

# Validation of SCR inputs for year-end 2026

## 1. Purpose

This report summarises the validation results on the Solvency Position of Smart Insurance Ltd (the Company) for year-end 2026

## 2. Scope

The scope of this validation report covers the annual results of Smart Insurance Ltd in terms of:

- Solvency Capital Requirement (SCR)
- Own Funds
- Solvency Ratio

The scope of validation is for internal consistency only to make items calculated in the input Excel file - totals, movements and movement percentages - are consistent with the more granular inputs. The scope excludes checks on raw inputs for 2026 and 2025, in particular:

- BSCR by module
- Operational risk and Deferred Tax
- Own Funds

## 3. Results

Table 1 below summarises validation results of the Solvency Position of Smart Insurance Ltd for year-end 2026.

*Table 1 - Results of the validation checks for the Solvency Position of Smart Insurance Ltd*

€m	2026	2025	Movement	Movement %
Market			0.00	0.00
Counterparty Default			0.00	0.00
Life			0.00	0.00
Health			0.00	0.00
Diversification			0.00	0.00
<b>Basic SCR</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
Operational Risk			0.00	0.00
Deferred Tax Adjustment			0.00	0.00
<b>Total SCR</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Own Funds</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Solvency Ratio</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>

## 4. Conclusion

**All validation checks** passed which means that the Solvency Position of Smart Insurance Ltd at year-end 2026 is internally consistent. The validation threshold used is 0.001.