## Lemonade

# 2022 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

		Solvency II value
		C0010
Assets Taxassia a sector	Doogo	0
Intangible assets Deferred tax assets	R0030 R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	0
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities 1444	R0100	0
Equities - listed Equities - unlisted	R0110 R0120	0
equities - unisteu Bonds Bonds	R0120	0
Bonus Government Bonds	R0140	0
Corporate Bonds	R0150	0
Structured notes	R0160	0
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	0
Assets tekt for mice a mice and different contracts Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	652,312
Non-life and health similar to non-life	R0280	652,312
Non-life excluding health	R0290 R0300	652,312 0
Health similar to non-life Life and health similar to life, excluding health and index-linked and unit-linked	R0300	0
Health similar to life, excluding health and index-linked and diff-linked.	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	296,098
Reinsurance receivables	R0370	148,705
Receivables (trade, not insurance)	R0380	0
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in Cash and cash equivalents	R0400 R0410	0 9,463,026
Any other assets, not elsewhere shown	R0420	9,403,020
Total assets	R0500	10,560,140
Liabilities		
Technical provisions - non-life	R0510	1,621,654
Fechnical provisions - non-life (excluding health)	R0520	1,621,654
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	1,507,162
Risk margin Technical provisions - health (similar to non-life)	R0550 R0560	114,492 0
Technical provisions - neutr (shimat to non-me) Technical provisions calculated as a whole	R0570	0
Best Estimate Best Estimate	R0580	0
Risk margin	R0590	0
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	R0640 R0650	0
	10050	
Technical provisions - life (excluding health and index-linked and unit-linked)	R0660	O
	R0660 R0670	0
Technical provisions - life (excluding health and index-linked and unit-linked) Technical provisions calculated as a whole Best Estimate Risk margin	R0670 R0680	
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	R0670	0
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	R0670 R0680 R0690 R0700	0 0 0 0
Technical provisions - life (excluding health and index-linked and unit-linked)  Fechnical provisions calculated as a whole  Best Estimate  Risk margin  Technical provisions - index-linked and unit-linked  Fechnical provisions calculated as a whole  Best Estimate	R0670 R0680 R0690 R0700 R0710	0 0 0 0 0
Fechnical provisions - life (excluding health and index-linked and unit-linked)  Fechnical provisions calculated as a whole  Best Estimate Risk margin  Fechnical provisions - index-linked and unit-linked  Fechnical provisions calculated as a whole Best Estimate Risk margin	R0670 R0680 R0690 R0700 R0710 R0720	0 0 0 0 0 0
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 Contingent liabilities	R0670 R0680 R0690 R0700 R0710 R0720 R0740	0 0 0 0 0 0
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 Contingent liabilities Provisions of the than technical provisions	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750	0 0 0 0 0 0 0
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 Contingent liabilities	R0670 R0680 R0690 R0700 R0710 R0720 R0740	0 0 0 0 0 0
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 Contingent liabilities Provisions other than technical provisions Provisions other than technical provisions	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750	0 0 0 0 0 0 0 0
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 Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750 R0760 R0770 R0780 R0790	0 0 0 0 0 0 0 0 0 0 0 0
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 Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Derivatives Derivatives Derbots owed to credit institutions	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750 R0760 R0770 R0780 R0790 R0800	0 0 0 0 0 0 0 0 0 0 0 0 0 0
Fechnical provisions - life (excluding health and index-linked and unit-linked)  Fechnical provisions calculated as a whole  Best Estimate  Risk margin  Technical provisions - index-linked and unit-linked  Fechnical provisions calculated as a whole  Best Estimate  Risk margin  Contingent liabilities  Frovisions other than technical provisions  Pension benefit obligations  Deposits from reinsurers  Deferred tax liabilities  Derivatives  Derivatives  Debts owed to credit institutions  Financial liabilities ofter than debts owed to credit institutions	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750 R0760 R0770 R0780 R0790 R0800 R0810	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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  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 other than debts owed to credit institutions  Insurance & intermediaries payables	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750 R0750 R0770 R0780 R0790 R0800 R0810 R0820	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 Contingent liabilities Provisions other than technical provisions Pension benefit obligations Deposits from reinsurers Deposits from reinsurers Deferred tax liabilities Derivatives Derivatives Derivatives Debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Insurance & intermediaries payables Reinsurance & intermediaries payables Reinsurance & Reinsuranc	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750 R0760 R0770 R0780 R0790 R0800 R0810 R0820 R0830	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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  Contingent liabilities  Provisions other than technical provisions  Pension benefit obligations  Pension benefit obligations  Pension benefit obligations  Deposits from reinsurers  Deferred tax liabilities  Derivatives  Debts owed to credit institutions  Financial liabilities other than debts owed to credit institutions  Financial liabilities other than debts owed to credit institutions  Rinsurance & intermediaries payables  Reinsurance payables  Payables (Trade, not insurance)	R0670 R0680 R0690 R0790 R0710 R0720 R0740 R0750 R0760 R0770 R0780 R0800 R0810 R0820 R0820 R0840	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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 Contingent liabilities Provisions other than technical provisions Pension benefit obligations Pension benefit obligations Deposits from reinsurers Deferred tax liabilities Derivatives Dets owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions Financial liabilities other than debts owed to credit institutions	R0670 R0680 R0690 R0700 R0710 R0720 R0750 R0750 R0760 R0790 R0800 R0800 R0820 R0830 R0830 R0850	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Fechnical provisions - life (excluding health and index-linked and unit-linked)  Fechnical provisions calculated as a whole  Best Estimate  Risk margin  Technical provisions - index-linked and unit-linked  Fechnical provisions calculated as a whole  Best Estimate  Risk margin  Contingent liabilities  Forvisions other than technical provisions  Pension benefit obligations  Deposits from reinsurers  Deperred tax liabilities  Derivatives  Derivatives  Derivatives  Derivatives  Derivatives  Derivatives  Derivatives  Financial liabilities other than debts owed to credit institutions  Insurance & intermediaries payables  Reinsurance & intermediaries payables  Reinsurance availes  Payables (trade, not insurance)  Subordinated liabilities not in Basic Own Funds	R0670 R0680 R0690 R0790 R0710 R0720 R0740 R0750 R0760 R0770 R0780 R0800 R0810 R0820 R0820 R0840	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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  Contingent liabilities  Provisions other than technical provisions  Pension benefit obligations  Deposits from reinsurers  Deferred tax liabilities  Derivatives  Derivatives  Derivatives  Dests owed to credit institutions  Financial liabilities other than debts owed to credit institutions  Insurance & intermediaries payables  Reinsurance payables  Revaluated Individual Solutions  Subordinated liabilities  Subordinated liabilities not in Basic Own Funds  Subordinated liabilities nasic own Funds	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750 R0760 R0770 R0780 R0800 R0810 R0820 R0830 R0840 R0850 R0850	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Fechnical provisions - life (excluding health and index-linked and unit-linked)  Fechnical provisions calculated as a whole  Best Estimate  Risk margin  Technical provisions - index-linked and unit-linked  Fechnical provisions calculated as a whole  Best Estimate  Risk margin  Contingent liabilities  Forvisions other than technical provisions  Pension benefit obligations  Deposits from reinsurers  Deperred tax liabilities  Derivatives  Derivatives  Derivatives  Derivatives  Derivatives  Derivatives  Derivatives  Financial liabilities other than debts owed to credit institutions  Insurance & intermediaries payables  Reinsurance & intermediaries payables  Reinsurance availes  Payables (trade, not insurance)  Subordinated liabilities not in Basic Own Funds	R0670 R0680 R0690 R0700 R0710 R0720 R0740 R0750 R0760 R0770 R0780 R0800 R0810 R0820 R0820 R0850 R0850 R0850	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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

		Line of Busine	ess for: non-life	insurance and re	einsurance obli	gations (direct	business and acc	epted proportional reinsu	rance)					Line of Busine reinsurance	Total			
		Medical expense insurance	Income protectio n insurance	Workers' compensat ion 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	Legal expenses insurance	Assistance	Miscellane ous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
Premiums written																		
Gross - Direct Business	R0110							3,387,083	865,336	6								4,252,419
Gross - Proportional reinsurance accepted	R0120							-	-									-
Gross - Non-proportional reinsurance accepted	R0130																	-
Reinsurers' share	R0140							2,166,762	657,407	7								2,824,169
Net	R0200							1,220,321	207,929	)								1,428,250
Premiums earned																		
Gross - Direct Business	R0210							2,844,174	769,107	7								3,613,281
Gross - Proportional reinsurance accepted	R0220							-	-	-								-
Gross - Non-proportional reinsurance accepted	R0230																	-
Reinsurers' share	R0240							1,935,728	614,485	5								2,550,213
Net	R0300							908,446	154,622	2								1,063,068
Claims incurred																		
Gross - Direct Business	R0310							2,179,550	584,871	1								2,764,421
Gross - Proportional reinsurance accepted	R0320							-	-	-								-
Gross - Non-proportional reinsurance accepted	R0330																	-
Reinsurers' share	R0340							1,419,144	419,730	)								1,838,874
Net	R0400							760,407	165,141	1								925,547
Changes in other technical provisions																		
Gross - Direct Business	R0410							-28,006	-1,067	7								-29,073
Gross - Proportional reinsurance accepted	R0420							-	-									_
Gross - Non- proportional reinsurance accepted	R0430																	-
Reinsurers' share	R0440							-58,096	-8,078	3								-66,174
Net	R0500							30,089	7,012	2								37,101
Expenses incurred	R0550							1,391,184	328,810	)								1,719,994

### S.05.02.01 Premiums, claims and expense by country

			•			<del> </del>
		Home country		Top 5 and home coun	try	Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0070
Country	R0010		GERMANY	FRANCE	UNITED KINGDOM	
		C0080				C0140
Rows						
Premiums written						
Gross - Direct Business	R0110					
		1,554,055	650,915	2,025,238	22,212	4,252,419
Gross - Proportional reinsurance accepted Gross - Non-proportional reinsurance accepted	R0120					
Reinsurers' share	R0140					
		1,007,080	559,424	1,240,430	17,234	2,824,169
Net	R0200	546,975	91,490	784,808	4,978	1,428,250
Premiums earned		040,973	91,490	704,000	4,976	1,420,230
Gross - Direct Business	R0210					
Gross - Proportional reinsurance accepted	R0220	1,517,690	643,813	1,448,404	3,374	3,613,281
Gross - Non-proportional reinsurance accepted	R0230					
Reinsurers' share	R0240					
Net	R0300	994,557	555,875	997,146	2,635	2,550,213
	10300	523,133	87,939	451,258	739	1,063,068
Claims incurred						
Gross - Direct Business	R0310	1,101,777	724,696	904,032	33,916	2,764,421
Gross - Proportional reinsurance accepted	R0320	, , , , , , ,	, ,,,,,	7 - 17 - 2		77 - 17 1
Reinsurers' share	R0340	669,744	588,788	554,057	26,285	1,838,874
Net	R0400					
Changes in other technical provisions		432,033	135,909	349,975	7,631	925,547
Gross - Direct Business	R0410					
		-12,341	-3,639	-25,587	12,494	-29,073
Gross - Proportional reinsurance accepted	R0420					
Gross - Non-proportional reinsurance accepted Reinsurers' share	R0430 R0440					
		-3,625	-1,607	-60,943	1	-66,174
Net	R0500	-8,716	-2,032	35,356	12,494	37,101
Expenses incurred	R0550					
*		723,621	239,500	754,002	2,870	1,719,994
Other expenses Total expenses	R1200 R1300					1 510 007
total expenses	K1300					1,719,994

#### 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 e	Workers' compensati on insurance	Motor vehicle liability insuranc e	Other motor insuranc e	Marine, aviation and transpor t insuranc	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	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							517,754	103,226								<u> </u>	620,980
Total recoverable from reinsurance/SPV and Finite Re after the adjustmen for expected losses due to counterparty default	R0140							57,509	17,958									75,467
Net Best Estimate of Premium Provisions	R0150					+		460,246	85,268	+	1					_	<b>†</b>	545,513
Claims provisions	1.0250							100,210	03,200	_			_			_	_	343,313
Gross - Total	R0160			T .		$\overline{}$		492,830	393,352				T .			T	T .	886.182
Total recoverable from reinsurance/SPV and Finite Re after the adjustmen	R0240							311,429	265,416	1								576,845
for expected losses due to counterparty default																		
Net Best Estimate of Claims Provisions	R0250							181,401	127,936									309,337
Total Best estimate - gross	R0260			<u> </u>			ļ	1,010,584	496,578				<b>├</b>					1,507,162
Total Best estimate - net	R0270						<u> </u>	641,646	213,204									854,850
Risk margin	R0280							103,947	10,545									114,492
Amount of the transitional on Technical Provisions	00200		_	_	_	_				_	_	_		_	_	_		
TP as a whole	R0290								-									-
Best estimate	R0300							_	-									-
Risk margin	R0310							-	-									
Technical provisions - total																		
Technical provisions - total	R0320							1,114,531	507,123									1,621,654
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330							368,938	283,374									652,312
Technical provisions minus recoverables from reinsurance/SPV and Finite Re- total	R0340							745,594	223,749									969,342

#### 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	4	5	6	7	8	9	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	C0150	C0160			C0170	C0180
lows																		Rows			
rior	R0100																	Prior	R0100		
J-14	R0110																	N-14	R0110		
√-13	R0120																	N-13	R0120		
√-12	R0130																	N-12	R0130		
N-11	R0140																	N-11	R0140		
N-10	R0150																	N-10	R0150		
N-9	R0160																	N-9	R0160		
V-8	R0170																	N-8	R0170		
V-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		
		46,888	12,762	-	-															-	59,6
V-2	R0230																	N-2	R0230		
		473,693	105,143	8,879																8,879	587,7
V-1	R0240	4/3,093	105,143	0,079														N-1	R0240		
N-1	KU24U																	14-1	R0240	192,520	1,033,1
		840,622	192,520																	192,520	1,033,1
1	R0250																	N	R0250		
		2,101,742																		2,101,742	2,101,7
_																		Total	R0260	2,303,141	3,782,2

#### 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 & +
b		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160
Rows																	
Prior	R0100																
N-14	R0110		<b>.</b>														
N-13 N-12	R0120																<del>                                     </del>
N-12 N-11	R0130 R0140																
N-10	R0140		<del>                                     </del>	-	-	-	-	-	<b>-</b>	<b>-</b>	-	_					-
N-9	R0150																<del>                                     </del>
N-8	R0170		<del>                                     </del>	_	_			_									<del>                                     </del>
N-7	R0180																
N-6	R0190		<del> </del>	<b>-</b>													
N-5	R0200																1
N-4	R0210																
N-3	R0220	50,331	2,200	-	-												
		,	<b>'</b>														
N-2	R0230	281,267	22,083	295													
N-1	R0240		99,120														
N	R0250	704,036															

	37
	Year end (discounted
	data)
	C0360
R0100	
R0110	
R0120	
R0130	
R0140	
R0150	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	
R0230	280
R0240	94,622
R0250	684,147
R0260	779,049
	R0110 R0120 R0130 R0130 R0140 R0150 R0160 R0170 R0180 R0190 R0200 R0210 R0220 R0220 R0230 R0240

#### 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	2					
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	15,038,440	15,038,440			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and	R0040					
mutual-type undertakings						
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	-7,662,113	-7,662,113			
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	R0180					
above						
Own funds from the financial statements that should not be represented by the reconciliation						
reserve and do not meet the criteria to be classified as Solvency II own funds						
Own funds from the financial statements that should not be represented by the reconciliation	R0220					
reserve and do not meet the criteria to be classified as Solvency II own funds						
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	7,421,327	7,421,327			
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	R0310					
for mutual and mutual - type undertakings, callable on demand						
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	P0270					
Directive 2009/138/EC	R0370					1
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds	10400					
Total available own funds to meet the SCR	R0500	7,421,327	7,421,327			T T
Total available own funds to meet the MCR	R0500 R0510	7,421,327	7,421,327	-		_
Total eligible own funds to meet the MCR  Total eligible own funds to meet the SCR	R0510 R0540	.,. ,	.,,, ,- ,			
		7,421,327	7,421,327	-		_
Total eligible own funds to meet the MCR	R0550	7,421,327	7,421,327	-	-	
SCR	R0580	2,914,874				
MCR	R0600					
Datio of Elizible grow funds to CCD	D0620	4,000,000				
Ratio of Eligible own funds to SCR	R0620	255%				
Ratio of Eligible own funds to MCR	R0640	186%				

		20000
Rows		
Reconciliation reserve		
Excess of assets over liabilities	R0700	7,622,590
Own shares (held directly and indirectly)	R0710	
Foreseeable dividends, distributions and charges	R0720	
Other basic own fund items	R0730	15,083,440
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	201,263
Reconciliation reserve	R0760	-7,662,113
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	USP	Simplifications
		capital requirement		
		C0110	C0090	C0100
r	1			
Rows				
Market risk	R0010	801,726		
Counterparty default risk	R0020	663,393		
Life underwriting risk	R0030	-		
Health underwriting risk	R0040	-		
Non-life underwriting risk	R0050	1,940,023		
Diversification	R0060	-643,768		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	2,375,181		

		C0100
Rows		
Operational risk	R0130	153,501
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	2,914,874
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	2,914,874
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	2,528,682
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	386,192
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	-
Diversification effects due to RFF nSCR aggregation for article 304	R0440	_

MCR cap

Combined MCR

Minimum Capital Requirement

Linear formula component for non-life insurance and reinsurance obligations

			•
		MCR components	
		C0010	
		C0010	
Rows			
MCRNL Result	R0010	201,038	1
HCHVL ACSUL	10010	201,030	l
		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 Income protection insurance and proportional reinsurance	R0020		
Workers' compensation insurance and proportional reinsurance	R0030		
Motor vehicle liability insurance and proportional reinsurance	R0040 R0050		
Other motor insurance and proportional reinsurance	R0050		
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	641,646	1,220,321
General liability insurance and proportional reinsurance	R0090	213,204	207,929
Credit and suretyship insurance and proportional reinsurance	R0100	213,204	201,727
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	201,038	

1,311,693

728,719 4,000,000