

Key facts

Quantum Leben AG

Version submitted July 2026

quantum leben

Key Financials

€343m	152.5%	€780m	€9.1m
Gross Written Premiums (2025)	Solvency Ratio (SCR, 2025)	Total Assets (Solvency II)	Net Profit (2025)

Quantum is authorised and regulated by the Financial Market Authority ("FMA") Liechtenstein. The Solvency II balance sheet is independently audited by KPMG (Liechtenstein) AG.

Premium Breakdown – FY 2025

Line of Business	GWP 2025 (€m)	GWP 2024 (€m)	Change
Risk Life (Term Life)	55.4	51.7	+7.2%
Unit / Asset-Linked Life	71.2	178.4	-60.1%
Accident & Sickness	174.4	112.3	+55.2%
Disability (Health SLT)	42.3	37.3	+13.3%
Total GWP	343.3	379.7	-9.6%

Regular premiums grew +33.6% YoY. The GWP decline reflects a market-driven drop in unit-linked single premiums. Non-life and health now represent 63.1% of total premium volume.

Capital Position

Metric	2025	2024
SCR ratio	152.5%	154.7%
MCR ratio	525.3%	618.6%
Available own funds (€m)	144.8	121.9
Statutory equity (€m)	62.8	55.6

Internal capital target >130% SCR. The 2025 ratio of 152.5% comfortably exceeds both the FMA minimum of 100% and the internal target. No dividends distributed for 2025.

Licensing & Authorisation

Quantum is licensed to offer the following classes of insurance:

Life insurance classes:

- Life insurance
- Unit- and asset-linked life insurance
- Capital redemption operations

Non-Life insurance classes:

- Accident (Class 1)
- Sickness (Class 2)

Under EU/EEA freedom of services, **Quantum** is passported across EU/EEA countries and Switzerland.

Core Product Offering

Group Life, Disability, Sickness & Accident

Term life and group risk solutions for employers and pension schemes.

Absenteeism – Short & Long Term

Products aligned to social security obligations (including Verzuim and Ziektewet).

Biometric Risks for Pension Funds / Schemes

Mortality, morbidity and disability coverage for occupational schemes.

Critical Illness & Funeral Expense

Individual and group coverage for serious illness and end-of-life costs.

Creditor & Income Protection

Payment protection and income replacement for individuals and corporates.

Daily Sickness Benefits (Switzerland)

Launched 2024; growing contribution to non-life premium volume.

Key Markets and Jurisdictions

Quantum operates from Liechtenstein into 16 countries across Europe via an outsourced MGA and broker network. Key markets include:

Market	Notes
Netherlands	Largest market (>50% of GWP). 25+ MGA relationships across term life, sickness, disability and accident; employer/employee related coverages.
Switzerland	Growing market for daily sickness benefits, income protection and life.
Nordics	Group Life, employer/employee related coverages and Unit-linked life insurance (only Sweden).
CEE	Czech Republic, Slovakia, Hungary, Romania and Baltics — term life and accident products.
France	Reinsurance activities towards supplemental health and affinity
Rest of Europe	Germany, Austria, Italy and others via local distribution partners.

Quantum Leben Academy

Established in September 2021, the Quantum Leben Academy is a structured collaboration with students of leading European universities, including **Tilburg University** and **Eindhoven University of Technology**. The programme embeds talented Master's students — primarily in actuarial science, business analytics and operations research — directly into Quantum's actuarial team.

At any time, **8 to 12 student colleagues** are active within the business, contributing to pricing, reserving, risk modelling and product development alongside experienced professionals. Students work on real projects, including Master's theses, bringing fresh analytical perspectives that drive innovation.

University partners	Tilburg University · Eindhoven University of Technology
Students active	8–12 at any time within the actuarial team
Focus areas	Actuarial pricing, reserving, risk modelling, AI & analytics
Talent pipeline	Some graduates join Quantum full-time; all enter the market with strong industry experience

The Academy reflects Quantum's commitment to investing in the next generation of insurance professionals and building long-term technical capability.

Source: Quantum Leben AG SFCR 2025 (submitted 26.06.2026). Audited by KPMG (Liechtenstein) AG. Regulated by FMA Liechtenstein.