

Annex A

Group QRTs

Balance sheet

Company
Reporting period ended
Units

LV= Group
31 December 2016
£000

Form **S.02.01.02**
(Sheet 1)

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	26,370
Pension benefit surplus	R0050	133,633
Property, plant & equipment held for own use	R0060	42,933
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	11,160,647
Property (other than for own use)	R0080	5,114
Holdings in related undertakings, including participations	R0090	142,403
Equities	R0100	872,289
Equities - listed	R0110	817,174
Equities - unlisted	R0120	55,115
Bonds	R0130	6,671,399
Government Bonds	R0140	2,825,967
Corporate Bonds	R0150	3,604,522
Structured notes	R0160	-
Collateralised securities	R0170	240,910
Collective Investments Undertakings	R0180	3,193,948
Derivatives	R0190	178,824
Deposits other than cash equivalents	R0200	96,670
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	2,000,925
Loans and mortgages	R0230	883,561
Loans on policies	R0240	199
Loans and mortgages to individuals	R0250	684,041
Other loans and mortgages	R0260	199,321
Reinsurance recoverables from:	R0270	1,180,566
Non-life and health similar to non-life	R0280	397,994
Non-life excluding health	R0290	397,994
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	223,427
Health similar to life	R0320	82,877
Life excluding health and index-linked and unit-linked	R0330	140,550
Life index-linked and unit-linked	R0340	559,145
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	4,546
Reinsurance receivables	R0370	11,270
Receivables (trade, not insurance)	R0380	35,698
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	175,422
Any other assets, not elsewhere shown	R0420	64,990
Total assets	R0500	15,720,561

Balance sheet

Company
Reporting period ended
Units

LV= Group
31 December 2016
£000

Form **S.02.01.02**
(Sheet 2)

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	1,960,233
Technical provisions – non-life (excluding health)	R0520	1,960,233
TP calculated as a whole	R0530	-
Best Estimate	R0540	1,890,911
Risk margin	R0550	69,322
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	8,970,793
Technical provisions - health (similar to life)	R0610	(25,670)
TP calculated as a whole	R0620	-
Best Estimate	R0630	(14,888)
Risk margin	R0640	(10,782)
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	8,996,463
TP calculated as a whole	R0660	-
Best Estimate	R0670	9,151,420
Risk margin	R0680	(154,957)
Technical provisions – index-linked and unit-linked	R0690	2,517,390
TP calculated as a whole	R0700	-
Best Estimate	R0710	2,515,590
Risk margin	R0720	1,800
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	10,987
Pension benefit obligations	R0760	700
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	72,667
Derivatives	R0790	259,034
Debts owed to credit institutions	R0800	115,859
Financial liabilities other than debts owed to credit institutions	R0810	581
Insurance & intermediaries payables	R0820	65,592
Reinsurance payables	R0830	2,415
Payables (trade, not insurance)	R0840	233,346
Subordinated liabilities	R0850	384,988
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	384,988
Any other liabilities, not elsewhere shown	R0880	10,796
Total liabilities	R0900	14,605,381
Excess of assets over liabilities	R1000	1,115,180

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 1)

Company
Reporting period ended
Units

LV= Group
31 December 2016
£000

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	-	-	-	914,094	283,636	-	269,260	26,467	-
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	-	-	-	194,413	60,421	-	67,076	6,374	-
Net	R0200	-	-	-	719,681	223,215	-	202,184	20,093	-
Premiums earned										
Gross - Direct Business	R0210	-	-	-	875,332	271,538	-	271,154	25,614	-
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	-	-	-	192,274	59,691	-	65,224	6,278	-
Net	R0300	-	-	-	683,058	211,847	-	205,930	19,336	-
Claims incurred										
Gross - Direct Business	R0310	-	-	-	771,929	240,862	-	159,343	14,499	-
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	-	-	-	189,789	59,213	-	30,827	2,898	-
Net	R0400	-	-	-	582,140	181,649	-	128,516	11,601	-
Changes in other technical provisions										
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-
Gross - Non- proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	-	203,339	62,610	-	84,997	8,779	-
Other expenses	R1200									
Total expenses	R1300									

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 2)

Company
Reporting period ended
Units

LV= Group
31 December 2016
£000

		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
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
Premiums written									
Gross - Direct Business	R0110	28,383	61,322	679					1,583,841
Gross - Proportional reinsurance accepted	R0120	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0130				-	-	-	-	-
Reinsurers' share	R0140	5,474	11,828	205	-	-	-	-	345,791
Net	R0200	22,909	49,494	474	-	-	-	-	1,238,050
Premiums earned									
Gross - Direct Business	R0210	28,513	61,537	313					1,534,001
Gross - Proportional reinsurance accepted	R0220	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0230				-	-	-	-	-
Reinsurers' share	R0240	5,654	12,204	94	-	-	-	-	341,419
Net	R0300	22,859	49,333	219	-	-	-	-	1,192,582
Claims incurred									
Gross - Direct Business	R0310	1,981	34,492	400					1,223,506
Gross - Proportional reinsurance accepted	R0320	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0330				-	-	-	-	-
Reinsurers' share	R0340	385	6,720	189	-	-	-	-	290,021
Net	R0400	1,596	27,772	211	-	-	-	-	933,485
Changes in other technical provisions									
Gross - Direct Business	R0410	-	-	-					-
Gross - Proportional reinsurance accepted	R0420	-	-	-					-
Gross - Non- proportional reinsurance accepted	R0430				-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-
Expenses incurred	R0550	3,622	12,422	137	-	-	-	-	375,906
Other expenses	R1200								5,335
Total expenses	R1300								381,241

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 3)

Company **LV= Group**
Reporting period ended **31 December 2016**
Units **£000**

		Line of Business for: life insurance obligations						Life reinsurance obligations		Total
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	
Premiums written										
Gross	R1410	80,836	609,495	185	537,705	-	-	418	21	1,228,660
Reinsurers' share	R1420	33,948	-	3	226,750	-	-	-	-	260,701
Net	R1500	46,888	609,495	182	310,955	-	-	418	21	967,959
Premiums earned										
Gross	R1510	80,836	609,495	185	537,705	-	-	418	21	1,228,660
Reinsurers' share	R1520	33,948	-	3	226,750	-	-	-	-	260,701
Net	R1600	46,888	609,495	182	310,955	-	-	418	21	967,959
Claims incurred										
Gross	R1610	42,482	387,704	1,553	423,244	-	-	266	75	855,324
Reinsurers' share	R1620	26,568	-	-	210,161	-	-	-	-	236,729
Net	R1700	15,914	387,704	1,553	213,083	-	-	266	75	618,595
Changes in other technical provisions										
Gross	R1710	(91,885)	(789,041)	(343,513)	(381,151)	-	-	-	-	(1,605,590)
Reinsurers' share	R1720	(88,731)	(7,532)	-	1,952	-	-	-	-	(94,311)
Net	R1800	(3,154)	(781,509)	(343,513)	(383,103)	-	-	-	-	(1,511,279)
Expenses incurred	R1900	46,644	32,349	21,837	89,679	-	-	-	1	190,510
Other expenses	R2500									29,414
Total expenses	R2600									219,924

Impact of long term guarantees and transitional measures

Form S.22.01.22

Company **LV= Group**
 Reporting period ended **31 December 2016**
 Units **£000**

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	13,448,416	909,821	-	157,062	252,865
Basic own funds	R0020	1,411,353	(868,271)	-	(157,062)	(252,865)
Eligible own funds to meet Solvency Capital Requirement	R0050	1,411,353	(868,271)	-	(157,062)	(252,865)
Solvency Capital Requirement	R0090	1,044,103	1,261	-	18,840	31,378

Own funds

Company **LV= Group**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector						
Ordinary share capital (gross of own shares)	R0010	-	-		-	
Non-available called but not paid in ordinary share capital at group level	R0020	-	-		-	
Share premium account related to ordinary share capital	R0030	-	-		-	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	-	-		-	
Subordinated mutual member accounts	R0050	-		-	-	-
Non-available subordinated mutual member accounts at group level	R0060	-		-	-	-
Surplus funds	R0070	1,116,590	1,116,590			
Non-available surplus funds at group level	R0080	-	-			
Preference shares	R0090	-		-	-	-
Non-available preference shares at group level	R0100	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Non-available share premium account related to preference shares at group level	R0120	-		-	-	-
Reconciliation reserve	R0130	(115,185)	(115,185)			
Subordinated liabilities	R0140	384,988		-	384,988	-
Non-available subordinated liabilities at group level	R0150	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	26,370				26,370
The amount equal to the value of net deferred tax assets not available at the group level	R0170	-				-
Other items approved by supervisory authority as basic own funds not specified above	R0180	-	-	-	-	-
Non available own funds related to other own funds items approved by supervisory authority	R0190	-	-	-	-	-
Minority interests (if not reported as part of a specific own fund item)	R0200	(1,410)	(1,410)	-	-	-
Non-available minority interests at group level	R0210	-	-	-	-	-
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 reserve and do not meet the criteria to be classified as Solvency II own funds	R0220	-	-			
Deductions						
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230	-	-	-	-	
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240	-	-	-	-	-
Deductions for participations where there is non-availability of information (Article 229)	R0250	-	-	-	-	-
Deduction for participations included by using D&A when a combination of methods is used	R0260	-	-	-	-	-
Total of non-available own fund items	R0270	-	-	-	-	-
Total deductions	R0280	-	-	-	-	-
Total basic own funds after deductions	R0290	1,411,353	999,995	-	384,988	26,370

Own funds

Form **S.23.01.22**
(Sheet 2)

Company **LV= Group**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
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	-			-	-
Non available ancillary own funds at group level	R0380	-			-	-
Other ancillary own funds	R0390	-			-	-
Total ancillary own funds	R0400	-			-	-
Own funds of other financial sectors						
Credit Institutions, investment firms, financial institutions, alternative investment fund manager, financial institutions	R0410	-	-	-	-	
Institutions for occupational retirement provision	R0420	-	-	-	-	-
Non regulated entities carrying out financial activities	R0430	-	-	-	-	
Total own funds of other financial sectors	R0440	-	-	-	-	
Own funds when using the D&A, exclusively or in combination of method 1						
Own funds aggregated when using the D&A and combination of method	R0450	-	-	-	-	-
Own funds aggregated when using the D&A and a combination of method net of IGT	R0460	-	-	-	-	-
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	1,411,353	999,995	-	384,988	26,370
Total available own funds to meet the minimum consolidated group SCR	R0530	1,384,983	999,995	-	384,988	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	1,411,353	999,995	-	384,988	26,370
Total-eligible own funds to meet the minimum consolidated group SCR	R0570	1,083,116	999,995	-	83,121	
Minimum consolidated group SCR	R0610	415,605				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	260.61%				
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	1,411,353	999,995	-	384,988	26,370
Group SCR	R0680	1,044,103				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	135.17%				

Own funds

Company **LV= Group**
Reporting period ended **31 December 2016**
Units **£000**

Form S.23.01.22
(Sheet 3)

		Total	Tier 1 - unrestrict ed	Tier 1 - restricted	Tier 2	Tier 3
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	1,115,180				
Own shares (included as assets on the balance sheet)	R0710	-				
Foreseeable dividends, distributions and charges	R0720	-				
Other basic own fund items	R0730	1,141,550				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	88,815				
Other non-available own funds	R0750	-				
Reconciliation reserve before deduction for participations in other financial sector	R0760	(115,185)				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	265,631	-			
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	4,179	-			
Total EPIFP	R0790	269,811	-			

Solvency Capital Requirement - for groups on Standard Formula

Form S.25.01.22

Company **LV= Group**
Reporting period ended **31 December 2016**
Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0080	C0090
Market risk	R0010	1,313,365		2
Counterparty default risk	R0020	45,127		
Life underwriting risk	R0030	449,724	None	2
Health underwriting risk	R0040	88,968	None	2
Non-life underwriting risk	R0050	487,124	None	2
Diversification	R0060	(672,048)		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	1,712,260		

		C0100
Calculation of Solvency Capital Requirement		
Operational risk	R0130	107,102
Loss-absorbing capacity of technical provisions	R0140	(730,399)
Loss-absorbing capacity of deferred taxes	R0150	(46,386)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	1,042,577
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	1,044,103
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	757,001
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	115,382
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	170,194
Diversification effects due to RFF nSCR aggregation for article 304	R0440	-
Minimum consolidated group solvency capital requirement	R0470	415,605
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	1,526
Capital requirement for other financial sectors (Non-insurance capital requirements) - Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	R0510	1,526
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	-
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	-
Capital requirement for non-controlled participation requirements	R0540	-
Capital requirement for residual undertakings	R0550	-
Overall SCR		
SCR for undertakings included via D and A	R0560	-
Solvency capital requirement	R0570	1,044,103

Undertakings in the scope of the group

Company LV= Group
Reporting period ended 31 December 2016
Units £000

Form S.32.01.22

Country	Identification code of the undertaking	Type of code of the ID of the undertaking	Legal name of the undertaking	Type of undertaking	Legal form	Category (mutual/non mutual)	Supervisory Authority	Criteria of influence						Inclusion in the scope of group supervision		Group solvency calculation
								% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
GB	SC/3579650	SPECIFIC	Liverpool Victoria Portfolio Managers Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	LEI/213800RSZO U8QUI2OH34	LEI	Liverpool Victoria Friendly Society Limited	Life insurer	Societies registered under the Friendly Society Acts	Mutual	Prudential Regulation Authority							YES		Method 1: Full consolidation
GB	SC/1702815	SPECIFIC	The LV= Pension Trustee Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/02859374	SPECIFIC	NLC Name No 3. Ltd	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/07984380	SPECIFIC	LV Capital PLC	Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/4332926	SPECIFIC	Liverpool Victoria General Insurance Group Limited	Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC		Non-mutual	Financial Conduct Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/LP010380	SPECIFIC	The Great Victoria Partnership (No 2)	Other		Non-mutual		50%		50%		Significant	50%	YES		Other Method
GB	SC/07273385	SPECIFIC	Wealth Wizard Advisers Limited	Credit institution, investment firm and financial institution		Non-mutual	Financial Conduct Authority	70%	70%	70%		Dominant	70%	YES		Method 1: Full consolidation
GB	SC/9366434	SPECIFIC	LV Repair Services Limited	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation

Liverpool Victoria Friendly Society Limited – Single Group SFCR
Year Ended 31 December 2016

GB	SC/IC24 FCA 188233	SPECIFIC	Threadneedle Investment Funds II ICVC	Credit institution, investment firm and financial institution		Non- mutual	Financial Conduct Authority		100%		Majority owner of assets and liabilities	Dominant	97%	YES		Method 1: Proportional consolidation
GB	SC/194727	SPECIFIC	Frizzell Financial Services Limited	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non- mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/4364241	SPECIFIC	Ayresbrook Limited	Other		Non- mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/3027145	SPECIFIC	Liverpool Victoria Financial Advice Services Limited	Credit institution, investment firm and financial institution		Non- mutual	Financial Conduct Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Proportional consolidation
GB	LEI/213800MC8L 9738TL3C96	LEI	Liverpool Victoria Life Company Limited	Life insurer	Companies limited by shares or by guarantee or unlimited	Non- mutual	Prudential Regulation Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/LP9971	SPECIFIC	Great Victoria Partnership	Other		Non- mutual		50%		50%		Significant	50%	YES		Other Method
GB	SC/899006	SPECIFIC	Liverpool Victoria Trustees Limited	Other		Non- mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/08747294	SPECIFIC	LV Commercial Mortgages Limited	Credit institution, investment firm and financial institution		Non- mutual	Financial Conduct Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Proportional consolidation
GB	SC/02859371	SPECIFIC	NLC Name No 4. Ltd	Other		Non- mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/01951289	SPECIFIC	LV Equity Release Limited	Credit institution, investment firm and financial institution		Non- mutual	Financial Conduct Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Proportional consolidation
GB	SC/02072297	SPECIFIC	Sovereign Unit Trust Managers Ltd	Credit institution, investment firm and financial institution		Non- mutual	Financial Conduct Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Proportional consolidation
GB	SC/04147710	SPECIFIC	Teachers Property Limited	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non- mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/04299742	SPECIFIC	NM Pensions Trustees Limited	Credit institution, investment firm and financial institution		Non- mutual	Financial Conduct Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Proportional consolidation
GB	LEI/213800ERW7 VJQUO8F128	LEI	Liverpool Victoria Insurance Company Limited	Non-life insurer	Companies limited by shares or by guarantee or unlimited	Non- mutual	Prudential Regulation Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation

Liverpool Victoria Friendly Society Limited – Single Group SFCR
Year Ended 31 December 2016

GB	SC/06030782	SPECIFIC	Wealth Wizard Benefits Limited	Credit institution, investment firm and financial institution		Non-mutual	Financial Conduct Authority	70%	70%	70%		Dominant	70%	YES		Method 1: Full consolidation
GB	SC/05216728	SPECIFIC	The Great Victoria Partnership (GP) Limited	Other		Non-mutual		50%		50%		Significant	50%	YES		Other Method
GB	SC/07792855	SPECIFIC	Ockham Corporate Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/432080	SPECIFIC	Liverpool Victoria Banking Services Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/5636081	SPECIFIC	LV Insurance Management Limited	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	LEI/213800M9QMDW48149626	LEI	Liverpool Victoria Protection Ltd	Non-life insurer	Companies limited by shares or by guarantee or unlimited	Non-mutual	Prudential Regulation Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/04330120	SPECIFIC	LV Life Services Limited	Credit institution, investment firm and financial institution		Non-mutual	Financial Conduct Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Proportional consolidation
GB	SC/03401641	SPECIFIC	Teachers Management Services Limited	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/03401636	SPECIFIC	Teachers Financial Services Limited	Credit institution, investment firm and financial institution		Non-mutual	Financial Conduct Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Proportional consolidation
GB	SC/06030781	SPECIFIC	OPAL IFA Limited	Other		Non-mutual		70%	70%	70%		Dominant	70%	YES		Method 1: Full consolidation
GB	SC/5375913	SPECIFIC	The Great Victoria Partnership (GP) (No 2) Limited	Other		Non-mutual		50%		50%		Significant	50%	YES		Other Method
GB	SC/1702816	SPECIFIC	The LV= General Trustee Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/03072540	SPECIFIC	Highway Group Services Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/02859407	SPECIFIC	NLC Name No 5. Ltd	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	LEI/213800IKHCPBZSJDQM53	LEI	Highway Insurance Company Limited	Non-life insurer	Companies limited by shares or by guarantee or unlimited	Non-mutual	Prudential Regulation Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation

Liverpool Victoria Friendly Society Limited – Single Group SFCR
Year Ended 31 December 2016

GB	LEI/213800T3SF8 RQN7YQY23	LEI	Teachers Assurance Company Limited	Non-life insurer	Companies limited by shares or by guarantee or unlimited	Non-mutual	Prudential Regulation Authority	100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/07014133	SPECIFIC	Wealth Wizard Limited	Mixed financial holding company as defined in Article 212 (1)(h) of Directive 2009/138/EC		Non-mutual		70%	70%	70%		Dominant	70%	YES		Method 1: Full consolidation
GB	SC/228983	SPECIFIC	LV Assistance Services Limited	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/02998217	SPECIFIC	Highway Insurance Group Limited	Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/5385912	SPECIFIC	Great Victoria Property (No 2) Limited	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual		50%		50%		Significant	50%	YES		Other Method
GB	SC/05208609	SPECIFIC	The Great Victoria Property Limited	Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/35		Non-mutual		50%		50%		Significant	50%	YES		Other Method
GB	SC/04282996	SPECIFIC	Highway Corporate Capital Ltd	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/03102273	SPECIFIC	NLC Name No 7. Ltd	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/02859376	SPECIFIC	NLC Name No 2. Ltd	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/02859405	SPECIFIC	NLC Name No 1. Ltd	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/3287943	SPECIFIC	Liverpool Victoria Asset Management Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	SC/09651367	SPECIFIC	Ockham Pension Trustee Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation

Annex B

LVFS QRTs

Balance sheet

Form **S.02.01.02**
(Sheet 1)

Company **LVFS**
Reporting period ended **31 December 2016**
Units **£000**

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	133,633
Property, plant & equipment held for own use	R0060	9,194
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	9,411,754
Property (other than for own use)	R0080	5,114
Holdings in related undertakings, including participations	R0090	535,660
Equities	R0100	871,556
Equities - listed	R0110	817,174
Equities - unlisted	R0120	54,382
Bonds	R0130	5,051,666
Government Bonds	R0140	2,436,479
Corporate Bonds	R0150	2,392,469
Structured notes	R0160	-
Collateralised securities	R0170	222,718
Collective Investments Undertakings	R0180	2,732,274
Derivatives	R0190	178,824
Deposits other than cash equivalents	R0200	36,660
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	2,000,925
Loans and mortgages	R0230	883,561
Loans on policies	R0240	199
Loans and mortgages to individuals	R0250	684,041
Other loans and mortgages	R0260	199,321
Reinsurance recoverables from:	R0270	672,886
Non-life and health similar to non-life	R0280	-
Non-life excluding health	R0290	-
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	113,741
Health similar to life	R0320	82,877
Life excluding health and index-linked and unit-linked	R0330	30,864
Life index-linked and unit-linked	R0340	559,145
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	4,264
Reinsurance receivables	R0370	11,248
Receivables (trade, not insurance)	R0380	130,815
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	142,699
Any other assets, not elsewhere shown	R0420	35,090
Total assets	R0500	13,436,069

Balance sheet

Company
Reporting period ended
Units

LVFS
31 December 2016
£000

Form **S.02.01.02**
(Sheet 2)

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	-
Technical provisions – non-life (excluding health)	R0520	-
TP calculated as a whole	R0530	-
Best Estimate	R0540	-
Risk margin	R0550	-
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	8,782,182
Technical provisions - health (similar to life)	R0610	(25,699)
TP calculated as a whole	R0620	-
Best Estimate	R0630	(14,916)
Risk margin	R0640	(10,783)
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	8,807,881
TP calculated as a whole	R0660	-
Best Estimate	R0670	8,984,324
Risk margin	R0680	(176,443)
Technical provisions – index-linked and unit-linked	R0690	2,517,390
TP calculated as a whole	R0700	-
Best Estimate	R0710	2,515,590
Risk margin	R0720	1,800
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	10,736
Pension benefit obligations	R0760	-
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	73,097
Derivatives	R0790	236,390
Debts owed to credit institutions	R0800	115,859
Financial liabilities other than debts owed to credit institutions	R0810	97
Insurance & intermediaries payables	R0820	63,975
Reinsurance payables	R0830	2,375
Payables (trade, not insurance)	R0840	142,575
Subordinated liabilities	R0850	372,921
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	372,921
Any other liabilities, not elsewhere shown	R0880	3,023
Total liabilities	R0900	12,320,620
Excess of assets over liabilities	R1000	1,115,449

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 1)

Company **LVFS**
Reporting period ended **31 December 2016**
Units **£000**

		Line of Business for: life insurance obligations						Life reinsurance obligations		
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	80,836	609,495	184	537,581	-	-	-	-	1,228,096
Reinsurers' share	R1420	33,948	-	3	226,750	-	-	-	-	260,701
Net	R1500	46,888	609,495	181	310,831	-	-	-	-	967,395
Premiums earned										
Gross	R1510	80,836	609,495	184	537,581	-	-	-	-	1,228,096
Reinsurers' share	R1520	33,948	-	3	226,750	-	-	-	-	260,701
Net	R1600	46,888	609,495	181	310,831	-	-	-	-	967,395
Claims incurred										
Gross	R1610	42,483	387,704	1,553	422,130	-	-	-	-	853,870
Reinsurers' share	R1620	26,568	-	-	210,161	-	-	-	-	236,729
Net	R1700	15,915	387,704	1,553	211,969	-	-	-	-	617,141
Changes in other technical provisions										
Gross	R1710	(91,886)	(789,041)	(343,513)	(381,252)	-	-	-	-	(1,605,692)
Reinsurers' share	R1720	(88,731)	(7,532)	-	1,952	-	-	-	-	(94,311)
Net	R1800	(3,155)	(781,509)	(343,513)	(383,204)	-	-	-	-	(1,511,381)
Expenses incurred	R1900	46,644	32,349	21,836	89,627	-	-	-	-	190,456
Other expenses	R2500									29,414
Total expenses	R2600									219,870

Life and Health SLT Technical Provisions

Company

LVFS

Reporting period ended

31 December 2016

Units

£000

Form S.12.01.02
(Sheet 1)

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees					
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150
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 as a whole	R0020	-	-			-			-	-	-
Technical provisions calculated as a sum of BE and RM											
Best Estimate											
Gross Best Estimate	R0030	5,574,640		2,518,707	-		3,852,725	-	-	-	11,946,072
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-		559,145	-		30,863	-	-	-	590,008
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	5,574,640		1,959,562	-		3,821,862	-	-	-	11,356,064
Risk Margin	R0100	119,579	9,395			125,339			-	-	254,313
Amount of the transitional on Technical Provisions											
Technical Provisions calculated as a whole	R0110	-	-			-			-	-	-
Best estimate	R0120	(69,072)		(3,117)	-		(373,970)	-	-	-	(446,159)
Risk margin	R0130	(273,827)	(7,595)			(147,533)			-	-	(428,955)
Technical provisions - total	R0200	5,351,320	2,517,390			3,456,561			-	-	11,325,271

Life and Health SLT Technical Provisions

Company

Reporting period ended

Units

LVFS

31 December 2016

£000

Form S.12.01.02

(Sheet 2)

		Health insurance (direct business)		Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
			Contracts without options and guarantees				Contracts with options or guarantees
		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 as a whole	R0020	-					-
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030		(12,894)	-	-	-	(12,894)
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		82,877	-	-	-	82,877
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		(95,771)	-	-	-	(95,771)
Risk Margin	R0100	21,903					21,903
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110	-			-	-	-
Best estimate	R0120		(2,021)	-	-	-	(2,021)
Risk margin	R0130	(32,686)			-	-	(32,686)
Technical provisions - total	R0200	(25,698)			-	-	(25,698)

Impact of long term guarantees and transitional measures

Form S.22.01.21

Company **LVFS**
 Reporting period ended **31 December 2016**
 Units **£000**

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	11,299,573	909,821	-	157,062	252,865
Basic own funds	R0020	1,399,555	(868,271)	-	(157,062)	(252,865)
Eligible own funds to meet Solvency Capital Requirement	R0050	1,364,879	(867,635)	-	(140,065)	(235,822)
Solvency Capital Requirement	R0090	676,492	1,271	-	33,995	46,996
Eligible own funds to meet Minimum Capital Requirement	R0100	1,060,458	(868,207)	-	(155,363)	(250,515)
Minimum Capital Requirement	R0110	169,123	318	-	8,499	11,749

Own funds

Form **S.23.01.01**
(Sheet 1)

Company **LVFS**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestrict ed	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	-	-		-	
Share premium account related to ordinary share capital	R0030	-	-		-	
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	1,115,449	1,115,449			
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Reconciliation reserve	R0130	(88,815)	(88,815)			
Subordinated liabilities	R0140	372,921		-	372,921	-
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						
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 for participations in financial and credit institutions	R0230	-	-	-	-	
Total basic own funds after deductions	R0290	1,399,555	1,026,634	-	372,921	-
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	-			-	-
Total ancillary own funds	R0400	-			-	-

Own funds

Form S.23.01.01
(Sheet 2)

Company LVFS
Reporting period ended 31 December 2016
Units £000

		Total	Tier 1 - unrestrict ed	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	1,399,555	1,026,634	-	372,921	-
Total available own funds to meet the MCR	R0510	1,399,555	1,026,634	-	372,921	
Total eligible own funds to meet the SCR	R0540	1,364,879	1,026,634	-	338,245	-
Total eligible own funds to meet the MCR	R0550	1,060,458	1,026,634	-	33,824	
SCR	R0580	676,492				
MCR	R0600	169,123				
Ratio of Eligible own funds to SCR	R0620	201.76%				
Ratio of Eligible own funds to MCR	R0640	627.03%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	1,115,449
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	-
Other basic own fund items	R0730	1,115,449
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	88,815
Reconciliation reserve	R0760	(88,815)
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	265,631
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	-
Total Expected profits included in future premiums (EPIFP)	R0790	265,631

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

Company **LVFS**
Reporting period ended **31 December 2016**
Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	1,319,389		2
Counterparty default risk	R0020	22,507		
Life underwriting risk	R0030	446,637	None	2
Health underwriting risk	R0040	91,350	None	2
Non-life underwriting risk	R0050	-	None	2
Diversification	R0060	(348,148)		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	1,531,735		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	49,614
Loss-absorbing capacity of technical provisions	R0140	(848,539)
Loss-absorbing capacity of deferred taxes	R0150	(56,318)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	676,492
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	676,492
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	390,915
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	115,382
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	170,194
Diversification effects due to RFF nSCR aggregation for article 304	R0440	-

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Form S.28.01.01

Company **LVFS**
Reporting period ended **31 December 2016**
Units **£000**

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	-

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
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	-	-
General liability insurance and proportional reinsurance	R0090	-	-
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	-	-

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	83,885

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	3,153,144	
Obligations with profit participation - future discretionary benefits	R0220	2,352,424	
Index-linked and unit-linked insurance obligations	R0230	1,956,445	
Other life (re)insurance and health (re)insurance obligations	R0240	3,350,100	
Total capital at risk for all life (re)insurance obligations	R0250	 	7,853,046

Overall MCR calculation

		C0070
Linear MCR	R0300	83,885
SCR	R0310	676,492
MCR cap	R0320	304,421
MCR floor	R0330	169,123
Combined MCR	R0340	169,123
Absolute floor of the MCR	R0350	3,332
		C0070
Minimum Capital Requirement	R0400	169,123

Annex C

LVLC QRTs

Balance sheet

Company
Reporting period ended
Units

LVLC
31 December 2016
£000

Form **S.02.01.02**
(Sheet 1)

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	18,982
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	-
Equities - listed	R0110	-
Equities - unlisted	R0120	-
Bonds	R0130	16,609
Government Bonds	R0140	15,579
Corporate Bonds	R0150	1,030
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	1,352
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	1,021
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	-
Non-life and health similar to non-life	R0280	-
Non-life excluding health	R0290	-
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-
Health similar to life	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	-
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	-
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	1,916
Any other assets, not elsewhere shown	R0420	66
Total assets	R0500	20,964

Balance sheet

Company **LVLC**
Reporting period ended **31 December 2016**
Units **£000**

Form **S.02.01.02**
(Sheet 2)

		Solvency II value C0010
Liabilities		
Technical provisions – non-life	R0510	-
Technical provisions – non-life (excluding health)	R0520	-
TP calculated as a whole	R0530	-
Best Estimate	R0540	-
Risk margin	R0550	-
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	15,433
Technical provisions - health (similar to life)	R0610	28
TP calculated as a whole	R0620	-
Best Estimate	R0630	28
Risk margin	R0640	-
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	15,405
TP calculated as a whole	R0660	-
Best Estimate	R0670	15,340
Risk margin	R0680	65
Technical provisions – index-linked and unit-linked	R0690	-
TP calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	-
Pension benefit obligations	R0760	-
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	-
Derivatives	R0790	-
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	275
Reinsurance payables	R0830	-
Payables (trade, not insurance)	R0840	107
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	66
Total liabilities	R0900	15,881
Excess of assets over liabilities	R1000	5,083

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 1)

Company **LVLC**
Reporting period ended **31 December 2016**
Units **£000**

		Line of Business for: life insurance obligations						Life reinsurance obligations		
		Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
		C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
Premiums written										
Gross	R1410	-	-	-	125	-	-	418	21	564
Reinsurers' share	R1420	-	-	-	-	-	-	-	-	-
Net	R1500	-	-	-	125	-	-	418	21	564
Premiums earned										
Gross	R1510	-	-	-	125	-	-	418	21	564
Reinsurers' share	R1520	-	-	-	-	-	-	-	-	-
Net	R1600	-	-	-	125	-	-	418	21	564
Claims incurred										
Gross	R1610	-	-	-	1,113	-	-	266	75	1,454
Reinsurers' share	R1620	-	-	-	-	-	-	-	-	-
Net	R1700	-	-	-	1,113	-	-	266	75	1,454
Changes in other technical provisions										
Gross	R1710	-	-	-	102	-	-	-	-	102
Reinsurers' share	R1720	-	-	-	-	-	-	-	-	-
Net	R1800	-	-	-	102	-	-	-	-	102
Expenses incurred	R1900	-	-	-	53	-	-	-	1	54
Other expenses	R2500									-
Total expenses	R2600									54

Life and Health SLT Technical Provisions

Company

LVLC

Reporting period ended

31 December 2016

Units

£000

Form S.12.01.02
(Sheet 1)

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees					
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150
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 as a whole	R0020	-	-			-			-	-	-
Technical provisions calculated as a sum of BE and RM											
Best Estimate											
Gross Best Estimate	R0030	-		-	-		15,141	-	-	199	15,340
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-		-	-		-	-	-	-	-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	-		-	-		15,141	-	-	199	15,340
Risk Margin	R0100	-	-			64			-	1	65
Amount of the transitional on Technical Provisions											
Technical Provisions calculated as a whole	R0110	-	-			-			-	-	-
Best estimate	R0120	-		-	-		-	-	-	-	-
Risk margin	R0130	-	-			-			-	-	-
Technical provisions - total	R0200	-	-			15,205			-	200	15,405

Life and Health SLT Technical Provisions

Company

Reporting period ended

Units

LVLC

31 December 2016

£000

Form S.12.01.02

(Sheet 2)

		Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)
			Contracts without options and guarantees	Contracts with options or guarantees			
		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 as a whole	R0020	-					-
Technical provisions calculated as a sum of BE and RM							
Best Estimate							
Gross Best Estimate	R0030		-	-	-	28	28
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		-	-	-	-	-
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		-	-	-	28	28
Risk Margin	R0100	-					-
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110	-			-	-	-
Best estimate	R0120		-	-	-	-	-
Risk margin	R0130	-			-	-	-
Technical provisions - total	R0200	-			-	28	28

Own funds

Form **S.23.01.01**
(Sheet 1)

Company **LVLC**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestrict- ed	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	100	100		-	
Share premium account related to ordinary share capital	R0030	-	-		-	
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	4,983	4,983			
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						
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 for participations in financial and credit institutions	R0230	-	-	-	-	
Total basic own funds after deductions	R0290	5,083	5,083	-	-	-
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	-			-	-
Total ancillary own funds	R0400	-			-	-

Own funds

Form **S.23.01.01**
(Sheet 2)

Company **LVLC**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestrict ed	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	5,083	5,083	-	-	-
Total available own funds to meet the MCR	R0510	5,083	5,083	-	-	
Total eligible own funds to meet the SCR	R0540	5,083	5,083	-	-	-
Total eligible own funds to meet the MCR	R0550	5,083	5,083	-	-	-
SCR	R0580	431				
MCR	R0600	3,332				
Ratio of Eligible own funds to SCR	R0620	1180.11%				
Ratio of Eligible own funds to MCR	R0640	152.56%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	5,083
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	-
Other basic own fund items	R0730	100
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
Reconciliation reserve	R0760	4,983
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	-
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	-
Total Expected profits included in future premiums (EPIFP)	R0790	-

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

Company **LVLC**
Reporting period ended **31 December 2016**
Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	269	269	2
Counterparty default risk	R0020	124	124	2
Life underwriting risk	R0030	91	None	2
Health underwriting risk	R0040	-	None	2
Non-life underwriting risk	R0050	-	None	2
Diversification	R0060	(122)	(122)	2
Intangible asset risk	R0070	-	-	2
Basic Solvency Capital Requirement	R0100	362	362	2

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	69
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	431
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	431
Other information on SCR		431
Capital requirement for duration-based equity risk sub-module	R0400	-
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	431
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	-

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance activity

Form S.28.01.01

Company **LVLC**
Reporting period ended **31 December 2016**
Units **£000**

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	-

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
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	-	-
General liability insurance and proportional reinsurance	R0090	-	-
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	-	-

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	328

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	
Obligations with profit participation - future discretionary benefits	R0220	-	
Index-linked and unit-linked insurance obligations	R0230	-	
Other life (re)insurance and health (re)insurance obligations	R0240	15,368	
Total capital at risk for all life (re)insurance obligations	R0250	 	7,438

Overall MCR calculation

		C0070
Linear MCR	R0300	328
SCR	R0310	431
MCR cap	R0320	194
MCR floor	R0330	108
Combined MCR	R0340	194
Absolute floor of the MCR	R0350	3,332
		C0070
Minimum Capital Requirement	R0400	3,332

Annex D

LVPL QRTs

Balance sheet

Form **S.02.01.02**
(Sheet 1)

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3,448
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	-
Equities - listed	R0110	-
Equities - unlisted	R0120	-
Bonds	R0130	-
Government Bonds	R0140	-
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	3,448
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	-
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	(2)
Non-life and health similar to non-life	R0280	(2)
Non-life excluding health	R0290	(2)
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-
Health similar to life	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	-
Reinsurance receivables	R0370	22
Receivables (trade, not insurance)	R0380	99
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	10
Any other assets, not elsewhere shown	R0420	27
Total assets	R0500	3,604

Balance sheet

Form **S.02.01.02**
(Sheet 2)

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

		Solvency II value C0010
Liabilities		
Technical provisions – non-life	R0510	(202)
Technical provisions – non-life (excluding health)	R0520	(202)
TP calculated as a whole	R0530	-
Best Estimate	R0540	(526)
Risk margin	R0550	324
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-
Technical provisions - health (similar to life)	R0610	-
TP calculated as a whole	R0620	-
Best Estimate	R0630	-
Risk margin	R0640	-
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	-
TP calculated as a whole	R0660	-
Best Estimate	R0670	-
Risk margin	R0680	-
Technical provisions – index-linked and unit-linked	R0690	-
TP calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	-
Pension benefit obligations	R0760	-
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	-
Derivatives	R0790	-
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	-
Reinsurance payables	R0830	-
Payables (trade, not insurance)	R0840	6
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	-
Total liabilities	R0900	(196)
Excess of assets over liabilities	R1000	3,800

Premiums, claims and expenses by line of business

Form S.05.01.02
(Sheet 1)

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	-	-	-	-	-	-	-	-	-
Net	R0200	-	-	-	-	-	-	-	-	-
Premiums earned										
Gross - Direct Business	R0210	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	-	-	-	-	-	-	-	-	-
Net	R0300	-	-	-	-	-	-	-	-	-
Claims incurred										
Gross - Direct Business	R0310	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	-	-	-	-	-	-	-	-	-
Net	R0400	-	-	-	-	-	-	-	-	-
Changes in other technical provisions										
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-
Gross - Non- proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	-	-	-	-	-	-	-
Other expenses	R1200									
Total expenses	R1300									

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 2)

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

		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
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
Premiums written									
Gross - Direct Business	R0110	-	-	679					679
Gross - Proportional reinsurance accepted	R0120	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0130				-	-	-	-	-
Reinsurers' share	R0140	-	-	205	-	-	-	-	205
Net	R0200	-	-	474	-	-	-	-	474
Premiums earned									
Gross - Direct Business	R0210	-	-	312					312
Gross - Proportional reinsurance accepted	R0220	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0230				-	-	-	-	-
Reinsurers' share	R0240	-	-	94	-	-	-	-	94
Net	R0300	-	-	218	-	-	-	-	218
Claims incurred									
Gross - Direct Business	R0310	-	-	400					400
Gross - Proportional reinsurance accepted	R0320	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0330				-	-	-	-	-
Reinsurers' share	R0340	-	-	189	-	-	-	-	189
Net	R0400	-	-	211	-	-	-	-	211
Changes in other technical provisions									
Gross - Direct Business	R0410	-	-	-					-
Gross - Proportional reinsurance accepted	R0420	-	-	-					-
Gross - Non- proportional reinsurance accepted	R0430				-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	137	-	-	-	-	137
Other expenses	R1200								28
Total expenses	R1300								165

Non-life Technical Provisions

Company

LVPL

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance								
		Medical expense insurance	Income protection insurance	Workers' compensati on 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
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 as a whole	R0050	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	R0060	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-	-	-	-	-
Net Best Estimate of Premium Provisions	R0150	-	-	-	-	-	-	-	-	-
Claims provisions										
Gross	R0160	-	-	-	-	-	-	-	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	-	-	-	-	-
Net Best Estimate of Claims Provisions	R0250	-	-	-	-	-	-	-	-	-
Total Best estimate - gross	R0260	-	-	-	-	-	-	-	-	-
Total Best estimate - net	R0270	-	-	-	-	-	-	-	-	-
Risk margin	R0280	-	-	-	-	-	-	-	-	-
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-
Technical provisions - total										
Technical provisions - total	R0320	-	-	-	-	-	-	-	-	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	-	-	-	-	-	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	-	-	-	-	-	-

Non-life Technical Provisions

Company

LVPL

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	
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 as a whole	R0050	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	R0060	-	-	(717)	-	-	-	-	(717)
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	(85)	-	-	-	-	(85)
Net Best Estimate of Premium Provisions	R0150	-	-	(632)	-	-	-	-	(632)
Claims provisions									
Gross	R0160	-	-	190	-	-	-	-	190
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	83	-	-	-	-	83
Net Best Estimate of Claims Provisions	R0250	-	-	107	-	-	-	-	107
Total Best estimate - gross	R0260	-	-	(526)	-	-	-	-	(526)
Total Best estimate - net	R0270	-	-	(525)	-	-	-	-	(525)
Risk margin	R0280	-	-	324	-	-	-	-	324
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-
Technical provisions - total									
Technical provisions - total	R0320	-	-	(202)	-	-	-	-	(202)
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	(2)	-	-	-	-	(2)
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	(200)	-	-	-	-	(200)

Non-life Insurance Claims Information

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

Form **S.19.01.21**
(Sheet 1)

Total Non-Life Business

Accident year / Underwriting year

Z0010	Accident year
--------------	---------------

Gross Claims Paid (non-cumulative)

(absolute amount)

Year		Development year										In Current year	Sum of years (cumulative)	
		0	1	2	3	4	5	6	7	8	9			10 & +
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110		
Prior	R0100											-	R0100	-
N-9	R0160	-	-	-	-	-	-	-	-	-	-	-	R0160	-
N-8	R0170	-	-	-	-	-	-	-	-	-	-	-	R0170	-
N-7	R0180	-	-	-	-	-	-	-	-	-	-	-	R0180	-
N-6	R0190	-	-	-	-	-	-	-	-	-	-	-	R0190	-
N-5	R0200	-	-	-	-	-	-	-	-	-	-	-	R0200	-
N-4	R0210	-	-	-	-	-	-	-	-	-	-	-	R0210	-
N-3	R0220	-	-	-	-	-	-	-	-	-	-	-	R0220	-
N-2	R0230	-	-	-	-	-	-	-	-	-	-	-	R0230	-
N-1	R0240	1	5										R0240	5
N	R0250	287											R0250	287
	Total												R0260	292

Non-life Insurance Claims Information

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

Total Non-Life Business

Accident year / Underwriting year

Z0010	Accident year
--------------	---------------

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year		Development year											Year end (discounted data)		
		0	1	2	3	4	5	6	7	8	9	10 & +		C0360	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300			
Prior	R0100												-	R0100	-
N-9	R0160	-	-	-	-	-	-	-	-	-	-	-		R0160	-
N-8	R0170	-	-	-	-	-	-	-	-	-	-	-		R0170	-
N-7	R0180	-	-	-	-	-	-	-	-	-	-	-		R0180	-
N-6	R0190	-	-	-	-	-	-	-	-	-	-	-		R0190	-
N-5	R0200	-	-	-	-	-	-	-	-	-	-	-		R0200	-
N-4	R0210	-	-	-	-	-	-	-	-	-	-	-		R0210	-
N-3	R0220	-	-	-	-	-	-	-	-	-	-	-		R0220	-
N-2	R0230	-	-	-	-	-	-	-	-	-	-	-		R0230	-
N-1	R0240	-	-	-	-	-	-	-	-	-	-	-		R0240	-
N	R0250	191												R0250	190
Total													R0260	190	

Own funds

Form **S.23.01.01**
(Sheet 1)

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestrict ed	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	1,000	1,000		-	
Share premium account related to ordinary share capital	R0030	-	-		-	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	4,000	4,000		-	
Subordinated mutual member accounts	R0050	-		-	-	-
Surplus funds	R0070	-	-			
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Reconciliation reserve	R0130	(1,200)	(1,200)			
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						
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 for participations in financial and credit institutions	R0230	-	-	-	-	
Total basic own funds after deductions	R0290	3,800	3,800	-	-	-
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	-			-	-
Total ancillary own funds	R0400	-			-	-

Own funds

Form **S.23.01.01**
(Sheet 2)

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestrict- ed	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	3,800	3,800	-	-	-
Total available own funds to meet the MCR	R0510	3,800	3,800	-	-	
Total eligible own funds to meet the SCR	R0540	3,800	3,800	-	-	-
Total eligible own funds to meet the MCR	R0550	3,800	3,800	-	-	-
SCR	R0580	1,175				
MCR	R0600	2,251				
Ratio of Eligible own funds to SCR	R0620	323.45%				
Ratio of Eligible own funds to MCR	R0640	168.81%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	3,800
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	-
Other basic own fund items	R0730	5,000
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-
Reconciliation reserve	R0760	(1,200)
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	-
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	525
Total Expected profits included in future premiums (EPIFP)	R0790	525

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	404		2
Counterparty default risk	R0020	1		
Life underwriting risk	R0030	-	None	2
Health underwriting risk	R0040	-	None	2
Non-life underwriting risk	R0050	992	None	2
Diversification	R0060	(236)		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	1,161		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	14
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	1,175
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	1,175
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	1,175
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	-

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance

Form S.28.01.01

Company **LVPL**
Reporting period ended **31 December 2016**
Units **£000**

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	27

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
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	-	-
General liability insurance and proportional reinsurance	R0090	-	-
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	-	218
Non-proportional health reinsurance	R0140	-	-
Non-proportional casualty reinsurance	R0150	-	-
Non-proportional marine, aviation and transport reinsurance	R0160	-	-
Non-proportional property reinsurance	R0170	-	-

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	-

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	-
Obligations with profit participation - future discretionary benefits	R0220	-	-
Index-linked and unit-linked insurance obligations	R0230	-	-
Other life (re)insurance and health (re)insurance obligations	R0240	-	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-

Overall MCR calculation

		C0070
Linear MCR	R0300	27
SCR	R0310	1,175
MCR cap	R0320	529
MCR floor	R0330	294
Combined MCR	R0340	294
Absolute floor of the MCR	R0350	2,251
		C0070
Minimum Capital Requirement	R0400	2,251

Annex E

LVIC QRTs

Balance sheet

Company
Reporting period ended
Units

LVIC
31 December 2016
£000

Form **S.02.01.02**
(Sheet 1)

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	14,116
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1,581,428
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	208,242
Equities	R0100	733
Equities - listed	R0110	-
Equities - unlisted	R0120	733
Bonds	R0130	1,065,180
Government Bonds	R0140	247,193
Corporate Bonds	R0150	805,979
Structured notes	R0160	-
Collateralised securities	R0170	12,008
Collective Investments Undertakings	R0180	269,383
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	37,890
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	281,071
Non-life and health similar to non-life	R0280	253,961
Non-life excluding health	R0290	253,961
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	27,110
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	27,110
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	-
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	48,627
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	9,362
Any other assets, not elsewhere shown	R0420	25,503
Total assets	R0500	1,960,107

Balance sheet

Company **LVIC**
Reporting period ended **31 December 2016**
Units **£000**

Form **S.02.01.02**
(Sheet 2)

		Solvency II value
Liabilities		C0010
Technical provisions – non-life	R0510	1,376,834
Technical provisions – non-life (excluding health)	R0520	1,376,834
TP calculated as a whole	R0530	-
Best Estimate	R0540	1,328,357
Risk margin	R0550	48,477
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	57,438
Technical provisions - health (similar to life)	R0610	-
TP calculated as a whole	R0620	-
Best Estimate	R0630	-
Risk margin	R0640	-
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	57,438
TP calculated as a whole	R0660	-
Best Estimate	R0670	44,975
Risk margin	R0680	12,463
Technical provisions – index-linked and unit-linked	R0690	-
TP calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	-
Pension benefit obligations	R0760	-
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	-
Derivatives	R0790	15,244
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	1,274
Reinsurance payables	R0830	-
Payables (trade, not insurance)	R0840	49,221
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	-
Total liabilities	R0900	1,500,011
Excess of assets over liabilities	R1000	460,096

Premiums, claims and expenses by line of business

Form S.05.01.02
(Sheet 1)

Company LVIC
Reporting period ended 31 December 2016
Units £000

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	-	-	-	626,189	215,433	-	263,405	23,989	-
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	-	-	-	134,077	46,128	-	65,896	5,855	-
Net	R0200	-	-	-	492,112	169,305	-	197,509	18,134	-
Premiums earned										
Gross - Direct Business	R0210	-	-	-	598,976	206,071	-	263,880	23,236	-
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	-	-	-	131,996	45,412	-	63,958	5,760	-
Net	R0300	-	-	-	466,980	160,659	-	199,922	17,476	-
Claims incurred										
Gross - Direct Business	R0310	-	-	-	541,292	186,226	-	154,456	12,515	-
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	-	-	-	133,027	45,766	-	29,928	2,409	-
Net	R0400	-	-	-	408,265	140,460	-	124,528	10,106	-
Changes in other technical provisions										
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-
Gross - Non- proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	-	134,773	46,367	-	82,576	8,189	-
Other expenses	R1200									
Total expenses	R1300									

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 2)

Company **LVIC**
Reporting period ended **31 December 2016**
Units **£000**

		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
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
Premiums written									
Gross - Direct Business	R0110	28,383	61,322	-					1,218,721
Gross - Proportional reinsurance accepted	R0120	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0130				-	-	-	-	-
Reinsurers' share	R0140	5,474	11,828	-	-	-	-	-	269,258
Net	R0200	22,909	49,494	-	-	-	-	-	949,463
Premiums earned									
Gross - Direct Business	R0210	28,513	61,538	-					1,182,214
Gross - Proportional reinsurance accepted	R0220	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0230				-	-	-	-	-
Reinsurers' share	R0240	5,654	12,204	-	-	-	-	-	264,984
Net	R0300	22,859	49,334	-	-	-	-	-	917,230
Claims incurred									
Gross - Direct Business	R0310	1,981	34,492	-					930,962
Gross - Proportional reinsurance accepted	R0320	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0330				-	-	-	-	-
Reinsurers' share	R0340	386	6,720	-	-	-	-	-	218,236
Net	R0400	1,595	27,772	-	-	-	-	-	712,726
Changes in other technical provisions									
Gross - Direct Business	R0410	-	-	-					-
Gross - Proportional reinsurance accepted	R0420	-	-	-					-
Gross - Non- proportional reinsurance accepted	R0430				-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-
Expenses incurred	R0550	3,623	12,423	-	-	-	-	-	287,951
Other expenses	R1200								3,704
Total expenses	R1300								291,655

Life and Health SLT Technical Provisions

Company

LVIC

Reporting period ended

31 December 2016

Units

£000

Form S.12.01.02
(Sheet 1)

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)
			C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060			
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 as a whole	R0020	-	-			-		-	-	-
Technical provisions calculated as a sum of BE and RM										
Best Estimate										
Gross Best Estimate	R0030	-		-	-	-	-	44,974	-	44,974
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-		-	-	-	-	27,110	-	27,110
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	-		-	-	-	-	17,864	-	17,864
Risk Margin	R0100	-	-			-		12,463	-	12,463
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0110	-	-			-		-	-	-
Best estimate	R0120	-		-	-	-	-	-	-	-
Risk margin	R0130	-	-			-		-	-	-
Technical provisions - total	R0200	-	-			-		57,438	-	57,438

Non-life Technical Provisions

Company

LVIC

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance								
		Medical expense insurance	Income protection insurance	Workers' compensati on 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
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 as a whole	R0050	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	R0060	-	-	-	162,238	61,674	-	67,134	8,998	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	(4,112)	989	-	(9,900)	(419)	-
Net Best Estimate of Premium Provisions	R0150	-	-	-	166,350	60,684	-	77,034	9,416	-
Claims provisions										
Gross	R0160	-	-	-	892,902	(24,147)	-	91,804	54,862	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	240,872	(4,829)	-	18,360	10,972	-
Net Best Estimate of Claims Provisions	R0250	-	-	-	652,030	(19,318)	-	73,444	43,890	-
Total Best estimate - gross	R0260	-	-	-	1,055,140	37,527	-	158,938	63,860	-
Total Best estimate - net	R0270	-	-	-	818,380	41,367	-	150,479	53,307	-
Risk margin	R0280	-	-	-	39,339	1,598	-	4,255	2,664	-
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-

Non-life Technical Provisions

Company

LVIC

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance								
		Medical expense insurance	Income protection insurance	Workers' compensation 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions - total										
Technical provisions - total	R0320	-	-	-	1,094,478	39,125	-	163,194	66,523	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	236,760	(3,840)	-	8,459	10,553	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	857,718	42,965	-	154,734	55,970	-

Non-life Technical Provisions

Company

Reporting period ended

Units

LVIC

31 December 2016

£000

Form S.17.01.02

(Sheet 3)

		Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	
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 as a whole	R0050	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM									
Best estimate									
Premium provisions									
Gross	R0060	(3,457)	7,921	-	-	-	-	-	304,508
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	132	210	-	-	-	-	-	(13,100)
Net Best Estimate of Premium Provisions	R0150	(3,589)	7,711	-	-	-	-	-	317,607
Claims provisions									
Gross	R0160	2,047	6,380	-	-	-	-	-	1,023,849
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	409	1,276	-	-	-	-	-	267,060
Net Best Estimate of Claims Provisions	R0250	1,638	5,104	-	-	-	-	-	756,789
Total Best estimate - gross	R0260	(1,409)	14,301	-	-	-	-	-	1,328,356
Total Best estimate - net	R0270	(1,951)	12,815	-	-	-	-	-	1,074,396
Risk margin	R0280	216	405	-	-	-	-	-	48,477
Amount of the transitional on Technical Provisions									
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-

Non-life Technical Provisions

Company

Reporting period ended

Units

LVIC

31 December 2016

£000

Form S.17.01.02

(Sheet 4)

		Direct business and accepted proportional reinsurance			Accepted non-proportional reinsurance				Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Non-proportional health reinsurance	Non-proportional casualty reinsurance	Non-proportional marine, aviation and transport reinsurance	Non-proportional property reinsurance	
		C0110	C0120	C0130	C0140	C0150	C0160	C0170	
Technical provisions - total									
Technical provisions - total	R0320	(1,193)	14,707	-	-	-	-	-	1,376,834
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	542	1,486	-	-	-	-	-	253,960
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	(1,735)	13,220	-	-	-	-	-	1,122,873

Non-life Insurance Claims Information

Company **LVIC**
Reporting period ended **31 December 2016**
Units **£000**

Form S.19.01.21
(Sheet 1)

Total Non-Life Business

Accident year / Underwriting year

Z0010	Accident year
--------------	---------------

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year											In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9	10 & +				
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0170	C0180		
Prior	R0100											1,256,390	R0100	503	1,256,391
N-9	R0160	161,519	73,857	17,587	10,400	7,228	4,853	2,635	2,151	141	33		R0160	33	280,403
N-8	R0170	147,435	69,787	18,220	9,745	9,582	6,544	1,110	948	54			R0170	54	263,425
N-7	R0180	179,843	93,493	23,105	15,499	11,333	15,209	2,056	(147)				R0180	(147)	340,390
N-6	R0190	243,594	164,567	43,119	29,910	19,454	8,186	3,686					R0190	3,686	512,517
N-5	R0200	292,709	157,766	55,154	33,474	21,281	20,822						R0200	20,822	581,206
N-4	R0210	352,473	205,606	61,075	40,166	25,371							R0210	25,371	684,690
N-3	R0220	368,618	185,617	48,008	42,972								R0220	42,972	645,216
N-2	R0230	393,518	159,045	51,651									R0230	51,651	604,214
N-1	R0240	384,467	190,524										R0240	190,524	574,991
N	R0250	426,320											R0250	426,320	426,320
												Total	R0260	761,789	6,169,759

Non-life Insurance Claims Information

Company **LVIC**
Reporting period ended **31 December 2016**
Units **£000**

Total Non-Life Business

Accident year / Underwriting year

Z0010	Accident year
--------------	---------------

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year		Development year											Year end (discounted data)	
		0	1	2	3	4	5	6	7	8	9	10 & +		
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360	
Prior	R0100											1,756	R0100	1,752
N-9	R0160	-	-	-	-	-	-	-	-	-	767		R0160	767
N-8	R0170	-	-	-	-	-	-	-	-	935			R0170	933
N-7	R0180	-	-	-	-	-	-	-	1,624				R0180	1,619
N-6	R0190	-	-	-	-	-	-	6,030					R0190	5,909
N-5	R0200	-	-	-	-	-	25,503						R0200	23,685
N-4	R0210	-	-	-	-	25,477							R0210	25,204
N-3	R0220	-	-	-	117,422								R0220	111,361
N-2	R0230	-	-	180,714									R0230	174,325
N-1	R0240	-	253,540										R0240	240,796
N	R0250	449,014											R0250	437,504
												Total	R0260	1,023,854

Own funds

Company

LVIC

Reporting period ended

31 December 2016

Units

£000

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	344,908	344,908		-	
Share premium account related to ordinary share capital	R0030	-	-		-	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	137,164	137,164		-	
Subordinated mutual member accounts	R0050	-		-	-	-
Surplus funds	R0070	-	-			
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Reconciliation reserve	R0130	(36,092)	(36,092)			
Subordinated liabilities	R0140	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	14,116				14,116
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						
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 for participations in financial and credit institutions	R0230	-	-	-	-	
Total basic own funds after deductions	R0290	460,096	445,980	-	-	14,116
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	-			-	-
Total ancillary own funds	R0400	-			-	-

Own funds

Company **LVIC**
Reporting period ended **31 December 2016**
Units **£000**

Form S.23.01.01
(Sheet 2)

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	460,096	445,980	-	-	14,116
Total available own funds to meet the MCR	R0510	445,980	445,980	-	-	
Total eligible own funds to meet the SCR	R0540	460,096	445,980	-	-	14,116
Total eligible own funds to meet the MCR	R0550	445,980	445,980	-	-	
SCR	R0580	427,333				
MCR	R0600	176,927				
Ratio of Eligible own funds to SCR	R0620	107.67%				
Ratio of Eligible own funds to MCR	R0640	252.07%				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	460,096	
Own shares (held directly and indirectly)	R0710	-	
Foreseeable dividends, distributions and charges	R0720	-	
Other basic own fund items	R0730	496,188	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-	
Reconciliation reserve	R0760	(36,092)	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life business	R0770	-	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	2,155	
Total Expected profits included in future premiums (EPIFP)	R0790	2,155	

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

Company **LVIC**
Reporting period ended **31 December 2016**
Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	89,848		
Counterparty default risk	R0020	14,068		
Life underwriting risk	R0030	2,314	None	None
Health underwriting risk	R0040	-	None	None
Non-life underwriting risk	R0050	347,104	None	None
Diversification	R0060	(66,054)		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	387,280		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	40,053
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	427,333
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	427,333
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	-
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	-

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance

Form S.28.01.01

Company **LVIC**
Reporting period ended **31 December 2016**
Units **£000**

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	176,552

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
Income protection insurance and proportional reinsurance	R0030	-	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	818,380	492,117
Other motor insurance and proportional reinsurance	R0060	41,367	169,308
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	150,479	197,553
General liability insurance and proportional reinsurance	R0090	53,307	18,136
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	-	22,909
Assistance and proportional reinsurance	R0120	12,815	49,494
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	-	-

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	375

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	-
Obligations with profit participation - future discretionary benefits	R0220	-	-
Index-linked and unit-linked insurance obligations	R0230	-	-
Other life (re)insurance and health (re)insurance obligations	R0240	17,864	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-

Overall MCR calculation

		C0070
Linear MCR	R0300	176,927
SCR	R0310	427,333
MCR cap	R0320	192,300
MCR floor	R0330	106,833
Combined MCR	R0340	176,927
Absolute floor of the MCR	R0350	3,332
		C0070
Minimum Capital Requirement	R0400	176,927

Annex F

HICO QRTs

Balance sheet

Form **S.02.01.02**
(Sheet 1)

Company **HICO**
Reporting period ended **31 December 2016**
Units **£000**

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	12,254
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	716,657
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	-
Equities - listed	R0110	-
Equities - unlisted	R0120	-
Bonds	R0130	537,942
Government Bonds	R0140	126,715
Corporate Bonds	R0150	405,044
Structured notes	R0160	-
Collateralised securities	R0170	6,183
Collective Investments Undertakings	R0180	160,576
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	18,139
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	226,389
Non-life and health similar to non-life	R0280	143,812
Non-life excluding health	R0290	143,812
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	82,577
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	82,577
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	-
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	676
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	12,127
Any other assets, not elsewhere shown	R0420	856
Total assets	R0500	968,959

Balance sheet

Company
Reporting period ended
Units

HICO
31 December 2016
£000

Form **S.02.01.02**
(Sheet 2)

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	581,611
Technical provisions – non-life (excluding health)	R0520	581,611
TP calculated as a whole	R0530	-
Best Estimate	R0540	561,517
Risk margin	R0550	20,094
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	115,739
Technical provisions - health (similar to life)	R0610	-
TP calculated as a whole	R0620	-
Best Estimate	R0630	-
Risk margin	R0640	-
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	115,739
TP calculated as a whole	R0660	-
Best Estimate	R0670	106,782
Risk margin	R0680	8,957
Technical provisions – index-linked and unit-linked	R0690	-
TP calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	-
Pension benefit obligations	R0760	-
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	-
Derivatives	R0790	7,400
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	68
Reinsurance payables	R0830	40
Payables (trade, not insurance)	R0840	22,454
Subordinated liabilities	R0850	12,067
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	12,067
Any other liabilities, not elsewhere shown	R0880	(1,137)
Total liabilities	R0900	738,242
Excess of assets over liabilities	R1000	230,717

Premiums, claims and expenses by line of business

Form S.05.01.02
(Sheet 1)

Company HICO
Reporting period ended 31 December 2016
Units £000

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	-	-	-	287,905	68,203	-	4,135	2,477	-
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	-	-	-	60,336	14,293	-	866	519	-
Net	R0200	-	-	-	227,569	53,910	-	3,269	1,958	-
Premiums earned										
Gross - Direct Business	R0210	-	-	-	276,355	65,467	-	3,969	2,378	-
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	-	-	-	60,278	14,279	-	866	519	-
Net	R0300	-	-	-	216,077	51,188	-	3,103	1,859	-
Claims incurred										
Gross - Direct Business	R0310	-	-	-	230,637	54,636	-	3,312	1,984	-
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	-	-	-	56,762	13,447	-	815	488	-
Net	R0400	-	-	-	173,875	41,189	-	2,497	1,496	-
Changes in other technical provisions										
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-
Gross - Non- proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	-	68,565	16,243	-	985	590	-
Other expenses	R1200									
Total expenses	R1300									

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 2)

Company **HICO**
Reporting period ended **31 December 2016**
Units **£000**

		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
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
Premiums written									
Gross - Direct Business	R0110	-	-	-					362,720
Gross - Proportional reinsurance accepted	R0120	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0130				-	-	-	-	-
Reinsurers' share	R0140	-	-	-	-	-	-	-	76,014
Net	R0200	-	-	-	-	-	-	-	286,706
Premiums earned									
Gross - Direct Business	R0210	-	-	-					348,169
Gross - Proportional reinsurance accepted	R0220	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0230				-	-	-	-	-
Reinsurers' share	R0240	-	-	-	-	-	-	-	75,942
Net	R0300	-	-	-	-	-	-	-	272,227
Claims incurred									
Gross - Direct Business	R0310	-	-	-					290,569
Gross - Proportional reinsurance accepted	R0320	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0330				-	-	-	-	-
Reinsurers' share	R0340	-	-	-	-	-	-	-	71,512
Net	R0400	-	-	-	-	-	-	-	219,057
Changes in other technical provisions									
Gross - Direct Business	R0410	-	-	-					-
Gross - Proportional reinsurance accepted	R0420	-	-	-					-
Gross - Non- proportional reinsurance accepted	R0430				-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	-	-	-	-	-	86,383
Other expenses	R1200								1,603
Total expenses	R1300								87,986

Life and Health SLT Technical Provisions

Company

HICO

Reporting period ended

31 December 2016

Units

£000

Form S.12.01.02
(Sheet 1)

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities stemming from non-life insurance contracts and relating to insurance obligation other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, incl. Unit-Linked)	
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees					
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150
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 as a whole	R0020	-	-			-			-	-	-
Technical provisions calculated as a sum of BE and RM											
Best Estimate											
Gross Best Estimate	R0030	-		-	-		-	-	106,782	-	106,782
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-		-	-		-	-	82,577	-	82,577
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	-		-	-		-	-	24,205	-	24,205
Risk Margin	R0100	-	-			-			8,957	-	8,957
Amount of the transitional on Technical Provisions											
Technical Provisions calculated as a whole	R0110	-	-			-			-	-	-
Best estimate	R0120	-		-	-		-	-	-	-	-
Risk margin	R0130	-	-			-			-	-	-
Technical provisions - total	R0200	-	-			-			115,739	-	115,739

Non-life Technical Provisions

Company

HICO

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance								
		Medical expense insurance	Income protection insurance	Workers' compensati on 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
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 as a whole	R0050	-	-	-	-	-	-	-	-	-
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	R0060	-	-	-	89,933	25,630	-	782	476	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	(1,687)	274	-	(138)	(32)	-
Net Best Estimate of Premium Provisions	R0150	-	-	-	91,620	25,357	-	920	508	-
Claims provisions										
Gross	R0160	-	-	-	437,551	3,391	-	2,839	914	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	143,966	678	-	568	183	-
Net Best Estimate of Claims Provisions	R0250	-	-	-	293,585	2,713	-	2,271	731	-
Total Best estimate - gross	R0260	-	-	-	527,484	29,022	-	3,620	1,390	-
Total Best estimate - net	R0270	-	-	-	385,205	28,070	-	3,191	1,240	-
Risk margin	R0280	-	-	-	19,440	344	-	252	57	-
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0290	-	-	-	-	-	-	-	-	-
Best estimate	R0300	-	-	-	-	-	-	-	-	-
Risk margin	R0310	-	-	-	-	-	-	-	-	-

Non-life Technical Provisions

Company
Reporting period ended
Units

HICO
31 December 2016
£000

Form S.17.01.02
(Sheet 2)

		Direct business and accepted proportional reinsurance								
		Medical expense insurance	Income protection insurance	Workers' compensation 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions - total										
Technical provisions - total	R0320	-	-	-	546,924	29,366	-	3,873	1,447	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	142,279	952	-	429	151	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	404,645	28,414	-	3,443	1,297	-

Non-life Technical Provisions

S.17.01.02

Company

HICO

(Sheet 3)

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance			Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	
		C0110	C0120	C0130	
Technical provisions calculated as a sum of BE and RM					
Best estimate					
Premium provisions					
Gross	R0060	-	-	-	116,822
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	(1,583)
Net Best Estimate of Premium Provisions	R0150	-	-	-	118,405
Claims provisions					
Gross	R0160	-	-	-	444,695
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	145,395
Net Best Estimate of Claims Provisions	R0250	-	-	-	299,300
Total Best estimate - gross	R0260	-	-	-	561,517
Total Best estimate - net	R0270	-	-	-	417,705
Risk margin	R0280	-	-	-	20,094
Amount of the transitional on Technical Provisions					

Non-life Technical Provisions

S.17.01.02

Company

HICO

(Sheet 4)

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance			Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	
		C0110	C0120	C0130	
Technical provisions - total					
Technical provisions - total	R0320	-	-	-	581,611
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	143,812
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	437,799

Non-life Insurance Claims Information

Company **HICO**
Reporting period ended **31 December 2016**
Units **£000**

Form **S.19.01.21**
(Sheet 1)

Total Non-Life Business

Accident year / Underwriting year

Z0010	Accident year
--------------	---------------

Gross Claims Paid (non-cumulative)
(absolute amount)

Year	Development year											In Current year	Sum of years (cumulative)		
	0	1	2	3	4	5	6	7	8	9	10 & +				
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110			C0170	C0180
Prior	R0100											721,102	R0100	1,521	721,107
N-9	R0160	85,931	49,811	16,775	16,304	11,286	7,109	1,482	660	131	1,415		R0160	1,415	190,903
N-8	R0170	85,587	51,071	21,913	13,775	8,355	7,811	2,779	490	136			R0170	136	191,915
N-7	R0180	86,776	64,243	23,779	25,736	10,689	21,392	3,998	1,312				R0180	1,312	237,924
N-6	R0190	103,425	76,178	32,177	26,055	18,306	6,718	2,555					R0190	2,555	265,413
N-5	R0200	106,509	77,348	31,086	24,682	18,983	3,255						R0200	3,255	261,862
N-4	R0210	88,460	68,058	26,277	22,337	15,400							R0210	15,400	220,532
N-3	R0220	82,877	54,559	17,439	12,423								R0220	12,423	167,299
N-2	R0230	86,545	49,808	16,325									R0230	16,325	152,679
N-1	R0240	91,685	52,174										R0240	52,174	143,859
N	R0250	103,949											R0250	103,949	103,949
												Total	R0260	210,467	2,657,439

Non-life Insurance Claims Information

Company **HICO**
Reporting period ended **31 December 2016**
Units **£000**

Form S.19.01.21
(Sheet 2)

Total Non-Life Business

Accident year / Underwriting year

Z0010	Accident year
--------------	---------------

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year		Development year										Year end (discounted data)		
		0	1	2	3	4	5	6	7	8	9		10 & +	
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360	
Prior	R0100											17,411	R0100	16,515
N-9	R0160	-	-	-	-	-	-	-	-	-	334		R0160	334
N-8	R0170	-	-	-	-	-	-	-	-	319			R0170	319
N-7	R0180	-	-	-	-	-	-	-	210				R0180	209
N-6	R0190	-	-	-	-	-	-	22,016					R0190	20,772
N-5	R0200	-	-	-	-	-	2,198						R0200	2,189
N-4	R0210	-	-	-	-	43,674							R0210	36,142
N-3	R0220	-	-	-	49,233								R0220	45,797
N-2	R0230	-	-	43,289									R0230	42,718
N-1	R0240	-	113,649										R0240	107,039
N	R0250	176,547											R0250	172,660
												Total	R0260	444,695

Own funds

Company **HICO**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	75,000	75,000		-	
Share premium account related to ordinary share capital	R0030	-	-		-	
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	150,000	150,000		-	
Subordinated mutual member accounts	R0050	-		-	-	-
Surplus funds	R0070	-	-			
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Reconciliation reserve	R0130	(6,537)	(6,537)			
Subordinated liabilities	R0140	12,067		-	12,067	-
An amount equal to the value of net deferred tax assets	R0160	12,254				12,254
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						
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 for participations in financial and credit institutions	R0230	-	-	-	-	
Total basic own funds after deductions	R0290	242,784	218,463	-	12,067	12,254
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	-			-	-
Total ancillary own funds	R0400	-			-	-

Own funds

Company **HICO**
Reporting period ended **31 December 2016**
Units **£000**

Form S.23.01.01
(Sheet 2)

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	242,784	218,463	-	12,067	12,254
Total available own funds to meet the MCR	R0510	230,530	218,463	-	12,067	
Total eligible own funds to meet the SCR	R0540	242,784	218,463	-	12,067	12,254
Total eligible own funds to meet the MCR	R0550	230,530	218,463	-	12,067	
SCR	R0580	160,376				
MCR	R0600	61,720				
Ratio of Eligible own funds to SCR	R0620	151.38%				
Ratio of Eligible own funds to MCR	R0640	373.51%				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	230,717	
Own shares (held directly and indirectly)	R0710	-	
Foreseeable dividends, distributions and charges	R0720	-	
Other basic own fund items	R0730	237,254	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-	
Reconciliation reserve	R0760	(6,537)	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life business	R0770	-	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	1,500	
Total Expected profits included in future premiums (EPIFP)	R0790	1,500	

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

Company **HICO**
Reporting period ended **31 December 2016**
Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	27,656		
Counterparty default risk	R0020	9,862		
Life underwriting risk	R0030	2,313	None	None
Health underwriting risk	R0040	-	None	None
Non-life underwriting risk	R0050	127,999	None	None
Diversification	R0060	(24,780)		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	143,050		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	17,326
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	160,376
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	160,376
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	-
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	-

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance

Form S.28.01.01

Company **HICO**
Reporting period ended **31 December 2016**
Units **£000**

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	61,212

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
Income protection insurance and proportional reinsurance	R0030	-	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	385,205	227,570
Other motor insurance and proportional reinsurance	R0060	28,070	53,910
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	3,191	3,268
General liability insurance and proportional reinsurance	R0090	1,240	1,958
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	-	-

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	508

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	-
Obligations with profit participation - future discretionary benefits	R0220	-	-
Index-linked and unit-linked insurance obligations	R0230	-	-
Other life (re)insurance and health (re)insurance obligations	R0240	24,205	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-

Overall MCR calculation

		C0070
Linear MCR	R0300	61,720
SCR	R0310	160,376
MCR cap	R0320	72,169
MCR floor	R0330	40,094
Combined MCR	R0340	61,720
Absolute floor of the MCR	R0350	3,332
		C0070
Minimum Capital Requirement	R0400	61,720

Annex G

TAC QRTs

Balance sheet

Form **S.02.01.02**
(Sheet 1)

Company
Reporting period ended
Units

TAC
31 December 2016
£000

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	-
Property, plant & equipment held for own use	R0060	-
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	11,870
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	-
Equities - listed	R0110	-
Equities - unlisted	R0120	-
Bonds	R0130	-
Government Bonds	R0140	-
Corporate Bonds	R0150	-
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	8,910
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	2,960
Other investments	R0210	-
Assets held for index-linked and unit-linked contracts	R0220	-
Loans and mortgages	R0230	-
Loans on policies	R0240	-
Loans and mortgages to individuals	R0250	-
Other loans and mortgages	R0260	-
Reinsurance recoverables from:	R0270	224
Non-life and health similar to non-life	R0280	224
Non-life excluding health	R0290	224
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	-
Health similar to life	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	290
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	21
Own shares (held directly)	R0390	-
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	-
Cash and cash equivalents	R0410	1,163
Any other assets, not elsewhere shown	R0420	9
Total assets	R0500	13,577

Balance sheet

Company
Reporting period ended
Units

TAC
31 December 2016
£000

Form **S.02.01.02**
(Sheet 2)

		Solvency II value C0010
Liabilities		
Technical provisions – non-life	R0510	1,991
Technical provisions – non-life (excluding health)	R0520	1,991
TP calculated as a whole	R0530	-
Best Estimate	R0540	1,565
Risk margin	R0550	426
Technical provisions - health (similar to non-life)	R0560	-
TP calculated as a whole	R0570	-
Best Estimate	R0580	-
Risk margin	R0590	-
Technical provisions - life (excluding index-linked and unit-linked)	R0600	-
Technical provisions - health (similar to life)	R0610	-
TP calculated as a whole	R0620	-
Best Estimate	R0630	-
Risk margin	R0640	-
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	-
TP calculated as a whole	R0660	-
Best Estimate	R0670	-
Risk margin	R0680	-
Technical provisions – index-linked and unit-linked	R0690	-
TP calculated as a whole	R0700	-
Best Estimate	R0710	-
Risk margin	R0720	-
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	250
Pension benefit obligations	R0760	-
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	-
Derivatives	R0790	-
Debts owed to credit institutions	R0800	-
Financial liabilities other than debts owed to credit institutions	R0810	-
Insurance & intermediaries payables	R0820	-
Reinsurance payables	R0830	-
Payables (trade, not insurance)	R0840	601
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	300
Total liabilities	R0900	3,142
Excess of assets over liabilities	R1000	10,436

Premiums, claims and expenses by line of business

Form S.05.01.02
(Sheet 1)

Company TAC
Reporting period ended 31 December 2016
Units £000

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)								
		Medical expense insurance	Income protection insurance	Workers' compensation 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
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090
Premiums written										
Gross - Direct Business	R0110	-	-	-	-	-	-	1,721	-	-
Gross - Proportional reinsurance accepted	R0120	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0130									
Reinsurers' share	R0140	-	-	-	-	-	-	314	-	-
Net	R0200	-	-	-	-	-	-	1,407	-	-
Premiums earned										
Gross - Direct Business	R0210	-	-	-	-	-	-	3,306	-	-
Gross - Proportional reinsurance accepted	R0220	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0230									
Reinsurers' share	R0240	-	-	-	-	-	-	401	-	-
Net	R0300	-	-	-	-	-	-	2,905	-	-
Claims incurred										
Gross - Direct Business	R0310	-	-	-	-	-	-	1,575	-	-
Gross - Proportional reinsurance accepted	R0320	-	-	-	-	-	-	-	-	-
Gross - Non-proportional reinsurance accepted	R0330									
Reinsurers' share	R0340	-	-	-	-	-	-	84	-	-
Net	R0400	-	-	-	-	-	-	1,491	-	-
Changes in other technical provisions										
Gross - Direct Business	R0410	-	-	-	-	-	-	-	-	-
Gross - Proportional reinsurance accepted	R0420	-	-	-	-	-	-	-	-	-
Gross - Non- proportional reinsurance accepted	R0430									
Reinsurers' share	R0440	-	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	-	-	-	-	1,436	-	-
Other expenses	R1200									
Total expenses	R1300									

Premiums, claims and expenses by line of business

Form **S.05.01.02**
(Sheet 2)

Company **TAC**
Reporting period ended **31 December 2016**
Units **£000**

		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
		Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
		C0100	C0110	C0120	C0130	C0140	C0150	C0160	
Premiums written									
Gross - Direct Business	R0110	-	-	-					1,721
Gross - Proportional reinsurance accepted	R0120	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0130				-	-	-	-	-
Reinsurers' share	R0140	-	-	-	-	-	-	-	314
Net	R0200	-	-	-	-	-	-	-	1,407
Premiums earned									
Gross - Direct Business	R0210	-	-	-					3,306
Gross - Proportional reinsurance accepted	R0220	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0230				-	-	-	-	-
Reinsurers' share	R0240	-	-	-	-	-	-	-	401
Net	R0300	-	-	-	-	-	-	-	2,905
Claims incurred									
Gross - Direct Business	R0310	-	-	-					1,575
Gross - Proportional reinsurance accepted	R0320	-	-	-					-
Gross - Non-proportional reinsurance accepted	R0330				-	-	-	-	-
Reinsurers' share	R0340	-	-	-	-	-	-	-	84
Net	R0400	-	-	-	-	-	-	-	1,491
Changes in other technical provisions									
Gross - Direct Business	R0410	-	-	-					-
Gross - Proportional reinsurance accepted	R0420	-	-	-					-
Gross - Non- proportional reinsurance accepted	R0430				-	-	-	-	-
Reinsurers' share	R0440	-	-	-	-	-	-	-	-
Net	R0500	-	-	-	-	-	-	-	-
Expenses incurred	R0550	-	-	-	-	-	-	-	1,436
Other expenses	R1200								-
Total expenses	R1300								1,436

Non-life Technical Provisions

Company
Reporting period ended
Units

TAC
31 December 2016
£000

Form S.17.01.02
(Sheet 1)

		Direct business and accepted proportional reinsurance								
		Medical expense insurance	Income protection insurance	Workers' compensation 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions calculated as a sum of BE and RM										
Best estimate										
Premium provisions										
Gross	R0060	-	-	-	-	-	-	355	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	-	-	-	74	-	-
Net Best Estimate of Premium Provisions	R0150	-	-	-	-	-	-	281	-	-
Claims provisions										
Gross	R0160	-	-	-	-	-	-	1,209	-	-
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	-	-	-	150	-	-
Net Best Estimate of Claims Provisions	R0250	-	-	-	-	-	-	1,059	-	-
Total Best estimate - gross	R0260	-	-	-	-	-	-	1,565	-	-
Total Best estimate - net	R0270	-	-	-	-	-	-	1,340	-	-
Risk margin	R0280	-	-	-	-	-	-	426	-	-
Amount of the transitional on Technical Provisions										

Non-life Technical Provisions

Company

Reporting period ended

Units

TAC

31 December 2016

£000

Form S.17.01.02

(Sheet 2)

		Direct business and accepted proportional reinsurance								
		Medical expense insurance	Income protection insurance	Workers' compensati on 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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100
Technical provisions - total										
Technical provisions - total	R0320	-	-	-	-	-	-	1,991	-	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	-	-	-	224	-	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	-	-	-	1,766	-	-

Non-life Technical Provisions

S.17.01.02

Company

TAC

(Sheet 3)

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance			Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	
		C0110	C0120	C0130	
Technical provisions calculated as a sum of BE and RM					
Best estimate					
Premium provisions					
Gross	R0060	-	-	-	355
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	74
Net Best Estimate of Premium Provisions	R0150	-	-	-	281
Claims provisions					
Gross	R0160	-	-	-	1,209
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	150
Net Best Estimate of Claims Provisions	R0250	-	-	-	1,059
Total Best estimate - gross	R0260	-	-	-	1,565
Total Best estimate - net	R0270	-	-	-	1,340
Risk margin	R0280	-	-	-	426
Amount of the transitional on Technical Provisions					

Non-life Technical Provisions

S.17.01.02

Company

TAC

(Sheet 4)

Reporting period ended

31 December 2016

Units

£000

		Direct business and accepted proportional reinsurance			Total Non-Life obligation
		Legal expenses insurance	Assistance	Miscellaneous financial loss	
		C0110	C0120	C0130	C0180
Technical provisions - total					
Technical provisions - total	R0320	-	-	-	1,991
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	224
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	1,766

Non-life Insurance Claims Information

Company **TAC**
Reporting period ended **31 December 2016**
Units **£000**

Form S.19.01.21
(Sheet 2)

Total Non-Life Business

Accident year / Underwriting year

Z0010	Accident year
--------------	---------------

Gross undiscounted Best Estimate Claims Provisions
(absolute amount)

Year		Development year											Year end (discounted data)	
		0	1	2	3	4	5	6	7	8	9	10 & +		
		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300	C0360	
Prior	R0100											7,157		
N-9	R0160	-	-	-	-	-	-	-	27	269	1,060		R0100	3,982
N-8	R0170	-	-	7	-	1	1	110	193	869			R0160	1,060
N-7	R0180	-	-	-	-	10	11	123	684				R0170	869
N-6	R0190	-	-	21	-	52	174	1,023					R0180	684
N-5	R0200	11	44	97	101	292	979						R0190	1,023
N-4	R0210	-	-	14	60	901							R0200	979
N-3	R0220	81	96	187	1,063								R0210	901
N-2	R0230	182	372	1,123									R0220	1,063
N-1	R0240	227	1,363										R0230	1,123
N	R0250	687											R0240	1,363
													R0250	687
													Total R0260	13,734

Own funds

Company **TAC**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation (EU) 2015/35						
Ordinary share capital (gross of own shares)	R0010	4,000	4,000		-	
Share premium account related to ordinary share capital	R0030	-	-		-	
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	6,436	6,436			
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						
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 for participations in financial and credit institutions	R0230	-	-	-	-	
Total basic own funds after deductions	R0290	10,436	10,436	-	-	-
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	-			-	-
Total ancillary own funds	R0400	-			-	-

Own funds

Company **TAC**
Reporting period ended **31 December 2016**
Units **£000**

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	10,436	10,436	-	-	-
Total available own funds to meet the MCR	R0510	10,436	10,436	-	-	
Total eligible own funds to meet the SCR	R0540	10,436	10,436	-	-	-
Total eligible own funds to meet the MCR	R0550	10,436	10,436	-	-	
SCR	R0580	3,605				
MCR	R0600	2,251				
Ratio of Eligible own funds to SCR	R0620	289.48%				
Ratio of Eligible own funds to MCR	R0640	463.57%				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	10,436	
Own shares (held directly and indirectly)	R0710	-	
Foreseeable dividends, distributions and charges	R0720	-	
Other basic own fund items	R0730	4,000	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-	
Reconciliation reserve	R0760	6,436	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life business	R0770	-	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	-	
Total Expected profits included in future premiums (EPIFP)	R0790	-	

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

Company **TAC**
Reporting period ended **31 December 2016**
Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	-		
Counterparty default risk	R0020	804		
Life underwriting risk	R0030	-	None	0
Health underwriting risk	R0040	-	None	0
Non-life underwriting risk	R0050	3,079	None	0
Diversification	R0060	(333)		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	3,550		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	55
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	3,605
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	3,605
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	3,605
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	-

Minimum Capital Requirement - Only life or only non-life insurance or reinsurance

Form S.28.01.01

Company **TAC**
Reporting period ended **31 December 2016**
Units **£000**

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	232

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance) written premiums in the last 12 months
		C0020	C0030
Medical expense insurance and proportional reinsurance	R0020	-	-
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	1,340	1,407
General liability insurance and proportional reinsurance	R0090	-	-
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	-	-

Linear formula component for life insurance and reinsurance obligations

		C0040
MCR _L Result	R0200	-

		Net (of reinsurance/SPV) best estimate and TP calculated as a whole	Net (of reinsurance/SPV) total capital at risk
		C0050	C0060
Obligations with profit participation - guaranteed benefits	R0210	-	-
Obligations with profit participation - future discretionary benefits	R0220	-	-
Index-linked and unit-linked insurance obligations	R0230	-	-
Other life (re)insurance and health (re)insurance obligations	R0240	-	-
Total capital at risk for all life (re)insurance obligations	R0250		-

Overall MCR calculation

		C0070
Linear MCR	R0300	232
SCR	R0310	3,605
MCR cap	R0320	1,622
MCR floor	R0330	901
Combined MCR	R0340	901
Absolute floor of the MCR	R0350	2,251
		C0070
Minimum Capital Requirement	R0400	2,251