2022 in review
IFRS 17/9 information

Analyst conference call

Helvetia Group
30 January 2023

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Agenda

01	2022 in review	• *Annelis Lüscher Hämmerli, Group CFO*
02	IFRS 17/9 information	• *Annelis Lüscher Hämmerli, Group CFO*
03	Q&A	• *Annelis Lüscher Hämmerli, Group CFO* • *Beat Müller, Group Chief Actuarial Officer* • *Marc Brachat, Head of Group Accounting, Controlling and Transformation / Project Lead IFRS 17/9*

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Financial targets 2025: Well on track in first half-year despite macroeconomic headwinds

Financial targets 2025		Status at HY 2022	
Profitability:			
Non-life net combined ratio	92% – 94%	93.6%	*On track*
Life new business margin	2% – 3%	3.4%	*Exceeded*
Fee business:			
Volume	CHF >350 million by 2025	CHF 193 million *(HY basis, not annualised)*	*On track*
Share on Group IFRS profit	>5% by 2025	*(not yet disclosed)*	
Cost efficiencies	CHF 100 million by 2025	*(FY 2021: CHF 39 million)*	*On track*
S&P rating	'A' rating	'A+' rating *(confirmed on 21/07/2022)*	*Exceeded*
Dividend distribution to shareholders	CHF >1.5 billion over the next 5 years (cumulative)	*(FY 2021: CHF 292 million)*	*On track*
Return on equity*	8% – 11%	8.4%	*On track*

* Excluding unrealised gains and losses in equity

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Continued broad-based growth in non-life, expected decrease in life

Business volume	Trends in 2022	2021 (in CHF million)	Drivers in 2021
Business volume	> Currency translation effects influencing growth in Swiss francs	**11,222**	> First full-year inclusion of Caser
Non-life	> At constant FX, broad-based growth trend in all segments seen in the first half continuing	6,656	> Strong growth due to broad-based organic development and contribution of Caser > Growth in Specialty Markets driven by strategic development of new lines of business and favourable price effects > Significantly increasing volumes in B2B2C business in Switzerland
Life	> As in the first half, individual life influenced by non-recurrence of a few large single premium contracts in the previous year and cautious underwriting of traditional business > Expected decline in Swiss group life as seen in the first half due to market-wide shift from full insurance to semi-autonomous solutions	4,566	> Strong development of investment-linked products in all country markets > Decline in Swiss group life due to the market-wide trend of a shift from full insurance to semi-autonomous solutions

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Non-life technical development benefits from price adjustments and efficiency measures, yet influenced by large losses in SpM

Combined ratio (net)

Trends in 2022

- Inflation impact on claims development cushioned by continuous adjustments of premiums
- Normalised level of NatCat claims in Switzerland, yet Specialty Markets (SpM) impacted by a few large losses and temporary inflation effects
- As seen in the first half, further normalisation of claims frequencies after lower levels during the pandemic
- Similar to the first half-year, cost ratio benefits from ongoing implementation of efficiency measures

2021

(in %)

94.8

Drivers in 2021

- Increased NatCat ratio mainly driven by an exceptional number of large storms and floods in Central Europe
- Rising claims ratio vs. 2020 in Europe as the prior year had benefited from lower claims frequencies
- Efficiency gains due to profitable growth benefiting the cost ratio

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Equity market volatility affects investment result while rising interest rates support reinvestment yields

Investment result

Trends in 2022

- Rising reinvestment yields due to increasing interest rates, though limited impact on current income as positive contribution only comes into effect with a lag
- Weak equity market performance affecting gains and losses on investments

2021

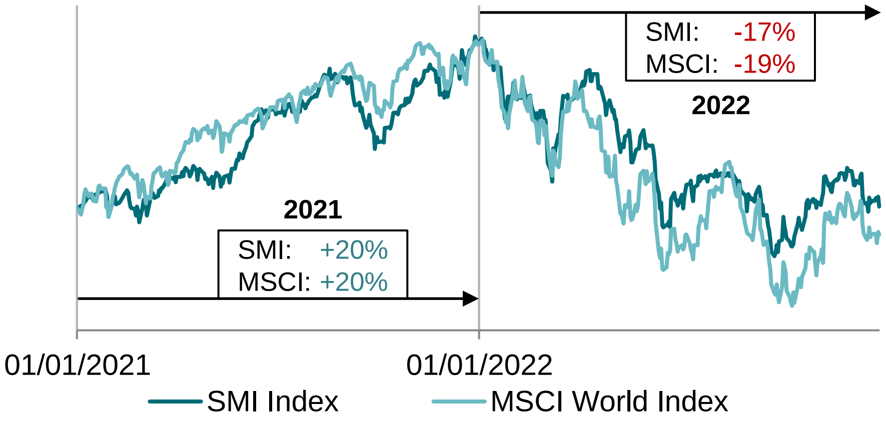
(in CHF million)

1,831

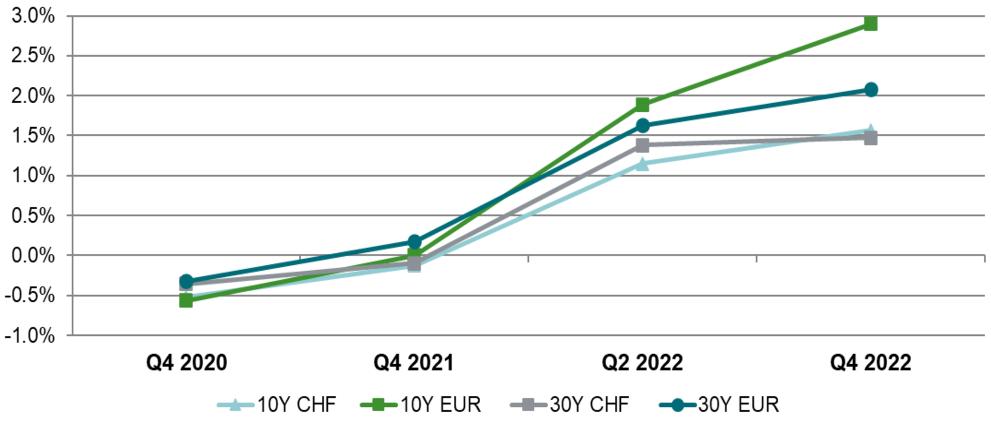
Drivers in 2021

- Stable current income despite low interest rates, benefiting from the first full-year inclusion of Caser's portfolio
- Strong performance of equity markets and valuation gains on real estate benefiting gains and losses on investments

Equity markets (price performance)



Interest rates



FX rate CHF/EUR

(as of 31 December)

2022	CHF 0.99
2021	CHF 1.04

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Net income characterised by technical developments, capital markets and a one-off gain related to the sale of Sa Nostra Vida

Net income

Trends in 2022

- Non-life: impact of inflation on technical development mitigated by pricing adjustments, while weak development of capital markets influences investment result
- Life: benefits from one-off gain in a high double-digit CHF million amount related to the sale of Sa Nostra Vida; policyholder participation mechanisms partly offsetting capital market impacts
- Other activities: positively influenced, as in the first half of the year, by non-recurrence of a one-off currency impact from the liquidation of an own investment fund. Additionally benefiting from the proceeds generated by the capital increase in the Helvetia (CH) Swiss Property Fund

2021

(in CHF million)

520

Drivers in 2021

- Robust technical results in both non-life and life and first full-year contribution of Caser
- Favourable investment results benefiting from good performance of equity markets and positive development of real estate market values
- Large summer storms and floods primarily affecting Switzerland, Germany and Group Reinsurance
- Other activities business area affected by NatCat claims at Group Reinsurance due to large summer storms, a currency impact from the liquidation of an own investment fund as well as project-related expenses

Strong capital position supports a sustainable and attractive dividend payout

Capital position

S&P rating

(confirmed on 21/07/2022)

A+

SST ratio

(estimate as of 30/06/2022)

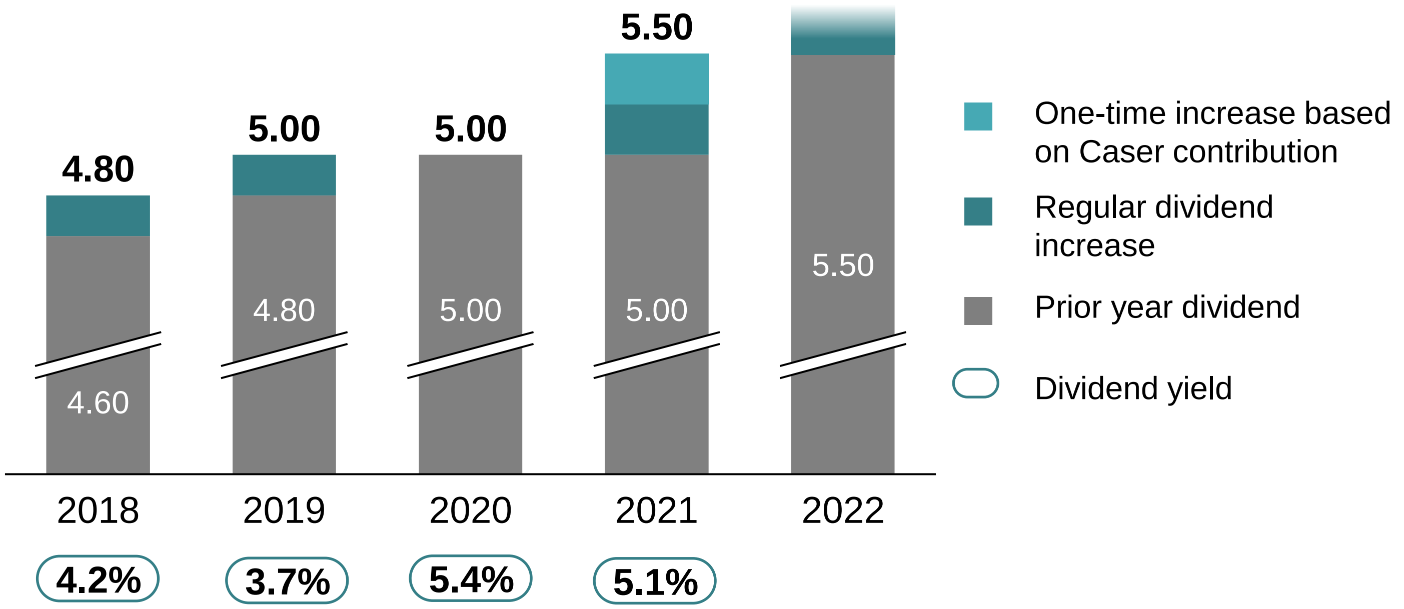
> 280%

Net economic dividend capacity

(as of 31/12/2021)

CHF 0.8 billion

Dividend per share (in CHF)



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IFRS 17/9 information.

Transition to IFRS 17/9 is an accounting regime change not affecting Helvetia's financial strength and dividend policy

Financial strength

SST ratio	S&P rating
>280%	**A+**
(estimate as of 30/06/2022)	

- No impact on SST ratio expected given differing framework
- Second-order impacts due to IFRS-based inputs in SST calculation expected to be limited
- Financial strength will not change – no impact on rating expected

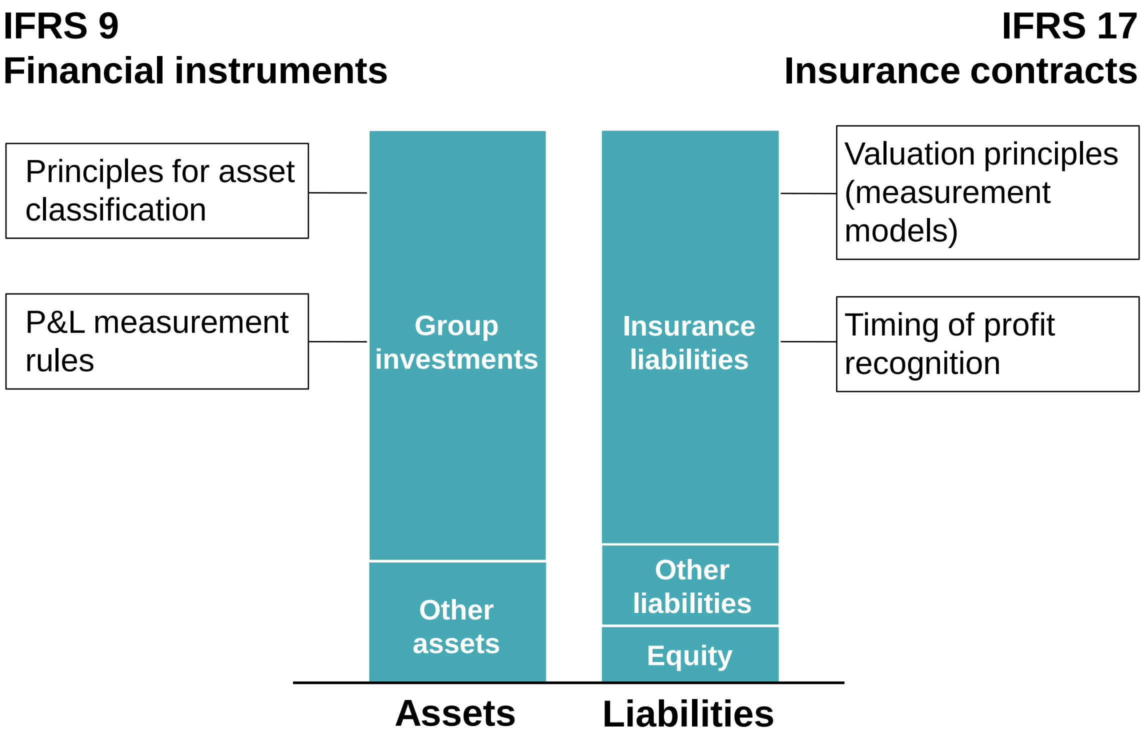
Dividend policy

Targeted dividend payout	Net economic dividend capacity
>1.5 billion	**0.8 billion**
(in CHF, cumulative distribution for financial years 2021-2025)	*(in CHF, as of 01/01/2022)*

- No impact on dividend capacity expected as it is determined by local statutory accounting and solvency
- Sustainable dividend policy remains unchanged

The new accounting regime and its implications for Helvetia

Balance sheet *(simplified and illustrative)*



Changes impact large majority of investments and liabilities

1. IFRS 17 general workings
2. IFRS 17 at Helvetia
3. IFRS 17/9 impact on balance sheet
4. IFRS 9 at Helvetia and IFRS 17/9 impact on P&L

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Essential workings of IFRS 17 are reflected in the building block approach (BBA) to measure insurance liabilities

Building blocks	Description
BE-CF **B**est **e**stimate **c**ash **f**lows	**BE-CF:** Valuation methodology with differences in assumptions and contract boundaries compared to current practices.
Future cash flows	➢ Probability-weighted estimate of future cash flows
Discounting	➢ Discount curves reflect characteristics of liabilities
RA **R**isk **a**djustment	**RA:** Reflects compensation required for uncertainty, i.e. non-financial risks.
CSM **C**ontractual **s**ervice **m**argin	**CSM:** Reflects expected profits over the entire coverage period. These are recognised based on coverage units reflecting insurance cover and other services provided.

Released to P&L over time

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While IFRS 17 offers three measurement approaches, Helvetia plans to apply mostly VFA in life and PAA in non-life

IFRS 17 measurement approaches

BBA BUILDING BLOCK APPROACH

Default model based on four building blocks

1. Future cash flows
2. Discounting
3. Risk adjustment
4. Contractual service margin

VFA VARIABLE FEE APPROACH

Mandatory model for contracts with direct participation features

- Must be applied to contracts with cash flows to policyholders linked to underlying items[1]
- Based on BBA with fluctuations in market value of financial investments (investment result[1]) generally buffered in the CSM, resulting in reduced P&L volatility

PAA PREMIUM ALLOCATION APPROACH

Simplified model for short-term contracts[2]

- Optional approach to measure part of the insurance liability (LFRC) in a simplified way using premiums as a proxy and no CSM being calculated
  → similar to current approach under IFRS 4

Application at Helvetia

Life:
Plan to apply **VFA to ~90%[3]**, rest **BBA**

Non-life:
Plan to apply **PAA**

1) In general, underlying items relate to financial investments (or investment result) but can also relate to risk and cost results
2) Contract duration of one year or less, or no material difference to measurement under BBA
3) In % of insurance liabilities

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Key choices are guided by business economics and earnings stability

Assumptions in general[1]

In general, assumptions are set closely to SST and Solvency II to ensure a higher level of consistency, and to make IFRS accounts more comparable to these economic solvency frameworks.

Discount rates

Bottom-up approach: risk-free interest rates plus illiquidity premiums (predominantly for VFA and BBA portfolios; calculated top-down).

Reserving approach

- Non-life: No change in reserving approach (in line with PAA).
- Life: Change to market-consistent valuation (in line with VFA & BBA).

Changes in discount rates

Helvetia plans to apply the OCI option to insurance liabilities where possible and useful. Thus, related interest rate fluctuations are booked in OCI to reduce undue P&L volatility.

Risk adjustment

Helvetia plans to apply a quantile approach and, in life, to take the cost of capital into account as well.

Transition approach

- Full retrospective approach will not apply in many cases given data availability.
- Instead, Helvetia plans to use mostly the modified retrospective approach, and the fair value approach for the remainder.

Comparability with peers highly dependent on key choices

1) I.e. economic and non-economic best estimate assumptions (such as for mortality, lapse rates etc.). Under SST, Helvetia follows the regulatory stipulations for discount curves, which differ from discount curves used under IFRS 17. Certain framework differences remain as well (e.g. contract boundaries)

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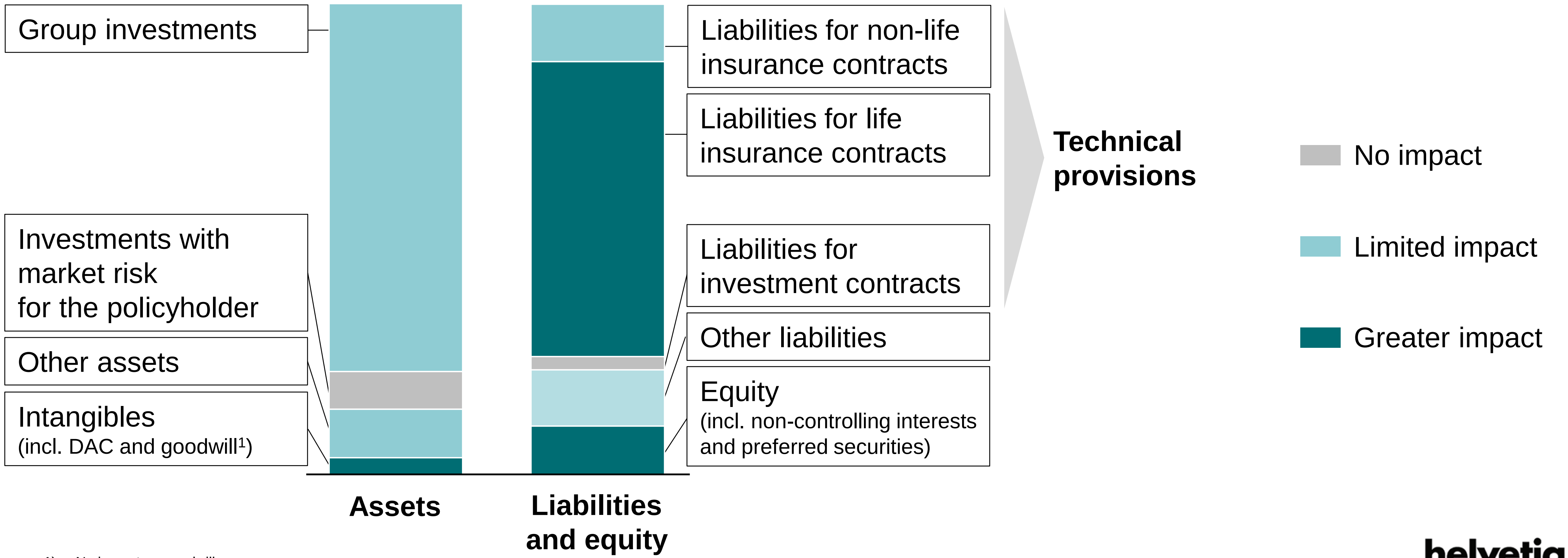
Transition from IFRS 4/IAS 39 to IFRS 17/9 primarily impacts the measurement of insurance liabilities…

IFRS 4/IAS 39 balance sheet



1) No impact on goodwill

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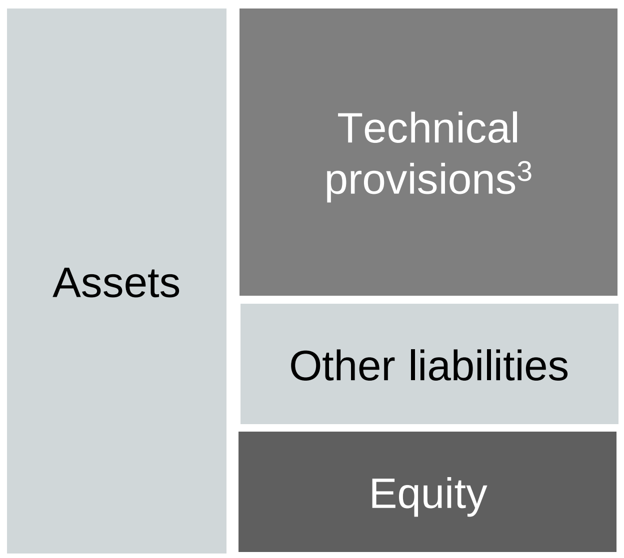
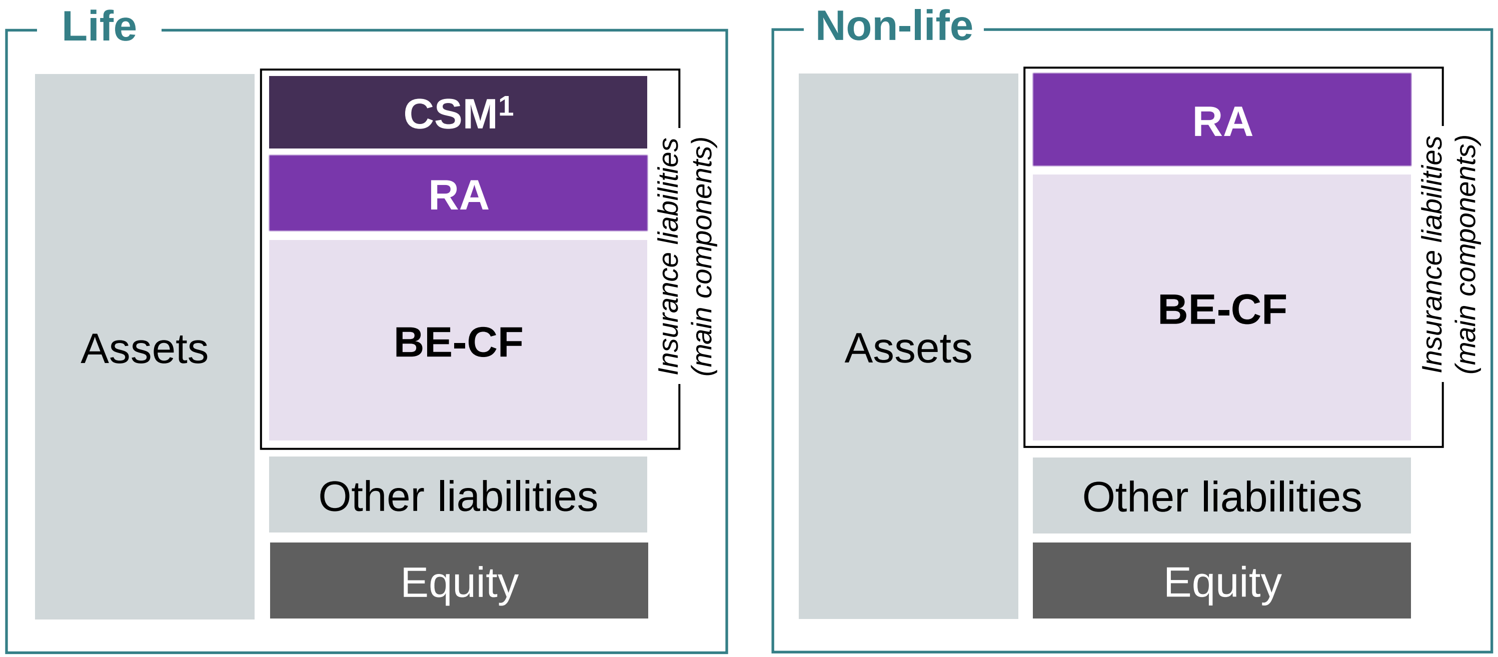
…with future profits being recognised in the CSM[1] as part of insurance liabilities

(illustrative, not to scale)

IFRS 4/IAS 39 balance sheet



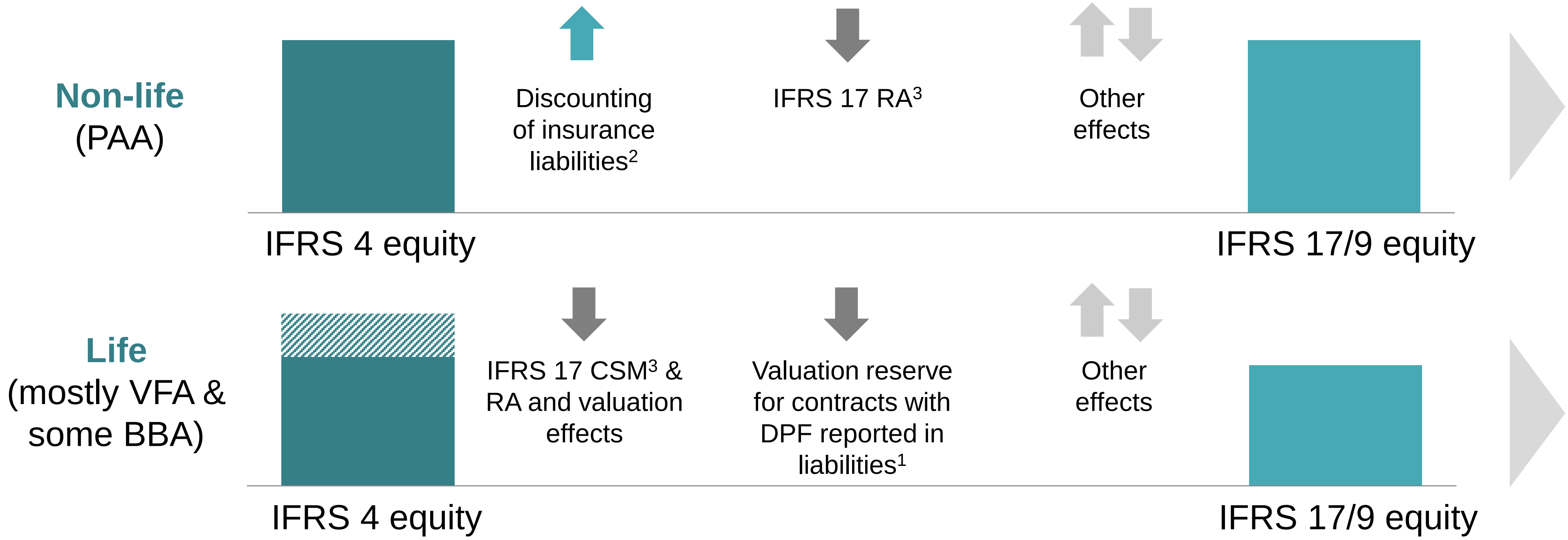
IFRS 17/9 balance sheet *(simplified[2])*



1) For contracts measured at VFA and BBA
2) In life, measured at VFA and BBA, the liability for remaining coverage (LFRC) is particularly relevant. In non-life, measured at PAA, the liability for incurred claims (LFIC) is particularly relevant. For details see appendix
3) Technical provisions include: loss reserves (case reserves and IBNR), unearned premium reserve, LAT reserve, life statutory reserves

Change in equity at transition mainly expected in life due to new CSM, RA and change in policyholder components[1]

Equity at transition as of 01/01/2022 *(illustrative, not to scale)*



Limited impact on equity expected in non-life

Reduction in equity expected in life

Valuation reserve for contracts with discretionary participation features[1]

1) Under IFRS 4, the valuation reserve for contracts with discretionary participation features (DPF) is reported under equity until its definitive allocation, while, under IFRS 17, it is an integral component of the insurance liabilities.
2) Discounting of insurance liabilities: insurance liabilities decrease, equity increases
3) New CSM and RA under IFRS 17: insurance liabilities increase, equity decreases

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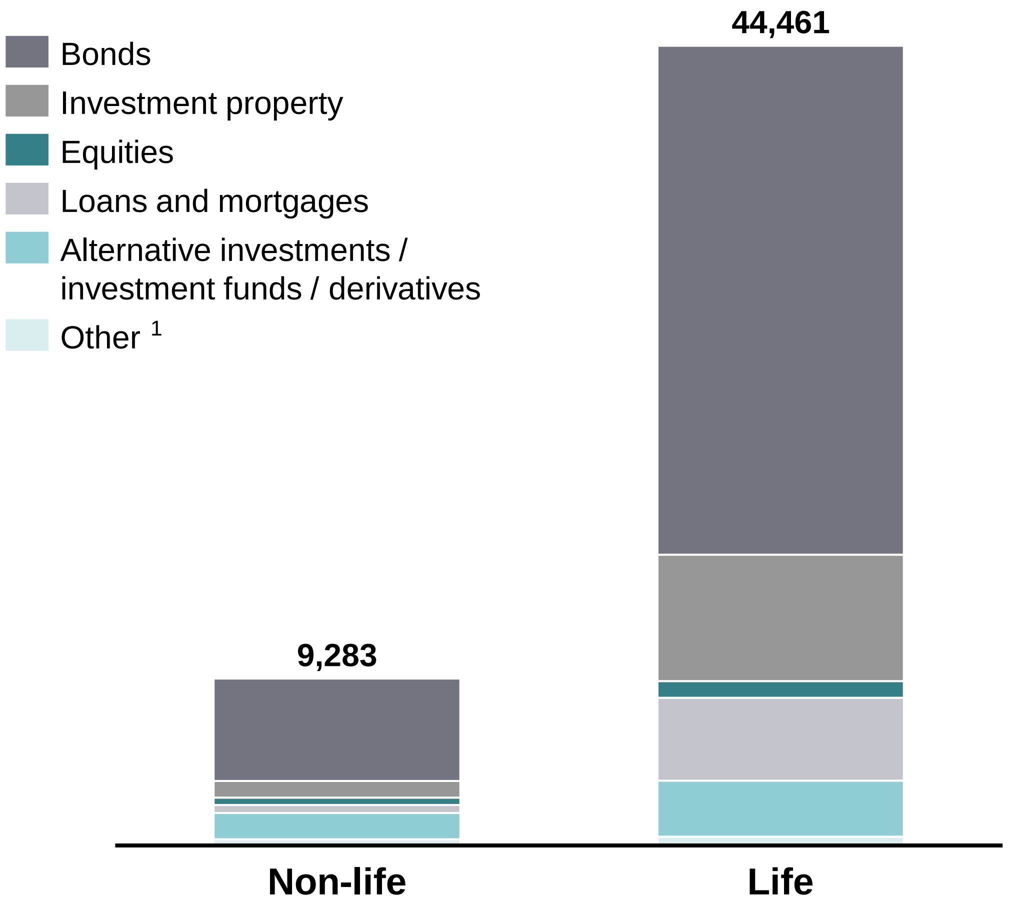
Transition to IFRS 9 changes classification of some elements of investments

Group investments as of 01/01/2022 *(based on IAS 39 book values, in CHF million)*



1) Money market instruments and investments in associates

Bonds: As most bonds pass the SPPI test, only a few are newly classified as FVTPL under IFRS 9. Thus, the largest part of unrealised gains and losses for bonds continues to be recorded through OCI

Investment property: Classified as FVTPL with no major change

Equities: More than half of equities were already classified as FVTPL under IAS 39. At transition to IFRS 9, the remaining equities will also be classified as FVTPL

Loans and mortgages: Under IAS 39, these assets were mostly classified at amortised costs. Under IFRS 9 these are largely classified as FVOCI (mostly loans) or FVTPL (mostly mortgages) with a smaller part valued at amortised costs

Alternative investments, investment funds and derivatives: Classified as FVTPL as these assets have mostly already been under IAS 39

Other[1]: No material change

- **Expected credit loss allowance** under IFRS 9 is not expected to be material

IFRS 17 P&L mostly impacted in life as timing of earnings recognition and insurance revenue changes

Timing of earnings recognition

Profits are deferred in the CSM[1]

- Booked as a liability in the balance sheet
- Earned in P&L over coverage period in line with insurance cover and services provided

Assumption changes for future services not recognised in P&L[1] immediately

- Buffered in CSM
- Recognised in P&L over remaining coverage periods of contracts

Insurance revenue

Insurance revenue recognised in line with insurance cover and services provided

- Unlike IFRS 4, where premiums are booked as revenue once due
- Savings components excluded

Onerous contracts

Contracts, which are loss making at inception

- Loss recognised in the P&L immediately
- No offsetting with profitable contracts[2]
- Disclosed separately

1) For insurance contracts and investment contracts with discretionary participation features measured at VFA and BBA
2) No offsetting with contracts of another unit of account, except when mutualisation applies

Transition to IFRS 17/9 will lead to a recalibration of some of the *helvetia 20.25* financial targets

Financial targets

Profitability:		
Non-life net combined ratio	92% – 94%	**Impacted by IFRS 17/9 – target to be recalibrated**
Life new business margin	2% – 3%	**Impacted by IFRS 17/9 – target to be recalibrated**
Fee business:		
Volume	CHF > 350 million by 2025	Not impacted by IFRS 17/9
Share on Group IFRS profit	> 5% by 2025	Not impacted by IFRS 17/9
Cost efficiencies	CHF 100 million by 2025	Not impacted by IFRS 17/9
S&P rating	'A' rating	Not impacted by IFRS 17/9
Dividend distribution to shareholders	CHF > 1.5 billion over the next 5 years (cumulative)	Not impacted by IFRS 17/9
Return on equity[1]	8% – 11%	**Impacted by IFRS 17/9 – target to be recalibrated**

1) Excluding unrealised gains and losses in equity

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IFRS 17/9 at Helvetia: well underway to deliver improved financial reporting

- **Accounting regime change not impacting underlying business, financial strength and dividend policy**
  - No impact on underlying business fundamentals, cash flows or financial strength
  - No changes to business strategy or dividend policy

- **Measurement approaches reflecting business characteristics**
  - Simplified premium allocation approach in non-life
  - Variable fee approach for around 90% of life business, building block approach for the remainder

- **Key choices guided by business economics and earnings stability to align new accounting regime with economic solvency frameworks**
  - Assumptions set closely to SST and Solvency II to make IFRS more comparable with these economic solvency frameworks
  - No change in reserving approach in non-life
  - Changes in discount rates booked in other comprehensive income (OCI), reducing undue P&L volatility

- **Transition results in changes to financial statements and their presentation**
  - Changed measurement of insurance liabilities incl. establishment of CSM[1] (reflecting future profits), which impacts equity at transition
  - Change in timing of earnings recognition in line with provision of insurance cover and other services, mostly impacting life
  - Savings components excluded from IFRS 17 insurance revenue

1) Applies to business measured at VFA and BBA

Timeline for transition to IFRS 17/9

01/01/2023

IFRS 17/9 effective

30/01/2023

IFRS 17/9 information event: Qualitative information

06/03/2023

Publication of FY 2022 results under IFRS 4

Early summer 2023

Further IFRS 17/9 information: Transition impacts, restated comparatives and updated KPIs

27/09/2023

Publication of HY 2023 results: First reporting under IFRS 17/9, financial targets recalibrated to IFRS 17/9

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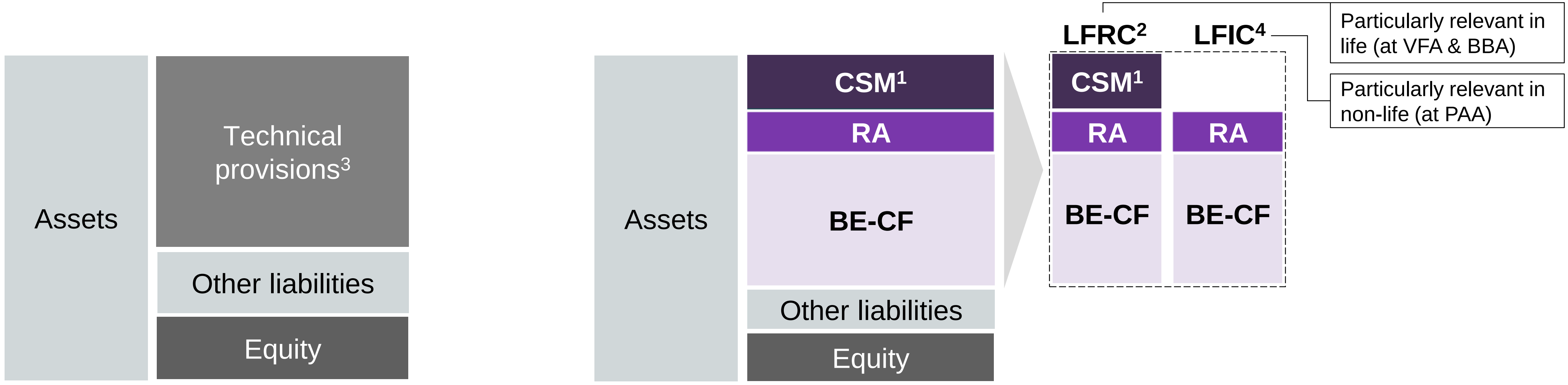
Appendix.

With the transition from IFRS 4/IAS 39 to IFRS 17/9 future profits are recognised in the CSM[1] as part of insurance liabilities

(illustrative, not to scale)

IFRS 4/IAS 39 balance sheet

IFRS 17/9 balance sheet



LFRC[1,2] – Liability for remaining coverage, relating to unearned exposure:
- LFRC is particularly relevant in **life** (measured mostly at **VFA** and some BBA): CSM represents future profits
- In non-life (measured at PAA), LFRC is calculated in a simplified way: Premiums are used as a proxy for building blocks and there is no CSM

LFIC[4] – Liability for incurred claims, relating to earned exposure (past events):
- LFIC is particularly relevant in **non-life** (at **PAA**): LFIC is similar to loss reserves under IFRS 4, with discounting and RA added
- In life (at VFA & some BBA), LFIC represents - put simply - "payments in transit" and is generally not overly material

1) For contracts measured at VFA and BBA
2) For insurance contracts measured at PAA, LFRC is calculated in a simplified way, which is similar to the current approach under IFRS 4
3) Technical provisions include: loss reserves (case reserves and IBNR), unearned premium reserve, LAT reserve, life statutory reserves
4) In non-life, these are currently called loss reserves

Helvetia plans to apply mostly VFA in life...

	IFRS 4	IFRS 17 (simplified and illustrative): BBA		IFRS 17 (simplified and illustrative): VFA
LFRC (unearned)	• UPR • DAC (asset) • LAT	CSM[1]	≠	CSM[1]
		RA	=	RA
		Discounting	=	Discounting
		Expected future cash flows related to future services (i.e. unearned BE-CF)[1]	≠	Expected future cash flows related to future services (i.e. unearned BE-CF)[1]
LFIC (earned)	Statutory reserves for expected and past claims	"Payment in transit" (no actuarial best estimate cash flows)	=	"Payment in transit" (no actuarial best estimate cash flows)

Terms:
- DAC Deferred acquisition costs
- LAT Liability adequacy test (under IFRS 4)
- UPR Unearned premium reserve

- ➢ Helvetia plans to apply VFA in most of its life business (with BBA for some portfolios)
- ➢ VFA reduces volatility in the P&L and helps to better offset accounting mismatches

1) Under VFA, the investment result changes CSM and BE-CF, while under BBA it does not

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...and PAA in non-life

	IFRS 4	IFRS 17 *(simplified and illustrative)* BBA		PAA
LFRC (unearned)	• UPR • DAC (asset) • LAT	**CSM** **RA** Discounting Expected future cash flows related to future services (i.e. unearned BE-CF)	≠	Unearned premiums received less unearned IACF plus OCL
LFIC (earned)	• Undiscounted reserves for past claims including IBNR and LAE	**RA** Discounting **BE-CF**	=	**RA** Discounting **BE-CF**

LFRC is similar to current unearned premium reserve (UPR) less deferred acquisition costs (DAC) under IFRS 4

LFIC is the same under PAA and BBA

- Helvetia plans to apply PAA in non-life
- PAA is similar to the current approach under IFRS 4

Terms:
- DAC Deferred acquisition cost
- IACF Insurance acquisition cash flows
- IBNR Incurred but not reported
- LAE Loss adjustment expenses
- LAT Liability adequacy test (as required by I-4)
- OCL Onerous contract liability
- UPR Unearned premium reserve

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Glossary

BBA	**Building block approach** – default measurement approach under IFRS 17 based on four building blocks (*as described on slide 13*)
BE-CF	**Best estimate cash flows** – future cash flows after discounting
CSM	**Contractual service margin** – future profits of in-force business under IFRS 17
DAC	**Deferred acquisition costs** – acquisition costs as deferred under IFRS 4
DPF	**Discretionary participation features**
Fair value	Price that would be received for an asset in an orderly transaction between market participants at the measurement date (IAS 39/IFRS 9)
FVOCI	**Fair value through other comprehensive income** – investment classification (change in fair value shown in OCI)
FVTPL	**Fair value through P&L** – investment classification (change in fair value shown in P&L)
IACF	**Insurance acquisition cash flows** – cash flows arising from the costs of selling and underwriting insurance contracts under IFRS 17
IBNR	**Incurred but not reported reserves** – component of loss reserves
LAT	**Liability adequacy test** or liability adequacy test reserves (under IFRS 4)
LFIC	**Liability for incurred claims** – liabilities relating to earned exposure (past events)
LFRC	**Liability for remaining coverage** – liabilities relating to unearned exposure
OCI	**Other comprehensive income** – component of equity
OCL	**Onerous contracts liability** – liability for onerous contracts (IFRS 17, replacing LAT)
Onerous contracts	Contracts for which the costs of meeting the contractual obligation outweigh the expected benefit at inception
PAA	**Premium allocation approach** – simplified measurement approach under IFRS 17 for short-term contracts
RA	**Risk adjustment** – reflects compensation required for uncertainty, i.e. non-financial risks
SPPI	**Solely payment of principal and interest** – bond features determine how to account for a fixed income asset
VFA	**Variable fee approach** – mandatory measurement approach under IFRS 17 for contracts with direct participation features

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Calendar and contact

Important dates

- 06/03/2023 — Publication of full-year results 2022 (IFRS 4/IAS 39)
- 28/04/2023 — Annual General Meeting 2023
- 27/09/2023 — Publication of half-year results 2023 (IFRS 17/9)

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