</i>					R0620 <i>TP calculated as a whole</i>	0.00			
R0130 <i>Bonds</i>	17,607,914.55		17,607,914.57		R0630 <i>Best Estimate</i>	-93,688,702.33			
R0140 <i>Government Bonds</i>	6,751,622.28		6,751,622.29		R0640 <i>Risk margin</i>	37,931,426.37			
R0150 <i>Corporate Bonds</i>	10,427,956.94		10,427,956.95		R0650 <i>Technical provisions - life (excluding health and index-linked and unit-linked)</i>	0.00			
R0160 <i>Structured notes</i>	0.00				R0660 <i>TP calculated as a whole</i>	0.00			
R0170 <i>Collateralised securities</i>	428,335.33		428,335.33		R0670 <i>Best Estimate</i>	0.00			
R0180 <i>Collective Investments Undertakings</i>	2,183,473.45		2,183,473.45		R0680 <i>Risk margin</i>	0.00			
R0190 <i>Derivatives</i>					R0690 Technical provisions - index-linked and unit-linked	717,760.38		717,760.38	
R0200 <i>Deposits other than cash equivalents</i>	0.00				R0700 <i>TP calculated as a whole</i>	0.00			
R0210 <i>Other investments</i>	0.00				R0710 <i>Best Estimate</i>	717,760.38			
R0220 Assets held for index-linked and unit-linked contracts	717,760.38		717,760.38		R0720 <i>Risk margin</i>	0.00			
R0230 Loans and mortgages	0.00		0.00		R0730 Other technical provisions				
R0240 <i>Loans on policies</i>	0.00				R0740 Contingent liabilities				
R0250 <i>Loans and mortgages to individuals</i>					R0750 Provisions other than technical provisions				
R0260 <i>Other loans and mortgages</i>					R0760 Pension benefit obligations				
R0270 Reinsurance recoverables from:	0.00		0.00		R0770 Deposits from reinsurers				
R0280 <i>Non-life and health similar to non-life</i>	0.00		0.00		R0780 Deferred tax liabilities				
R0290 <i>Non-life excluding health</i>					R0790 Derivatives				
R0300 <i>Health similar to non-life</i>					R0800 Debts owed to credit institutions				
R0310 <i>Life and health similar to life, excluding index-linked and unit-linked</i>	0.00		0.00		R0810 Financial liabilities other than debts owed to credit institutions				
R0320 <i>Health similar to life</i>	0.00				R0820 Insurance & intermediaries payables	1,183,012.18		1,183,012.18	
R0330 <i>Life excluding health and index-linked and unit-linked</i>	0.00				R0830 Reinsurance payables				
R0340 <i>Life index-linked and unit-linked</i>	0.00				R0840 Payables (trade, not insurance)	58,087.68		58,087.68	
R0350 Deposits to cedants	0.00				R0850 Subordinated liabilities	0.00		0.00	
R0360 Insurance and intermediaries receivables					R0860 <i>Subordinated liabilities not in BOF</i>				
R0370 Reinsurance receivables					R0870 <i>Subordinated liabilities in BOF</i>	0.00			
R0380 Receivables (trade, not insurance)					R0880 Any other liabilities, not elsewhere shown	678,776.01		678,776.01	
R0390 Own shares (held directly)					R0900 Total liabilities	-53,119,639.71		-53,119,639.71	
R0400 Amounts due in respect of own fund items or initial fund called up but not yet paid in	0.00				R1000 Excess of assets over liabilities	77,599,480.58		82,113,803.02	
R0410 Cash and cash equivalents	1,178,075.05		1,178,075.05						
R0420 Any other assets, not elsewhere shown	295,122.66		295,122.66						
R0500 Total assets	24,479,840.87		28,994,163.30						

S.05.01.01

Premiums, claims and expenses by line of business

Life

	Line of Business for: life insurance obligations			Life reinsurance obligations		Total
	Health insurance	Index-linked and unit-linked insurance	Other life insurance	Health reinsurance	Life reinsurance	
	C0210	C0230	C0240	C0270	C0280	C0300
Premiums written						
R1410 <i>Gross</i>	10,746,661.08					10,746,661.08
R1420 <i>Reinsurers' share</i>	54,727.89					54,727.89
R1500 <i>Net</i>	10,691,933.19	0.00	0.00	0.00	0.00	10,691,933.19
Premiums earned						
R1510 <i>Gross</i>	10,746,661.08					10,746,661.08
R1520 <i>Reinsurers' share</i>	54,727.89					54,727.89
R1600 <i>Net</i>	10,691,933.19	0.00	0.00	0.00	0.00	10,691,933.19
Claims incurred						
R1610 <i>Gross</i>	5,315,013.73	42,159.56				5,357,173.29
R1620 <i>Reinsurers' share</i>	7,723.50					7,723.50
R1700 <i>Net</i>	5,307,290.23	42,159.56	0.00	0.00	0.00	5,349,449.79
Changes in other technical provisions						
R1710 <i>Gross</i>						0.00
R1720 <i>Reinsurers' share</i>						0.00
R1800 <i>Net</i>	0.00	0.00	0.00	0.00	0.00	0.00
R1900 Expenses incurred	9,214,332.43	0.00	0.00	0.00	0.00	9,214,332.43
Administrative expenses						
R1910 <i>Gross</i>	294,694.69					294,694.69
R1920 <i>Reinsurers' share</i>						0.00
R2000 <i>Net</i>	294,694.69	0.00	0.00	0.00	0.00	294,694.69
Investment management expenses						
R2010 <i>Gross</i>	79,303.77					79,303.77
R2020 <i>Reinsurers' share</i>						0.00
R2100 <i>Net</i>	79,303.77	0.00	0.00	0.00	0.00	79,303.77
Claims management expenses						
R2110 <i>Gross</i>	547,270.23					547,270.23
R2120 <i>Reinsurers' share</i>						0.00
R2200 <i>Net</i>	547,270.23	0.00	0.00	0.00	0.00	547,270.23
Acquisition expenses						
R2210 <i>Gross</i>	5,942,818.78					5,942,818.78
R2220 <i>Reinsurers' share</i>						0.00
R2300 <i>Net</i>	5,942,818.78	0.00	0.00	0.00	0.00	5,942,818.78
Overhead expenses						
R2310 <i>Gross</i>	2,350,244.96					2,350,244.96
R2320 <i>Reinsurers' share</i>						0.00
R2400 <i>Net</i>	2,350,244.96	0.00	0.00	0.00	0.00	2,350,244.96
R2500 Other expenses						
R2600 Total expenses						9,214,332.43
R2700 Total amount of surrenders	685,850.02					685,850.02

S.12.01.01
Life and Health SLT Technical Provisions

	Index-linked and unit-linked insurance		Other life insurance			Accepted reinsurance			Total (Life other than health insurance, incl Unit-linked)		
	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Insurance with profit participation	Index-linked and unit- linked insurance	Other life insurance				
	C0030	C0040	C0050	C0060	C0070	C0080	C0100	C0110	C0120	C0130	C0150
R0010 Technical provisions calculated as a whole							0.00				0.00
R0020 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							0.00				0.00
Technical provisions calculated as a sum of BE and RM											
Best estimate											
R0030 Gross Best Estimate		717,760.38					0.00				717,760.38
R0040 Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default		0.00	0.00		0.00	0.00	0.00				0.00
R0050 <i>Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses</i>											0.00
R0060 <i>Recoverables from SPV before adjustment for expected losses</i>											0.00
R0070 <i>Recoverables from Finite Re before adjustment for expected losses</i>											0.00
R0080 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default							0.00				0.00
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re		717,760.38	0.00		0.00	0.00	0.00				717,760.38
R0100 Risk margin	0.00						0.00				0.00
Amount of the transitional on Technical Provisions											
R0110 Technical Provisions calculated as a whole											0.00
R0120 Best estimate											0.00
R0130 Risk margin											0.00
R0200 Technical provisions - total		717,760.38		0.00			0.00				717,760.38
R0210 Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total		717,760.38		0.00			0.00				717,760.38

S.12.01.01
Life and Health SLT Technical Provisions

Health insurance (direct business)			Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
Contracts without options and guarantees	Contracts with options or guarantees			
C0160	C0170	C0180	C0200	C0210
				0.00
				0.00

R0010 **Technical provisions calculated as a whole**
R0020 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

R0030 Gross Best Estimate	-102,254,361.84	8,565,659.50		-93,688,702.33
R0040 Total recoverables from reinsurance/SPV and Finite Re before the adjustment for expected losses due to counterparty default	0.00	0.00	0.00	0.00
R0050 <i>Recoverables from reinsurance (except SPV and Finite Re) before adjustment for expected losses</i>				0.00
R0060 <i>Recoverables from SPV before adjustment for expected losses</i>				0.00
R0070 <i>Recoverables from Finite Re before adjustment for expected losses</i>				0.00
R0080 Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default				0.00
R0090 Best estimate minus recoverables from reinsurance/SPV and Finite Re	-102,254,361.84	8,565,659.50	0.00	-93,688,702.33

R0100 **Risk margin**

	37,931,426.37			37,931,426.37
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Amount of the transitional on Technical Provisions

R0110 Technical Provisions calculated as a whole				0.00
R0120 Best estimate				0.00
R0130 Risk margin				0.00
R0200 Technical provisions - total	-55,757,275.96		0.00	-55,757,275.96
R0210 Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	-55,757,275.96		0.00	-55,757,275.96

S.12.01.01
Life and Health SLT Technical Provisions

	Health insurance (direct business)		Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
	Contracts without options and guarantees	Contracts with options or guarantees			
	C0160	C0170	C0180	C0200	C0210
R0220 Best estimate of products with a surrender option	8,565,659.50				8,565,659.50
Gross BE for cash flow					
Cash out-flows					
R0230 <i>Future guaranteed and discretionary benefits</i>	63,670,454.26				63,670,454.26
R0240 <i>Future guaranteed benefits</i>					
R0250 <i>Future discretionary benefits</i>					
R0260 <i>Future expenses and other cash out-flows</i>	31,312,145.34				31,312,145.34
Cash in-flows					
R0270 <i>Future premiums</i>	188,420,883.58				188,420,883.58
R0280 <i>Other cash in-flows</i>	250,418.35				250,418.35
R0290 Percentage of gross Best Estimate calculated using approximations					
R0300 Surrender value	16,845,635.55				16,845,635.55
R0310 Best estimate subject to transitional of the interest rate					0.00
R0320 Technical provisions without transitional on interest rate					0.00
R0330 Best estimate subject to volatility adjustment					0.00
R0340 Technical provisions without volatility adjustment and without others transitional measures					0.00
R0350 Best estimate subject to matching adjustment					0.00
R0360 Technical provisions without matching adjustment and without all the others					0.00

S.23.01.01
Own Funds

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)
R0030	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
R0070	Surplus funds
R0090	Preference shares
R0110	Share premium account related to preference shares
R0130	Reconciliation reserve
R0140	Subordinated liabilities
R0160	An amount equal to the value of net deferred tax assets
R0180	Other own fund items approved by the supervisory authority as basic own funds not specified above

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	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
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Deductions

R0230	Deductions for participations in financial and credit institutions
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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
R0320	Unpaid and uncalled preference shares callable on demand
R0330	A legally binding commitment to subscribe and pay for subordinated liabilities on demand
R0340	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
R0350	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
R0360	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0370	Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0390	Other ancillary own funds
R0400	Total ancillary own funds

Available and eligible own funds

R0500	Total available own funds to meet the SCR
R0510	Total available own funds to meet the MCR
R0540	Total eligible own funds to meet the SCR
R0550	Total eligible own funds to meet the MCR

R0580	SCR
R0600	MCR
R0620	Ratio of Eligible own funds to SCR
R0640	Ratio of Eligible own funds to MCR

Reconciliation reserve

R0700	Excess of assets over liabilities
R0710	Own shares (held directly and indirectly)
R0720	Foreseeable dividends, distributions and charges
R0730	Other basic own fund items
R0740	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
R0760	Reconciliation reserve

Expected profits

R0770	Expected profits included in future premiums (EPIFP) - Life business
R0780	Expected profits included in future premiums (EPIFP) - Non- life business
R0790	Total Expected profits included in future premiums (EPIFP)

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
0.00	0.00		0.00	
0.00	0.00		0.00	
0.00	0.00		0.00	
0.00		0.00	0.00	0.00
0.00	0.00			
0.00		0.00	0.00	0.00
0.00		0.00	0.00	0.00
77,599,480.58	77,599,480.58			
0.00		0.00	0.00	0.00
0.00				0.00
0.00	0.00	0.00	0.00	0.00

0.00

0.00	0.00	0.00	0.00	
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77,599,480.58	77,599,480.58	0.00	0.00	0.00
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0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00				
0.00			0.00	0.00

77,599,480.58	77,599,480.58	0.00	0.00	0.00
77,599,480.58	77,599,480.58	0.00	0.00	
77,599,480.58	77,599,480.58	0.00	0.00	0.00
77,599,480.58	77,599,480.58	0.00	0.00	

45,757,992.75
11,439,498.19
169.59%
678.35%

C0060
77,599,480.58
0.00
0.00
0.00
77,599,480.58

102,254,361.84
102,254,361.84

S.25.01.01

Solvency Capital Requirement - for undertakings on Standard Formula

Z0010

Article 112

Regular reporting		
Net solvency capital requirement	Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios
C0030	C0040	C0050
11,373,878.38	14,789,488.48	0.00
0.00	143,883.01	0.00
0.00	0.00	0.00
41,126,511.58	53,369,838.18	0.00
	0.00	0.00
-7,172,263.65	-9,424,953.18	
	0.00	
45,328,126.31	58,878,256.49	

R0010 Market risk
R0020 Counterparty default risk
R0030 Life underwriting risk
R0040 Health underwriting risk
R0050 Non-life underwriting risk
R0060 Diversification

R0070 Intangible asset risk

R0100 **Basic Solvency Capital Requirement**

Calculation of Solvency Capital Requirement

R0120 Adjustment due to RFF/MAP nSCR aggregation
R0130 Operational risk
R0140 Loss-absorbing capacity of technical provisions
R0150 Loss-absorbing capacity of deferred taxes
R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC
R0200 **Solvency Capital Requirement excluding capital add-on**
R0210 Capital add-ons already set
R0220 **Solvency capital requirement**

C0100
429,866.44
-13,550,130.18
45,757,992.75
45,757,992.75

Other information on SCR

R0400 Capital requirement for duration-based equity risk sub-module
R0410 Total amount of Notional Solvency Capital Requirements for remaining part
R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds
R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios
R0440 Diversification effects due to RFF nSCR aggregation for article 304
R0450 Method used to calculate the adjustment due to RFF/MAP nSCR aggregation
R0460 Net future discretionary benefits

No adjustment
15,144,955.49

Approach to tax rate

R0590 Approach based on average tax rate

C0109
Not applicable

Calculation of loss absorbing capacity of deferred taxes

R0600 **DTA**
R0610 DTA carry forward
R0620 DTA due to deductible temporary differences
R0630 **DTL**

Before the shock	After the shock	LAC DT
C0110	C0120	C0130

R0640 **LAC DT**
R0650 LAC DT justified by reversion of deferred tax liabilities
R0660 LAC DT justified by reference to probable future taxable economic profit
R0670 LAC DT justified by carry back, current year
R0680 LAC DT justified by carry back, future years
R0690 Maximum LAC DT

S.25.01.01

Solvency Capital Requirement - for undertakings on Standard Formula

	Gross solvency capital requirement	USP	Simplifications
	C0110	C0090	C0120
R0010 Market risk	14,789,488.48		
R0020 Counterparty default risk	143,883.01		
R0030 Life underwriting risk	0.00		
R0040 Health underwriting risk	53,369,838.18		
R0050 Non-life underwriting risk	0.00		
R0060 Diversification	-9,424,953.18		
R0070 Intangible asset risk	0.00		
R0100 Basic Solvency Capital Requirement	58,878,256.49		
	Calculation of Solvency Capital Requirement		
	C0100		
R0130 Operational risk	429,866.44		
R0140 Loss-absorbing capacity of technical provisions	-13,550,130.18		
R0150 Loss-absorbing capacity of deferred taxes			
R0160 Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0.00		
R0200 Solvency Capital Requirement excluding capital add-on	45,757,992.75		
R0210 Capital add-ons already set	0.00		
R0220 Solvency capital requirement	45,757,992.75		
	Other information on SCR		
R0400 Capital requirement for duration-based equity risk sub-module	0.00		
R0410 Total amount of Notional Solvency Capital Requirements for remaining part	0.00		
R0420 Total amount of Notional Solvency Capital Requirements for ring fenced funds	0.00		
R0430 Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0.00		
R0440 Diversification effects due to RFF nSCR aggregation for article 304	0.00		
	Approach to tax rate		
	C0109		
R0590 Approach based on average tax rate	Not applicable		
	Calculation of loss absorbing capacity of deferred taxes		
	LAC DT		
	C0130		
R0640 LAC DT			
R0650 LAC DT justified by reversion of deferred tax liabilities	0.00		
R0660 LAC DT justified by reference to probable future taxable economic profit	0.00		
R0670 LAC DT justified by carry back, current year	0.00		
R0680 LAC DT justified by carry back, future years	0.00		
R0690 Maximum LAC DT	0.00		

