Lemonade

2021 Public Quantitative Reporting Templates Solvency II

Lemonade Insurance N.V.



Conform Commission Implementing Regulation (EU) 2015/2452, this document contains the following quantitative reporting templates (QRTs), which relate to the position at 31 December 2021:

S.02.01.02 Balance sheet

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

S.05.02.01 Premiums, claims and expense by country

S.17.01.02 Non-Life Technical Provisions

S.19.01.21 Non-Life Insurance Claims Information

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

	(1	
		Solvency II value
6		C0010
Assets Intangible assets	R0030	0
mitanginie assets Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	Roo6o	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	0
Property (other than for own use)	R0080 R0090	0
Holdings in related undertakings, including participations Equities	R0100	0
Equities - listed	R0110	0
Equities - unlisted	R0120	0
Bonds	R0130	0
Government Bonds	R0140	0
Corporate Bonds Structured notes	R0150 R0160	0
Brutture in ordes Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	0
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments Assets held for index-linked and unit-linked contracts	R0210 R0220	0
Assets neld for index-initied and difft-initied contracts Loans and mortgages	R0220	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	524,456
Non-life and health similar to non-life Non-life excluding health	R0280 R0290	524,456 524,456
Non-me exchang neam Health similar to non-life	R0300	524,450
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants Insurance and intermediaries receivables	R0350 R0360	0 150,842
insurance and intermediates receivables Reinsurance receivables	R0370	225,447
Receivables (trade, not insurance)	R0380	107,599
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	6,886,101
Any other assets, not elsewhere shown Total assets	R0420 R0500	879 7,895,324
Total assets Liabilities		
		/,895,324
Technical provisions - non-life	R0510	7,697,324 1,149,627
Technical provisions - non-life Technical provisions - non-life (excluding health)	R0510 R0520	
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole	R0510 R0520 R0530	1,149,627 1,149,627 0
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate	R0510 R0520 R0530 R0540	1,149,627 1,149,627 0 1,046,955
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0510 R0520 R0530 R0540 R0550	1,149,627 1,149,627 0 1,046,955 102,672
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)	R0510 R0520 R0530 R0540 R0550 R0560	1,149,627 1,149,627 0 1,046,955
Technical provisions - non-life Technical provisions - non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin	R0510 R0520 R0530 R0540 R0550	1,149,627 1,149,627 0 1,046,955 102,672 0
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	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590	1,149,627 1,149,627 0 1,046,955 102,672 0 0
Technical provisions - non-life (excluding health) 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 calculated as a whole Technical provisions calculated as a whole Technical provisions - life (excluding index-linked and unit-linked)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0
Technical provisions - non-life Technical provisions - non-life (excluding health) 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)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0
Technical provisions - non-life (excluding health) 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 calculated as a whole Technical provisions calculated as a whole Technical provisions - life (excluding index-linked and unit-linked)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0
Technical provisions – non-life Technical provisions – non-life (excluding health) 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 – health (similar to life) Technical provisions calculated as a whole	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0
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 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 – health (similar to life) 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)	R0510 R0520 R0520 R0530 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0640 R0640 R0650	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 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 – life (excluding health and index-linked and unit-linked)	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – life (excluding index-linked and unit-linked) Technical provisions – health (similar to life) Technical provisions – health (similar to life) Technical provisions – shealth (similar to life) Technical provisions – life (excluding health and index-linked and unit-linked) Technical provisions – life (excluding health and index-linked and unit-linked) Technical provisions – life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0610 R0620 R0630 R0640 R0650 R0660 R0660	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – 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	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0610 R0620 R0630 R0640 R0640 R0650 R0660 R0660	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding index-linked and unit-linked) Technical provisions – life (excluding index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) Technical provisions – life (excluding health and index-linked and unit-linked) Technical provisions – life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions - lindex-linked and unit-linked	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0690 R0610 R0620 R0630 R0640 R0640 R0660 R0670 R0660 R0660 R0660 R0660	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin 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 calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding health and index-linked and unit-linked) 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 – index-linked and unit-linked	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0610 R0620 R0630 R0640 R0640 R0650 R0660 R0660	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions - life (excluding index-linked and unit-linked) Technical provisions – life (excluding index-linked and unit-linked) Technical provisions – health (similar to life) 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 – index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin	R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0600 R0610 R0610 R0620 R0630 R0640 R0670 R0660 R0690 R0690 R0690 R0710	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – 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 – life (excluding health and index-linked and unit-linked) 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 Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole	R0510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0590 R0600 R0630 R0620 R0630 R0640 R0650 R0660 R0660 R0670 R0720 R0720	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – life (excluding index-linked and unit-linked) Technical provisions – health (similar to life) 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 Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole	RO510 RO520 RO530 RO540 RO550 RO560 RO570 RO580 RO610 RO620 RO620 RO640 RO650 RO660 RO670 RO690 RO700 RO710 RO710 RO720 RO720	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – 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 – 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 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 Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole	RO510 RO520 RO530 RO540 RO550 RO560 RO570 RO580 RO610 RO620 RO640 RO640 RO650 RO660 RO670 RO680 RO690 RO700 RO710 RO720 RO740 RO740 RO740 RO750	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – life (excluding index-linked and unit-linked) Technical provisions – health (similar to life) 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 Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole Best Estimate Risk margin Technical provisions colculated as a whole	RO510 RO520 RO530 RO540 RO550 RO560 RO570 RO580 RO610 RO620 RO620 RO640 RO650 RO660 RO670 RO690 RO700 RO710 RO710 RO720 RO720	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – 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 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 Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions Te	RO510 R0520 R0530 R0540 R0550 R0560 R0570 R0580 R0600 R0610 R0630 R0640 R0630 R0640 R0690 R0690 R0710 R0720 R0740 R0740 R0750 R0760 R0760 R0760 R0760 R0760	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin 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 – 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 of the linked and unit-linked Technical provisions of the	RO510 RO520 RO530 RO540 RO550 RO560 RO570 RO580 RO690 RO600 RO630 RO640 RO640 RO650 RO660 RO670 RO680 RO710 RO720 RO740 RO750 RO750 RO760 RO760 RO780 RO780 RO780 RO780 RO780 RO780 RO780 RO780 RO780 RO780 RO780 RO780 RO780	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – health (similar to non-life) Technical provisions – health (similar to non-life) Technical provisions – life (excluding index-linked and unit-linked) 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 – index-linked and unit-linked Technical provisions osciculated as a whole Best Estimate Risk margin Technical provisions osciculated as a whole Technical provisions calculated as a whole Technical provisions – index-linked and unit-linked	R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0690 R0620 R0620 R0660 R0670 R0660 R0670 R0680 R0710 R0720 R0740 R0740 R0750 R0760	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – 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 – life (excluding health and index-linked and unit-linked) 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 Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a wh	R0510 R0520 R0530 R0540 R0550 R0550 R0560 R0570 R0680 R0690 R0630 R0640 R0660 R0660 R0670 R0660 R0710 R0710 R0720 R0740 R0750 R0760	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin 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 Technical provisions be calculated as a whole Best Estimate Risk margin Technical provisions be calculated as a whole Best Estimate Risk margin Technical provisions be calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole	R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0690 R0620 R0620 R0660 R0670 R0680 R0690 R0690 R0710 R0710 R0740	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin 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 – 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 Technical provisions of the calculated as a whole Best Estimate Risk margin Technical provisions of the calculated as a whole Technical provision of the c	RO510 RO520 RO530 RO540 RO550 RO550 RO560 RO570 RO680 RO690 RO630 RO640 RO660 RO660 RO670 RO680 RO700 RO700 RO740 RO750 RO750 RO750 RO760 RO790 RO790 RO790 RO780 RO790 RO800	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 – health (similar to non-life) Technical provisions – health (similar to non-life) Technical provisions – life (excluding index-linked and unit-linked) Technical provisions – life (excluding index-linked and unit-linked) Technical provisions – health (similar to life) Technical provisions – health (similar to life) Technical provisions – health (similar to life) Technical provisions – life (excluding health and index-linked and unit-linked) 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 Technical provisions calculated as a whole Technical provisions of the provisions Technical provisions Technic	R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0580 R0690 R0600 R0620 R0640 R0650 R0660 R0670 R0680 R0710 R0720 R0740 R0740 R0740 R0750 R0740 R0760	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin 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 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 Technical provisions of the control of the provision of th	RO510 RO520 RO530 RO540 RO550 RO550 RO570 RO580 RO690 RO620 RO630 RO640 RO660 RO660 RO670 RO680 RO710 RO710 RO720 RO740 RO750	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life Technical provisions – non-life (excluding health) Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions – life (excluding index-linked and unit-linked) Technical provisions – life (excluding index-linked and unit-linked) Technical provisions – health (similar to life) 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 Technical provisions be – index-linked and unit-linked Technical provisions be – index-linked and unit-linked Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Dest Estimate Technical provisions be to the technical provisions Technical provisions other than technical provisions Technica	R0510 R0520 R0530 R0540 R0550 R0560 R0560 R0560 R0690 R0620 R0660 R0670 R0660 R0670 R0680 R0710 R0720 R0740 R0740 R0750 R0760	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Technical provisions – non-life (excluding health) Technical provisions salculated as a whole Best Estimate Risk margin 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 os alculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions oscalculated as a whole Best Estimate Definate provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions calculated as a whole Best Estimate Risk margin Technical provisions – index-linked and unit-linked Technical	RO510 RO520 RO530 RO540 RO550 RO550 RO570 RO580 RO690 RO620 RO630 RO640 RO660 RO660 RO670 RO680 RO710 RO710 RO720 RO740 RO750	1,149,627 1,149,627 0 1,046,955 102,672 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)										Line of Business for: accepted non-proportional reinsurance			onal	Total		
		Medical expense	Income protectio	Workers' compensat	Motor vehicle	Other motor	Marine,	Fire and other damage to property	General liability	Credit and	Legal expenses	Assistance	Miscellane	Health	Casualty	Marine,	Property	
		insurance	n	ion	liability	insurance	and	insurance		suretyship	insurance		ous			transport		
			insurance	insurance	insurance		transport			insurance			financial					
							insurance						loss					
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110			1				1,872,478	506,95	,								2,379,43
Gross - Proportional reinsurance accepted	R0120																	
Gross - Non-proportional reinsurance accepted	R0130									1								
Reinsurers' share	R0140		1															
Net	R0200							1,398,509	394,32	1				<u> </u>				1,792,83
ivet	R0200							473,968	112,63	3								586,602
Premiums earned																		
Gross - Direct Business	R0210							1,322,157	436,07	1								1,758,227
Gross - Proportional reinsurance accepted	R0220																	
Gross - Non-proportional reinsurance accepted	R0230									1								
Reinsurers' share	R0240																	
Net	R0300							1,008,521	344,394 91,670	4				<u> </u>				1,352,91
								313,636										405,31
Claims incurred Gross - Direct Business	R0310		_		_	_				_	_	_	_	_				
Gross - Direct Business	KUSIU							770,328	272,120	d								1,042,44
Gross - Proportional reinsurance accepted	R0320																	
Gross - Non-proportional reinsurance accepted	R0330																	
Reinsurers' share	R0340							F0. 050	2									700 70
Net	R0400		+	1	-	 	-	584,659	215,07: 57,04!	9	+		-	 	 	 	}	799,730
								185,669	2.704.									242,718
Changes in other technical provisions	R0410								20.05	d								
Gross - Direct Business	KU41U							278,164	28,85	1								307,019
Gross - Proportional reinsurance accepted	R0420																	
Gross - Non- proportional reinsurance accepted	R0430									1								
Reinsurers' share	R0440							31,008	-30:	3								
Net	R0500			<u> </u>					29,15	9	1	ļ		 				30,705
								247,156	25,130	<u> </u>								276,314
Expenses incurred	R0550							988,837	201 201									1 270 220
								988,837	281,39	1	<u> </u>				<u> </u>			1,270,235

S.05.02.01 Premiums, claims and expense by country

		Home country	Top 5 a	Total Top 5 and home country	
		C0010	C0020	C0030	C0070
Country	R0010		GERMANY	FRANCE	
		C0080			C0140
Rows					
Premiums written					
Gross - Direct Business	R0110				
		863,610	513,682	1,002,142	2,379,434
Gross - Proportional reinsurance accepted	R0120				
Gross - Non-proportional reinsurance accepte Reinsurers' share	R0130 R0140				
ACHISTICIS SHARE	110140	628,693	448,988	715,151	1,792,832
Net	R0200	234,917	64,694	286,991	586,602
Premiums earned					
Gross - Direct Business	R0210	832,802	518,792	406,634	1,758,227
Gross - Proportional reinsurance accepted	R0220	-5-,	51/7-		-,73-,7
Gross - Non-proportional reinsurance accepte	d R0230				
Reinsurers' share	R0240	606 807	152 / /1	292,670	1 252 015
Net	R0300	225,998	453,441 65,350	113,964	1,352,915 405,313
Claims incurred			-5,55-	5,7-4	4-313-3
Gross - Direct Business	R0310	348,617	398,055	295,777	1,042,448
Gross - Proportional reinsurance accepted	R0320				
Gross - Non-proportional reinsurance accepte Reinsurers' share	R0330 R0340	247,889	341,983	209,858	799,730
Net	R0400	100,728	56,071	85,918	242,718
Changes in other technical provisions			3 - 1 - 1		
Gross - Direct Business	R0410	2,489	-19,902	324,433	307,019
Gross - Proportional reinsurance accepted	R0420				
Gross - Non-proportional reinsurance accepte Reinsurers' share					
Remisurers share	R0440	-6,143	-10,866	47,714	30,705
Net	R0500	8,632	-9,036	276,718	276,314
Expenses incurred	R0550	622.210	250 622	207 207	1 270 225
Other expenses	R1200	622,319	350,630	297,287	1,270,235
Total expenses	R1300				
					1,270,235

S.17.01.02 Non-Life Technical Provisions

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)									Line of Business for: accepted non-proportional reinsurance				Total			
		Medical expense insuranc e	Income protectio n insuranc	Workers' compensati on insurance	Motor vehicle liability insuranc e	Other motor insuranc e	Marine, aviation and transpor t	Fire and other damage to property insurance	General liability insurance	Credit and suretyshi p insuranc e	Legal expenses insuranc e	Assistanc e	Miscellane ous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0020	C0030	C0040	C0050	C0060	e C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
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	R0050								-									-
Technical provisions calculated as a sum of BE and RM																		
Best estimate																		
Premium provisions Gross - Total	R0060		_	_	_	_	_	_	_	_	_	_		_		_	_	
Gross - rotar	KUUUU							504,162	103,551							1		607,713
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140							158,937	37,603									196,539
Net Best Estimate of Premium Provisions	R0150							345,225	65,949									411,174
Claims provisions																		
Gross - Total	R0160							270,982	168,259									439,242
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240							198.439	129.478							1		327.917
Net Best Estimate of Claims Provisions	R0250							72,544	38,781									111,325
Total Best estimate - gross	R0260							775,144	271,811									1,046,955
Total Best estimate - net	R0270							417,769	104,730									522,499
Risk margin	R0280							96,393	6,278									102,672
Amount of the transitional on Technical Provisions				_		,	_											
TP as a whole	R0290								-									-
Best estimate	R0300								_									-
Risk margin	R0310							-	-									-
Technical provisions - total																		
Technical provisions - total	R0320							871,538	278,089									1,149,627
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330							357,375	167,081									524,456
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340							514,162	111,008									625,170

S.19.01.21 Non-Life Insurance Claims Information

Gross Claims Paid (non - cumulative)

Accident year / Underwriting year	Z0020	Accident year [AY]																			
	-	_	1	2	3		5	6	7	8	0	10	11	12	13	14	15 & +			In Current year	Sum of year (cumulative
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140		C0160			C0170	C0180
Rows																		Rows			
Prior	R0100																	Prior	R0100		
N-14	R0110																	N-14	R0110		
N-13	R0120																	N-13	R0120		
N-12	R0130																	N-12	R0130		
N-11	R0140																	N-11	R0140		
N-10	R0150																	N-10	R0150		
N-9	R0160																	N-9	R0160		
N-8	R0170																	N-8	R0170		
N-7	R0180																	N-7	R0180		
N-6	R0190																	N-6	R0190		
N-5	R0200																	N-5	R0200		
N-4	R0210																	N-4	R0210		
N-3	R0220																	N-3	R0220		
N-2	R0230																	N-2	R0230		
				l																	
		46,888	12,762	-																-	59,6
N-1	R0240	<																N-1	R0240		0.6
N		473,693	105,143																	105,143	578,8
N	R0250	840,622	2															N	R0250	840,622	840,6
	•																	Total	R0260	945,765	1,479,

Gross Undiscounted Best Estimate Claims Provision

Accident year / Underwriting	year Z0020	Accident year [AY]															
	-	_	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15 & +
		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																
N-4	R0210																
N-3	R0220																
N-2	R0230																
				1													
A		50,331	2,200	-													
N-1	R0240																
		281,267	22,083														
N	R0250																
		415,467	_														

		Year end (discounted
		data)
		C0180
Rows		C0180
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	
N-3	R0220	
N-2	R0230	
		135
N-1	R0240	
		22,179
N	R0250	
		416,928
Total	R0260	
		439,242

S.23.01.01 Own Funds

		Total Tier 1 -				
			unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		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						
Ordinary share capital (gross of own shares)	R0010					
		45,000	45,000			
Share premium account related to ordinary share capital	R0030	12,147,533	12,147,533			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130					
Subordinated liabilities	R0140	-6,046,540	-6,046,540			
An amount equal to the value of net deferred tax assets	R0140					
	R0180	_				_
above	10100					
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	R0220					
Deductions						
Deductions Deductions for participations in financial and credit institutions	R0230					
	R0230		+			
	K0290	6,145,993	6,145,993			
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					
	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	6,145,993	6,145,993			_
Total available own funds to meet the MCR	R0510	6,145,993	6,145,993	_	_	
Total eligible own funds to meet the SCR	R0540			1		
Total eligible own funds to meet the MCR	R0550	6,145,993	6,145,993	-	-	-
SCR	R0580	6,145,993	6,145,993	-	-	
		1,962,104				
MCR	R0600	3,700,000				
Ratio of Eligible own funds to SCR	R0620	313%				

		C0060
Rows		
Reconciliation reserve		
Excess of assets over liabilities	R0700	6,145,992.60
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	12,192,532.72
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	
Reconciliation reserve	R0760	-6,046,540.12
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	0.00
Total Expected profits included in future premiums (EPIFP)	R0790	0.00

		Gross solvency capital requirement	USP	Simplifications
		capital regaliement		
		C0110	Canan	Colon
		C0110	C0090	C0100
Rows				
Market risk	R0010	2		
Counterparty default risk	R0020	494,217		
Life underwriting risk	R0030	-		
Health underwriting risk	R0040	-		
Non-life underwriting risk	R0050	1,579,995		
Diversification	R0060	-197,649		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	1,876,565		

		C0100
Rows		
Operational risk	R0130	85,539
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	1,962,104
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	1,962,104
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	1,962,104
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	-
Method used to calculate the adjustment due to RFF/MAP nSCR aggregation	R0450	No adjustment
Net future discretionary benefits	R0460	-

MCR cap

Combined MCR

Minimum Capital Requirement

Linear formula component for non-life insurance and reinsurance obligations

		MCR components	1
		West components	
		C0010	
		60010	
Rows			
MCRNL Result	R0010	100,360	1
MCKINE RESult	K0010	100,300	1
		Net (of reinsurance/SPV)	Net (of reinsurance)
		best estimate and TP	written premiums in the
		calculated as a whole	last 12 months
		C0020	C0030
Rows			
Medical expense insurance and proportional reinsurance	R0020		Γ
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050		
Other motor insurance and proportional reinsurance	R0060		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	417,769	473,968
General liability insurance and proportional reinsurance	R0090	104,730	112,633
Credit and suretyship insurance and proportional reinsurance	R0100		,
Legal expenses insurance and proportional reinsurance	R0110		
Assistance and proportional reinsurance	R0120		
Miscellaneous financial loss insurance and proportional reinsurance	R0130		
Non-proportional health reinsurance	R0140		
Non-proportional casualty reinsurance	R0150		
Non-proportional marine, aviation and transport reinsurance	R0160		
Non-proportional property reinsurance	R0170		
·	•		_
		C0070	
Rows			
Linear MCR	R0300	100,360]
con	Doggo	/	1

882,947

3,700,000