## Lemonade

# 2024 Public Quantitative Reporting Templates Solvency II

Lemonade Insurance N.V.



Conform Commission Implementing Regulation (EU) 2023/ of 4 April 2023, this document contains the following quantitative reporting templates (QRTs), which relate to the position at 31 December 2024:

S.02.01.02 Balance sheet

S.04.05.21 Premiums, claims and expenses by country

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

S.05.02.04 Premiums, claims and expense by country

S.17.01.02 Non-Life Technical Provisions

S.19.01.21 Non-Life Insurance Claims

S.23.01.01 Own Funds

S.25.01.21 Solvency Capital Requirement – for undertakings using the standard formula

S.28.01.01 Minimum Capital Requirement

#### S.02.01.02 Balance sheet

S.02.01.02 Balance sheet		Solvency II value
Rows		C0010
Assets Goodwill	AR0009 R0010	
Georgia acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets Pension benefit surplus	R0040 R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	15,099,559
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090 R0100	0
Equities Equities - listed	R0110	
Equities - unlisted	R0120	
Bonds	R0130	15,099,559
Government Bonds	R0140	15,099,559
Corporate Bonds Structured notes	R0150 R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	
Derivatives	R0190	
Deposits other than cash equivalents Other investments	R0200 R0210	
Outer intentions Assets held for index-linked and unit-linked contracts	R0220	
Loans and mortgages	R0230	
Loans on policies	R0240	
Loans and mortgages to individuals  Other loans and mortgages	R0250 R0260	
Other loans and mortgages Reinsurance recoverables from:	R0260 R0270	6,007,486
Non-life and health similar to non-life	R0280	6,007,486
Non-life excluding health	R0290	5,991,612
Health similar to non-life	R0300	15,874
Life and health similar to life, excluding health and index-linked and unit-linked  Health similar to life	R0310 R0320	
Life excluding health and index-linked and unit-linked	R0330	
Life index-linked and unit-linked	R0340	
Deposits to cedants	R0350	
Insurance and intermediaries receivables	R0360	3,809,844 311,870
Reinsurance receivables Receivables (trade, not insurance)	R0370 R0380	338,269
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	23,880,054 544,578
Any other assets, not elsewhere shown Total assets	R0420 R0500	49,991,660
Liabilities	AR0509	
Technical provisions - non-life	R0510	12,315,321
Technical provisions - non-life (excluding health)	R0520	12,275,056
Technical provisions calculated as a whole  Best Estimate	R0530 R0540	11,666,799
Nex Continue.	R0550	608,257
Technical provisions - health (similar to non-life)	R0560	40,265
Technical provisions calculated as a whole	R0570	0
Best Estimate Risk margin	R0580 R0590	38,651 1,614
Nasa mangani Technical provisions - life (excluding index-linked and unit-linked)	R0600	0
Technical provisions - health (similar to life)	R0610	0
Technical provisions calculated as a whole	R0620	0
Best Estimate	R0630	0
Risk margin Technical provisions - life (excluding health and index-linked and unit-linked)	R0640 R0650	0
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	0
Risk margin	R0680	0
Technical provisions - index-linked and unit-linked  Technical provisions calculated as a whole	R0690 R0700	0
		0
Best Estimate	R0710	
Risk margin	R0710 R0720	0
Risk margin Other technical provisions	R0720 R0730	0
Risk margin Other technical provisions Contingent liabilities	R0720 R0730 R0740	0
Risk margin Other technical provisions	R0720 R0730	0
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers	R0720 R0730 R0740 R0750 R0760	0 0 0
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities	R0720 R0730 R0740 R0750 R0760 R0770 R0780	0 0 0
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pression benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives	R0720 R0730 R0740 R0750 R0760 R0770 R0780	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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	R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pression benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives	R0720 R0730 R0740 R0750 R0760 R0770 R0780	0 0 0 0 0 0
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Dets owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables	R0720  R0730  R0740  R0750  R0750  R0760  R0770  R0780  R0800  R0800  R0810  R0820  R0830	0 0 3,069,165
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Riancial liabilities other than debts owed to credit institutions Reinsurance & intermediaries payables Reinsurance payables Reinsurance insurance)	R0720  R0730  R0740  R0750  R0750  R0770  R0780  R0790  R0800  R0800  R0800  R0800  R0800  R0830  R0830	0 0 0
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Provisions other than technical provisions Prosine benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance & intermediaries payables Reinsurance payables Payables (trade, not insurance) Subordinated liabilities	R0720  R0730  R0740  R0750  R0750  R0770  R0780  R0990  R0800  R0810  R0820  R0830  R0840  R08550	0 0 3,069,165
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Reinsurance payables Rayables (trade, not insurance)	R0720  R0730  R0740  R0750  R0750  R0770  R0780  R0790  R0800  R0800  R0800  R0800  R0800  R0830  R0830	0 0 0 0 3,06245 3,067998
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Debts owed to credit institutions Financial liabilities on the debts owed to credit institutions Insurance & intermediaries payables Reinsurance & payables Payables (trade, not insurance) Subordinated liabilities Subordinated liabilities Subordinated liabilities not in Basic Own Funds	R0720  R0730  R0740  R0750  R0760  R0760  R0770  R0780  R0800  R0810  R0810  R0820  R0830  R0840  R0850  R0850	0 0 0 3,062,06 0 0 0 3,062,098 0 0 0 2,591,86
Risk margin Other technical provisions Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Dets owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance payables Repayables (trade, not insurance) Subordinated liabilities not in Basic Own Funds Subordinated liabilities in Basic Own Funds	R0720 R0730 R0740 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0840 R0840 R0850 R0850 R0860	0 0 0 3,065,098 0 0

Top 5 countries: non-life

		Home Country	United Kingdom	France	Germany
		C0010	C0020	C0020	C0020
Premiums written (gross)					
Gross Written Premium (direct)	R0020	3,538,718	9,837,145	4,293,148	902,546
Gross Written Premium (proportional reinsurance)	R0021	-	-	-	-
Gross Written Premium (non-proportional reinsurance)	R0022	-	-	-	-
Premiums earned (gross)					
Gross Earned Premium (direct)	R0030	2,780,193	4,605,650	3,159,974	759,295
Gross Earned Premium (proportional reinsurance)	R0031	-	-	-	-
Gross Earned Premium (non-proportional reinsurance)	R0032	_	-	-	-
Claims incurred (gross)					
Claims incurred (direct)	R0040	2,112,381	1,956,207	2,121,502	835,635
Claims incurred (proportional reinsurance)	R0041	-	-	-	-
Claims incurred (non-proportional reinsurance)	R0042	-	-	-	-
Expenses incurred (gross)					
Gross Expenses (direct)	R0050	1,552,804	3,146,532	2,130,110	412,086
Gross Expenses incurred (proportional reinsurance)	R0051	-	-	-	-
Gross Expenses incurred (non-proportional reinsurance)	R0052	-	-	-	-

			Line of E	Business for:	non-life insu	rance and re	einsurance o	bligations (direct	business and ac	cepted prop	ortional reins	urance)		Line of Busi	iness for: acc	epted non-p	roportional	
		Medical expense insurance	Income protection insurance	Workers' compensa tion 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		Assistance	Miscellane ous financial loss	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110		87,824					15,789,410	2,694,322									18,571,557
Gross - Proportional reinsurance accepted	R0120																	
Gross - Non-proportional reinsurance accepted	R0130																	
Reinsurers' share	R0140		46,040					10,206,445	1,498,605									11,751,090
Net	R0200		41,784					5,582,966	1,195,717									6,820,467
Premiums earned																		
Gross - Direct Business	R0210		41,060					9,455,744	1,808,308									11,305,112
Gross - Proportional reinsurance accepted	R0220																	
Gross - Non-proportional reinsurance accepted	R0230																	
Reinsurers' share	R0240		20,953					5,875,732	1,010,536									6,907,221
Net	R0300		20,107					3,580,012	797,772									4,397,891
Claims incurred																		
Gross - Direct Business	R0310		7,524					5,374,643	1,643,559									7,025,725
Gross - Proportional reinsurance accepted	R0320																	
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340		3,776					2,965,021	1,031,238									4,000,035
Net	R0400		3,747					2,409,622	612,322									3,025,690
Expenses incurred	R0550		37,858					5,180,628	964,301									6,182,787
Balance - other technical expenses/income	R1200																	-
Total technical expenses	R1300																	6,182,787

		Home Country	Country (by am	ount of gross premiu	ms written) - non	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0070
	R0010		United Kingdom	France	Germany	
		C0080	C0090	C0100	C0110	C0140
Premiums written						
Gross - Direct Business	R0110	3,538,718	9,837,145	4,293,148	902,546	18,571,557
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-
Gross - Non-proportional reinsurance						
accepted	R0130	-	-	-	-	-
Reinsurers' share	R0140	1,836,520	7,195,369	2,249,341	469,860	11,751,090
Net	R0200	1,702,198	2,641,776	2,043,807	432,686	6,820,467
Premiums earned						
Gross - Direct Business	R0210	2,780,193	4,605,650	3,159,974	759,295	11,305,112
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-
Gross - Non-proportional reinsurance						
accepted	R0230	-	-	-	-	-
Reinsurers' share	R0240	1,428,668	3,433,876	1,653,123	391,555	6,907,221
Net	R0300	1,351,525	1,171,774	1,506,851	367,741	4,397,891
Claims incurred						
Gross - Direct Business	R0310	2,112,381	1,956,207	2,121,502	835,635	7,025,725
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-
Gross - Non-proportional reinsurance						
accepted	R0330	-	-	-	-	-
Reinsurers' share	R0340	1,064,764	1,443,086	1,054,092	438,092	4,000,035
Net	R0400	1,047,616	513,121	1,067,410	397,543	3,025,690
Expenses incurred	R0550	1,303,801	2,705,211	1,809,348	364,427	6,182,787
Other expenses	R1200					-
Total expenses	R1300					6,182,787

Motorwelled																			
Mode   Company   Mode   Mode   Company   Mode   Mode   Company   Mode   Mod											Columns								
Motorwindic							Direct	usiness and accep	ted proportional rein	surance						Accepted non-prop			
Received					compensation			and transport	damage to	incurance	suretyship		Assistance		health	casualty	marine, aviation and transport	property	Total Non-Life obligation
Technical powsions calculated as a whole	-		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Total Received from tension and cultural activated the Tender Adjustment for expected loss as due to contempant yellow tasks and cultural activated the Tender Adjustment for expected loss as due to contempant yellow tasks activated the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss as due to contempant yellow tasks and the Tender Adjustment for expected loss and the Tender Adjustment fo																			
Countripany default as so calculated to TP calculater das a swhole   New   Permission provisions   New   N		R0010		0					0	0									(
Technical provisions   Calculated as a sum of BE and RM																			
Beststander		R0050		0					0	0									(
Permisurprotisions																			
Cross - Total   Cross - Tota																			
Total recoverable from reinsurance (SPV and Finite Re after the adjust ment for expected loss as due to countemparty related to the countemparty related in the counterparty related in the counterp																			
Counterparty default	Gross - Total	R0060		28,112					5,786,275	715,413									6,529,800
Claims provisions		R0140		11.111					2,780,399	253.192									3,044,702
Cross-Total	Net Best Estimate of Premium Provisions	R0150		17.001					3.005.876	462,222									3,485,098
Total best estimate   Final Real Best He adjust ment for expected loss as due to counterpaying facility   1,556,734   1,399,286   1,556,734   1,399,286   1,556,734   1,399,286   1,556,734   1,399,286   1,556,734   1,566,	Claims provisions																		
Counterparty default   R0246   A,763   1,586,734   1,399,286   2,962   1,296,287   2,442.29   2,442.29   2,442.29   2,442.29   2,442.29   2,442.29   2,442.29	Gross - Total	R0160		10,539					2,521,570	2,643,541									5,175,651
Total Best estimate - gioss   8,307,845   8,307,845   3,358,954   11,705, 750   11,7		R0240		4,763					1,558,734	1,399,288									2,962,784
Total Best estimate - gross   8,307,845   3,358,954   11,705,475   11,705,475   15,097,475   1	Net Best Estimate of Claims Provisions	R0250		5,777					962,837	1,244,253									2.212.867
Risk margin	Total Best estimate - gross	R0260		38,651					8,307,845	3,358,954									11,705,451
Risk margin	Total Best estimate - net	R0270		22,778					3,968,712	1,706,475									5,697,965
TP as a whole	Risk margin	R0280		1,614					553,824	54,433									609,870
Best estimate	Amount of the transitional on Technical Provisions																		
Risk margin	TP as a whole	R0290																	
Risk margin	Bestestimate	R0300																	
Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due																			
Technical provisions - total Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due	Technical provisions -total																		
	Technical provisions -total	R0320		40,265					8,861,669	3,413,387									12,315,321
1 to counterparty default-total R0330 15.874 1 4.339.133 1.652.479 6.007	Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default-total	R0330		15.874					4.339.133	1,652,479									6,007,486
		R0340		24,391					4,522,536	1,760,908									6,307,83
Line of Business: further segmentation (Homogeneous Risk Groups)									,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	7									-,,

## ${\bf S.19.01.21\ Non-Life\ Insurance\ Claims\ Information\ development\ triangles}$

Gross Claims Paid (non - cumulative)

Accident year	70020	Accident year															
ricolaentyear	120020	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Rows																	
Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200	63,135	14,660	-1,241	1,263	-	-										
N-4	R0210	578,909	151,767	9,674	1,700	-											
N-3	R0220	1,048,324	237,228	20,866	22,437												
N-2	R0230	2,502,175	608,921	254,797													
N-1	R0240	3,511,007	1,521,377														
N	R0250	5,022,171															

		In Current year	Sum of years (cumulative)
		C0170	C0180
Rows			
Prior	R0100		
N-14	R0110		
N-13	R0120		
N-12	R0130		
N-11	R0140		
N-10	R0150		
N-9	R0160		
N-8	R0170		
N-7	R0180		
N-6	R0190		
N-5	R0200	-	77,816
N-4	R0210	-	742,049
N-3	R0220	22,437	1,328,854
N-2	R0230	254,797	3,365,892
N-1	R0240	1,521,377	5,032,384
N	R0250	5,022,171	5,022,171
Total	R0260	6,820,781	15,569,168

#### Gross Undiscounted Best Estimate Claims Provision

		Accident year															
Accident year	Z0020	[AY]															
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0310	C0320	C0330	C0340	C0350
Rows																	
Prior	R0100																
N-14	R0110																
N-13	R0120																
N-12	R0130																
N-11	R0140																
N-10	R0150																
N-9	R0160																
N-8	R0170																
N-7	R0180																
N-6	R0190																
N-5	R0200	50,331	2,200	-	-	-	-										
N-4	R0210	281,267	22,083	295	348	0											
N-3	R0220	415,467	99,120	78,504	41,907												
N-2	R0230	704,094	390,793	73,928													
N-1	R0240	2,710,176	898,120														
N	R0250	4,294,438															

		Year end (discounted data)
Rows		C0360
Prior	R0100	
N-14	R0110	
N-13	R0120	
N-12	R0130	
N-11	R0140	
N-10	R0150	
N-9	R0160	
N-8	R0170	
N-7	R0180	
N-6	R0190	
N-5	R0200	-
N-4	R0210	-0
N-3	R0220	40,310
N-2	R0230	71,244
N-1	R0240	868,009
N	R0250	4,196,087
Total	R0260	5,175,651

		Total	Tier 1 - un restricted	Tier 1 - restricted	Tier 2	Tier3
		C0010	C0020	C0030	C0040	C0050
Rows						
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 2015/35	AR0009					
Ordinary share capital (gross of own shares)	R0010	45,000	45,000			
Share premium account related to ordinary share capital	R0030	41,951,141	41,951,141			
Initial funds, members' contributions or the equivalent basic own - fund itemfor mutual and mutual-						
typeundertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplusfunds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	-13,447,240	-13,447,240			
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	AR0219					
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					
Deductions	AR0229					
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	28,548,900	28,548,900			
Ancillary own funds	AR0299					
Unpaid and uncalled ordinary share capital callable on demand	R0300					
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund itemfor						
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					
Total ancillary own funds	R0400					
Available and eligible own funds	AR0499	00.540.000	00.540.000			
Total available own funds to meet the SCR	R0500	28,548,900	28,548,900			
Total available own funds to meet the MCR	R0510 R0540	28,548,900	28,548,900			
Total eligible own funds to meet the SCR	R0540 R0550	28,548,900	28,548,900			
Total eligible own funds to meet the MCR		28,548,900	28,548,900			
SCR MCR	R0580	12,806,101				
	R0600	4,000,000				
Ratio of Eligible own funds to SCR	R0620	223%				
Ratio of Eligible own funds to MCR	R0640	714%				

		Columns
		Value
		C0060
Rows		
Reconciliation reserve	AR0699	
Excess of assets over liabilities	R0700	28,548,900
Own shares (held directly and indirectly)	R0710	0
Foreseeable dividends, distributions and charges	R0720	0
Other basic own fund items	R0730	41,996,141
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced		
funds	R0740	0
Reconciliation reserve	R0760	-13,447,240
Expected profits	AR0769	
Expected profits included in future premiums (EPIFP) - Life business	R0770	0
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0
Total Expected profits included in future premiums (EPIFP)	R0790	0

		Columns
		Value
		C0100
Rows		
Adjustment due to RFF/MAP nSCR aggregation	R0120	1,560,037
Operational risk	R0130	366,538
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	
Solvency Capital Requirement excluding capital add-on	R0200	12,806,101
Capital add-ons already set	R0210	
of which, capital add-ons already set - Article 37 (1) Type a	R0211	
of which, capital add-ons already set - Article 37 (1) Type b	R0212	
of which, capital add-ons already set - Article 37 (1) Type c	R0213	
of which, capital add-ons already set - Article 37 (1) Type d	R0214	
Solvency capital requirement	R0220	12,806,101
Other information on SCR	AR0399	
Capital requirement for duration-based equity risk sub-module	R0400	
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	11,246,064
Total amount of Notional Solvency Capital Requirements for ring-fenced funds	R0420	1,560,037
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	
Diversification effects due to RFF nSCR aggregation for article 304	R0440	
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No adjustment
Net future discretionary benefits	R0460	1

		Columns			
	Net solvency capital requirement		Gross solvency capital requirement	Allocation from adjustments due to RFF and Matching adjustments portfolios	
		C0030	C0040	C0050	
Rows					
Market risk	R0010	4,471,248.19	4,471,248	501,916.20	
Counterparty default risk	R0020	1,387,307.32	1,387,307	155,731.01	
Life underwriting risk	R0030	0.00	-	0.00	
Health underwriting risk	R0040	23,954.53	23,955	2,689.00	
Non-life underwriting risk	R0050	8,014,855.27	8,014,855	899,700.82	
Diversification	R0060	-3,017,838.71	-3,017,839		
Intangible asset risk	R0070	0.00	-		
Basic Solvency Capital Requirement	R0100	10,879,526.60	10,879,527		

Where the capital requirements shown in the first table are inclusive of the ring fenced fund impact.

## S.28.01.01 Minimum Capital Requirement

Linear formula component for non-life insurance and reinsurance obligations

		Columns
		MCR components
		C0010
Rows		
MCRNL Result	R0010	1,130,612.80

		Columns	
		Background information	
		Net (of	
		reinsurance/SPV)	Net (of reinsurance)
		best estimate and	written premiums in
		TP calculated as a	the last 12 months
		whole	
		C0020	C0030
Rows			
Medical expense insurance and proportional reinsurance	R0020	0.00	0.00
Income protection insurance and proportional reinsurance	R0030	22,777.58	41,946.73
Workers' compensation insurance and proportional reinsurance	R0040	0.00	0.00
Motor vehicle liability insurance and proportional reinsurance	R0050	0.00	0.00
Other motor insurance and proportional reinsurance	R0060	0.00	0.00
Marine, aviation and transport insurance and proportional reinsurance	R0070	0.00	0.00
Fire and other damage to property insurance and proportional reinsurance	R0080	3,968,712.43	5,581,414.13
General liability insurance and proportional reinsurance	R0090	1,706,475.01	1,195,660.41
Credit and suretyship insurance and proportional reinsurance	R0100	0.00	0.00
Legal expenses insurance and proportional reinsurance	R0110	0.00	0.00
Assistance and proportional reinsurance	R0120	0.00	0.00
Miscellaneous financial loss insurance and proportional reinsurance	R0130	0.00	0.00
Non-proportional health reinsurance	R0140	0.00	0.00
Non-proportional casualty reinsurance	R0150	0.00	0.00
Non-proportional marine, aviation and transport reinsurance	R0160	0.00	0.00
Non-proportional property reinsurance	R0170	0.00	0.00

		Columns
		Value
		C0070
Rows		
Linear MCR	R0300	1,130,612.80
SCR	R0310	12,806,101.31
MCR cap	R0320	5,762,745.59
MCR floor	R0330	3,201,525.33
Combined MCR	R0340	3,201,525.33
Absolute floor of the MCR	R0350	4,000,000.00
Minimum Capital Requirement	R0400	4,000,000.00