

Annex A

Group QRTs

Balance sheet

Company
Reporting period ended
Units

LV= Group
31 December 2017
£000

Form S.02.01.02
(Sheet 1)

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	9,756
Pension benefit surplus	R0050	178,200
Property, plant & equipment held for own use	R0060	39,954
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	11,146,602
Property (other than for own use)	R0080	2,925
Holdings in related undertakings, including participations	R0090	98,606
Equities	R0100	941,480
Equities - listed	R0110	899,068
Equities - unlisted	R0120	42,412
Bonds	R0130	6,182,299
Government Bonds	R0140	2,123,795
Corporate Bonds	R0150	3,826,346
Structured notes	R0160	-
Collateralised securities	R0170	232,158
Collective Investments Undertakings	R0180	3,768,210
Derivatives	R0190	81,653
Deposits other than cash equivalents	R0200	68,453
Other investments	R0210	2,976
Assets held for index-linked and unit-linked contracts	R0220	2,484,811
Loans and mortgages	R0230	867,780
Loans on policies	R0240	184
Loans and mortgages to individuals	R0250	666,640
Other loans and mortgages	R0260	200,956
Reinsurance recoverables from:	R0270	2,312,100
Non-life and health similar to non-life	R0280	469,362
Non-life excluding health	R0290	469,362
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1,248,618
Health similar to life	R0320	114,003
Life excluding health and index-linked and unit-linked	R0330	1,134,615
Life index-linked and unit-linked	R0340	594,120
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	9,514
Reinsurance receivables	R0370	19,078
Receivables (trade, not insurance)	R0380	43,661
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	101,445
Any other assets, not elsewhere shown	R0420	45,011
Total assets	R0500	17,257,912

Balance sheet

Company
Reporting period ended
Units

LV= Group
31 December 2017
£000

Form S.02.01.02
(Sheet 2)

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	1,986,188
Technical provisions – non-life (excluding health)	R0520	1,986,188
TP calculated as a whole	R0530	-
Best Estimate	R0540	1,919,712
Risk margin	R0550	66,476
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	9,612,519
Technical provisions - health (similar to life)	R0610	24,617
TP calculated as a whole	R0620	-
Best Estimate	R0630	14,395
Risk margin	R0640	10,222
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	9,587,902
TP calculated as a whole	R0660	-
Best Estimate	R0670	9,553,322
Risk margin	R0680	34,580
Technical provisions – index-linked and unit-linked	R0690	3,036,998
TP calculated as a whole	R0700	-
Best Estimate	R0710	3,027,686
Risk margin	R0720	9,312
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	18,989
Pension benefit obligations	R0760	100
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	96,472
Derivatives	R0790	192,787
Debts owed to credit institutions	R0800	62,189
Financial liabilities other than debts owed to credit institutions	R0810	317
Insurance & intermediaries payables	R0820	65,035
Reinsurance payables	R0830	6,961
Payables (trade, not insurance)	R0840	255,964
Subordinated liabilities	R0850	379,201
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	379,201
Any other liabilities, not elsewhere shown	R0880	69,946
Total liabilities	R0900	15,783,666
Excess of assets over liabilities	R1000	1,474,246

Impact of long term guarantees and transitional measures

Form S.22.01.22

Company **LV= Group**
Reporting period ended **31 December 2017**
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	14,635,704	573,644	-	41,913	188,860
Basic own funds	R0020	1,676,415	(539,218)	-	(41,881)	(190,667)
Eligible own funds to meet Solvency Capital Requirement	R0050	1,676,415	(539,218)	-	(41,881)	(190,667)
Solvency Capital Requirement	R0090	977,951	1,123	-	3,720	42,563

Own funds

Company

LV= Group

Reporting period ended

31 December 2017

Units

£000
Form S.23.01.22

(Sheet 1)

		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	1,235,711	1,235,711			
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	(92,173)	(92,173)			
Subordinated liabilities	R0140	379,201		-	379,201	-
Non-available subordinated liabilities at group level	R0150	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	9,756				9,756
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	238,535	238,535	-	-	-
Non-available minority interests at group level	R0210	94,615	94,615	-	-	-
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	94,615	94,615	-	-	-
Total deductions	R0280	94,615	94,615	-	-	-
Total basic own funds after deductions	R0290	1,676,415	1,287,458	-	379,201	9,756

Own funds

Company

LV= Group

Reporting period ended

31 December 2017

Units

£000

Form S.23.01.22

(Sheet 2)

		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	1,676,415	1,287,458	-	379,201	9,756
Total available own funds to meet the minimum consolidated group SCR	R0530	1,666,659	1,287,458	-	379,201	
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	1,676,415	1,287,458	-	379,201	9,756
Total-eligible own funds to meet the minimum consolidated group SCR	R0570	1,376,280	1,287,458	-	88,822	
Minimum consolidated group SCR	R0610	444,110				
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	309.90%				
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	1,676,415	1,287,458	-	379,201	9,756
Group SCR	R0680	977,951				
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	171.42%				

Own funds

Company

Reporting period ended

Units

LV= Group

31 December 2017

£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	1,474,246				
Own shares (included as assets on the balance sheet)	R0710	-				
Foreseeable dividends, distributions and charges	R0720	-				
Other basic own fund items	R0730	1,484,002				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	82,417				
Other non-available own funds	R0750	-				
Reconciliation reserve before deduction for participations in other financial sector	R0760	(92,172)				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life business	R0770	273,943	-			
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	25,979	-			
Total EPIFP	R0790	299,923	-			

Solvency Capital Requirement - for groups on Standard Formula

Form S.25.01.22

 Company **LV= Group**
 Reporting period ended **31 December 2017**
 Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0080	C0090
Market risk	R0010	1,440,521	 	None used
Counterparty default risk	R0020	51,189	 	
Life underwriting risk	R0030	444,239	None	None used
Health underwriting risk	R0040	92,545	None	None used
Non-life underwriting risk	R0050	490,592	None	None used
Diversification	R0060	(685,900)	 	
Intangible asset risk	R0070	-	 	
Basic Solvency Capital Requirement	R0100	1,833,186	 	

		C0100
Calculation of Solvency Capital Requirement		
Operational risk	R0130	97,914
Loss-absorbing capacity of technical provisions	R0140	(871,418)
Loss-absorbing capacity of deferred taxes	R0150	(82,133)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	977,549
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	977,951
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	714,968
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	109,341
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	153,240
Diversification effects due to RFF nSCR aggregation for article 304	R0440	-
Minimum consolidated group solvency capital requirement	R0470	444,110
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	402
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	402
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	977,951

Undertakings in the scope of the group

Company **LV= Group**
 Reporting period ended **31 December 2017**
 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	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	51%	51%	51%		Dominant	51%	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: Proportional 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		51%	51%	51%		Dominant	51%	YES		Method 1: Full 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/213800MC8L9738TL3C96	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	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full 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	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation
GB	LEI/213800ERW7VJQU08F128	LEI	Liverpool Victoria Insurance Company Limited	Non-life insurer	Companies limited by shares or by guarantee or unlimited	Non-mutual	Prudential Regulation Authority	51%	51%	51%		Dominant	51%	YES		Method 1: Full consolidation
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: Proportional 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		51%	51%	51%		Dominant	51%	YES		Method 1: Full consolidation
GB	LEI/213800M9QMDW48I49626	LEI	LV 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	51%	51%	51%		Dominant	51%	YES		Method 1: Full consolidation
GB	LEI/213800T3SF8RQN7YQY23	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		51%	51%	51%		Dominant	51%	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		51%	51%	51%		Dominant	51%	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	The Ockham Pension Trustee Limited	Other		Non-mutual		100%	100%	100%		Dominant	100%	YES		Method 1: Full consolidation

Annex B

LVFS QRTs

Balance sheet

Company
Reporting period ended
Units

LVFS
31 December 2017
£000

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

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	-
Pension benefit surplus	R0050	178,200
Property, plant & equipment held for own use	R0060	6,604
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	9,261,341
Property (other than for own use)	R0080	2,925
Holdings in related undertakings, including participations	R0090	926,515
Equities	R0100	860,125
Equities - listed	R0110	818,446
Equities - unlisted	R0120	41,679
Bonds	R0130	4,297,491
Government Bonds	R0140	1,728,355
Corporate Bonds	R0150	2,351,570
Structured notes	R0160	-
Collateralised securities	R0170	217,566
Collective Investments Undertakings	R0180	3,067,908
Derivatives	R0190	80,446
Deposits other than cash equivalents	R0200	22,955
Other investments	R0210	2,976
Assets held for index-linked and unit-linked contracts	R0220	2,484,811
Loans and mortgages	R0230	867,780
Loans on policies	R0240	184
Loans and mortgages to individuals	R0250	666,640
Other loans and mortgages	R0260	200,956
Reinsurance recoverables from:	R0270	1,731,207
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	1,137,087
Health similar to life	R0320	114,003
Life excluding health and index-linked and unit-linked	R0330	1,023,084
Life index-linked and unit-linked	R0340	594,120
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	9,518
Reinsurance receivables	R0370	19,049
Receivables (trade, not insurance)	R0380	58,198
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	71,310
Any other assets, not elsewhere shown	R0420	14,717
Total assets	R0500	14,702,735

Balance sheet

Company
Reporting period ended
Units

LVFS
31 December 2017
£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	9,429,388
Technical provisions - health (similar to life)	R0610	24,590
TP calculated as a whole	R0620	-
Best Estimate	R0630	14,369
Risk margin	R0640	10,221
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	9,404,798
TP calculated as a whole	R0660	-
Best Estimate	R0670	9,390,958
Risk margin	R0680	13,840
Technical provisions – index-linked and unit-linked	R0690	3,036,998
TP calculated as a whole	R0700	-
Best Estimate	R0710	3,027,686
Risk margin	R0720	9,312
Contingent liabilities	R0740	-
Provisions other than technical provisions	R0750	13,472
Pension benefit obligations	R0760	-
Deposits from reinsurers	R0770	-
Deferred tax liabilities	R0780	97,698
Derivatives	R0790	187,303
Debts owed to credit institutions	R0800	62,189
Financial liabilities other than debts owed to credit institutions	R0810	97
Insurance & intermediaries payables	R0820	64,847
Reinsurance payables	R0830	6,907
Payables (trade, not insurance)	R0840	145,912
Subordinated liabilities	R0850	367,377
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	367,377
Any other liabilities, not elsewhere shown	R0880	48,813
Total liabilities	R0900	13,461,001
Excess of assets over liabilities	R1000	1,241,734

Life and Health SLT Technical Provisions

Company
Reporting period ended
Units

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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	5,840,679		3,036,668	-		3,815,446	-	-	12,692,793
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	932,554		594,120	-		90,530	-	-	1,617,204
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	4,908,125		2,442,548	-		3,724,916	-	-	11,075,589
Risk Margin	R0100	153,675	42,064			110,534			-	306,273
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0110	-	-			-		-	-	-
Best estimate	R0120	(16,201)		(8,982)	-		(248,966)	-	-	(274,149)
Risk margin	R0130	(157,840)	(32,752)			(92,529)			-	(283,121)
Technical provisions - total	R0200	5,820,313	3,036,998			3,584,485			-	12,441,796

Life and Health SLT Technical Provisions

Company
Reporting period ended
Units

LVFS
31 December 2017
£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		15,821	-	-	-	15,821
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080		114,003	-	-	-	114,003
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090		(98,182)	-	-	-	(98,182)
Risk Margin	R0100	25,142					25,142
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110	-			-	-	-
Best estimate	R0120		(1,452)	-	-	-	(1,452)
Risk margin	R0130	(14,921)			-	-	(14,921)
Technical provisions - total	R0200	24,590			-	-	24,590

Impact of long term guarantees and transitional measures

Form S.22.01.21

Company **LVFS**
 Reporting period ended **31 December 2017**
 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	12,466,385	573,644	-	41,913	188,860
Basic own funds	R0020	1,526,694	(539,255)	-	(41,913)	(188,860)
Eligible own funds to meet Solvency Capital Requirement	R0050	1,526,694	(539,255)	-	(41,913)	(188,860)
Solvency Capital Requirement	R0090	802,715	1,147	-	4,117	61,778
Eligible own funds to meet Minimum Capital Requirement	R0100	1,199,453	(539,197)	-	(41,707)	(185,771)
Minimum Capital Requirement	R0110	200,679	287	-	1,029	15,445

Own funds

Form S.23.01.01
(Sheet 1)Company LVFS
Reporting period ended 31 December 2017
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	1,241,734	1,241,734			
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Reconciliation reserve	R0130	(82,417)	(82,417)			
Subordinated liabilities	R0140	367,377		-	367,377	-
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	1,526,695	1,159,318	-	367,377	-
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 2017**
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	1,526,695	1,159,318	-	367,377	-
Total available own funds to meet the MCR	R0510	1,526,695	1,159,318	-	367,377	
Total eligible own funds to meet the SCR	R0540	1,526,695	1,159,318	-	367,377	-
Total eligible own funds to meet the MCR	R0550	1,199,453	1,159,318	-	40,135	
SCR	R0580	802,715				
MCR	R0600	200,679				
Ratio of Eligible own funds to SCR	R0620	190.19%				
Ratio of Eligible own funds to MCR	R0640	597.70%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	1,241,734
Own shares (held directly and indirectly)	R0710	-
Foreseeable dividends, distributions and charges	R0720	-
Other basic own fund items	R0730	1,241,734
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	82,417
Reconciliation reserve	R0760	(82,417)
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	273,943
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	-
Total Expected profits included in future premiums (EPIFP)	R0790	273,943

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

 Company **LVFS**
 Reporting period ended **31 December 2017**
 Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	1,545,132	 	None used
Counterparty default risk	R0020	29,628	 	
Life underwriting risk	R0030	440,026	None	None used
Health underwriting risk	R0040	91,629	None	None used
Non-life underwriting risk	R0050	-	None	None used
Diversification	R0060	(359,420)	 	
Intangible asset risk	R0070	-	 	
Basic Solvency Capital Requirement	R0100	1,746,995	 	

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	39,704
Loss-absorbing capacity of technical provisions	R0140	(920,991)
Loss-absorbing capacity of deferred taxes	R0150	(62,993)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	802,715
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	802,715
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	540,134
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	109,341
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	153,240
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 2017

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	30,754		
			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	2,158,522		
Obligations with profit participation - future discretionary benefits	R0220	2,733,402		
Index-linked and unit-linked insurance obligations	R0230	2,433,566		
Other life (re)insurance and health (re)insurance obligations	R0240	3,376,316		
Total capital at risk for all life (re)insurance obligations	R0250			7,269,185

Overall MCR calculation

		C0070
Linear MCR	R0300	30,754
SCR	R0310	802,715
MCR cap	R0320	361,222
MCR floor	R0330	200,679
Combined MCR	R0340	200,679
Absolute floor of the MCR	R0350	3,251
		C0070
Minimum Capital Requirement	R0400	200,679

Annex C

LVLC QRTs

Balance sheet

Company
Reporting period ended
Units

LVLC
31 December 2017
£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	19,450
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	-
Equities - listed	R0110	-
Equities - unlisted	R0120	-
Bonds	R0130	17,668
Government Bonds	R0140	14,646
Corporate Bonds	R0150	3,022
Structured notes	R0160	-
Collateralised securities	R0170	-
Collective Investments Undertakings	R0180	1,192
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	590
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	29
Receivables (trade, not insurance)	R0380	260
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	676
Any other assets, not elsewhere shown	R0420	20
Total assets	R0500	20,435

Balance sheet

Company
Reporting period ended
Units

LVLC
31 December 2017
£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	14,669
Technical provisions - health (similar to life)	R0610	27
TP calculated as a whole	R0620	-
Best Estimate	R0630	25
Risk margin	R0640	2
Technical provisions – life (excluding health and index-linked and unit-linked)	R0650	14,642
TP calculated as a whole	R0660	-
Best Estimate	R0670	14,517
Risk margin	R0680	125
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	187
Reinsurance payables	R0830	54
Payables (trade, not insurance)	R0840	4
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	89
Total liabilities	R0900	15,003
Excess of assets over liabilities	R1000	5,432

Life and Health SLT Technical Provisions

Company
Reporting period ended
Units

LVLC
31 December 2017
£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				Contracts without options and guarantees
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	-		-	-		14,320	-	-	197	14,517
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	-		-	-		14,320	-	-	197	14,517
Risk Margin	R0100	-	-			125			-	-	125
Amount of the transitional on Technical Provisions											
Technical Provisions calculated as a whole	R0110	-	-			-			-	-	-
Best estimate	R0120	-		-	-		-	-	-	-	-
Risk margin	R0130	-	-			-			-	-	-
Technical provisions - total	R0200	-	-			14,445			-	197	14,642

Life and Health SLT Technical Provisions

Company
Reporting period ended
Units

LVLC
31 December 2017
£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		-	-	-	25	25
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		-	-	-	25	25
Risk Margin	R0100	-				2	2
Amount of the transitional on Technical Provisions							
Technical Provisions calculated as a whole	R0110	-			-	-	-
Best estimate	R0120		-	-	-	-	-
Risk margin	R0130	-			-	-	-
Technical provisions - total	R0200	-			-	27	27

Own funds

Form S.23.01.01
(Sheet 1)Company LVLC
Reporting period ended 31 December 2017
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	5,332	5,332			
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	5,432	5,432	-	-	-
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 2017**
 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	5,432	5,432	-	-	-
Total available own funds to meet the MCR	R0510	5,432	5,432	-	-	
Total eligible own funds to meet the SCR	R0540	5,432	5,432	-	-	-
Total eligible own funds to meet the MCR	R0550	5,432	5,432	-	-	-
SCR	R0580	459				
MCR	R0600	3,251				
Ratio of Eligible own funds to SCR	R0620	1184.11%				
Ratio of Eligible own funds to MCR	R0640	167.10%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	5,432
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	5,332
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 2017**
 Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	345	 	None used
Counterparty default risk	R0020	56	 	
Life underwriting risk	R0030	82	None	None used
Health underwriting risk	R0040	-	None	None used
Non-life underwriting risk	R0050	-	None	None used
Diversification	R0060	(90)	 	
Intangible asset risk	R0070	-	 	
Basic Solvency Capital Requirement	R0100	393	 	

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	66
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	459
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	459
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	459
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 2017

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	308

		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	14,542	
Total capital at risk for all life (re)insurance obligations	R0250	 	4,252

Overall MCR calculation

		C0070
Linear MCR	R0300	308
SCR	R0310	459
MCR cap	R0320	206
MCR floor	R0330	115
Combined MCR	R0340	206
Absolute floor of the MCR	R0350	3,251
		C0070
Minimum Capital Requirement	R0400	3,251

Annex D

LVPL QRTs

Balance sheet

Company
Reporting period ended
Units

LVPL
31 December 2017
£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	3,558
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	3,558
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	(30)
Non-life and health similar to non-life	R0280	(30)
Non-life excluding health	R0290	(30)
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	10
Any other assets, not elsewhere shown	R0420	54
Total assets	R0500	3,592

Balance sheet

Company
Reporting period ended
Units

LVPL
31 December 2017
£000

Form S.02.01.02
(Sheet 2)

		Solvency II value C0010
Liabilities		
Technical provisions – non-life	R0510	(284)
Technical provisions – non-life (excluding health)	R0520	(284)
TP calculated as a whole	R0530	-
Best Estimate	R0540	(573)
Risk margin	R0550	289
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	11
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	-
Total liabilities	R0900	(273)
Excess of assets over liabilities	R1000	3,865

Non-life Technical Provisions
Form S.17.01.02

(Sheet 2)

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	-	-	(631)	-	-	-	-	(631)
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	(56)	-	-	-	-	(56)
Net Best Estimate of Premium Provisions	R0150	-	-	(575)	-	-	-	-	(575)
Claims provisions									
Gross	R0160	-	-	58	-	-	-	-	58
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	26	-	-	-	-	26
Net Best Estimate of Claims Provisions	R0250	-	-	32	-	-	-	-	32
Total Best estimate - gross	R0260	-	-	(573)	-	-	-	-	(573)
Total Best estimate - net	R0270	-	-	(543)	-	-	-	-	(543)
Risk margin	R0280	-	-	289	-	-	-	-	289
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	-	-	(284)	-	-	-	-	(284)
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	(30)	-	-	-	-	(30)
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	(254)	-	-	-	-	(254)

Non-life Insurance Claims Information

Company **LVPL**
 Reporting period ended **31 December 2017**
 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	-	-	-	-	-	-	-	-	-	-	-			
N-9	R0160	-	-	-	-	-	-	-	-	-	-	-			
N-8	R0170	-	-	-	-	-	-	-	-	-	-	-			
N-7	R0180	-	-	-	-	-	-	-	-	-	-	-			
N-6	R0190	-	-	-	-	-	-	-	-	-	-	-			
N-5	R0200	-	-	-	-	-	-	-	-	-	-	-			
N-4	R0210	-	-	-	-	-	-	-	-	-	-	-			
N-3	R0220	-	-	-	-	-	-	-	-	-	-	-			
N-2	R0230	1	5	-	-	-	-	-	-	-	-	-			
N-1	R0240	287	229	-	-	-	-	-	-	-	-	-			
N	R0250	176	-	-	-	-	-	-	-	-	-	-			
Total													R0260	405	698

Own funds

Form S.23.01.01

(Sheet 1)

Company

LVPL

Reporting period ended

31 December 2017

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	(1,135)	(1,135)			
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	3,865	3,865	-	-	-
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 2017**
 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	3,865	3,865	-	-	-
Total available own funds to meet the MCR	R0510	3,865	3,865	-	-	
Total eligible own funds to meet the SCR	R0540	3,865	3,865	-	-	-
Total eligible own funds to meet the MCR	R0550	3,865	3,865	-	-	-
SCR	R0580	887				
MCR	R0600	2,196				
Ratio of Eligible own funds to SCR	R0620	436.02%				
Ratio of Eligible own funds to MCR	R0640	176.00%				

		C0060
Reconciliation reserve		
Excess of assets over liabilities	R0700	3,865
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	(1,135)
Expected profits		
Expected profits included in future premiums (EPIFP) - Life business	R0770	-
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	543
Total Expected profits included in future premiums (EPIFP)	R0790	543

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

 Company **LVPL**
 Reporting period ended **31 December 2017**
 Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	417	 	None used
Counterparty default risk	R0020	4	 	
Life underwriting risk	R0030	-	None	None used
Health underwriting risk	R0040	-	None	None used
Non-life underwriting risk	R0050	668	None	None used
Diversification	R0060	(216)	 	
Intangible asset risk	R0070	-	 	
Basic Solvency Capital Requirement	R0100	873	 	

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	887
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	887
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	887
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 2017**
 Units **£000**

Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	29

		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	-	235
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	29
SCR	R0310	887
MCR cap	R0320	399
MCR floor	R0330	222
Combined MCR	R0340	222
Absolute floor of the MCR	R0350	2,196
		C0070
Minimum Capital Requirement	R0400	2,196

Annex E

LVIC QRTs

Balance sheet

Company
Reporting period ended
Units

LVIC
31 December 2017
£000

Form S.02.01.02
(Sheet 1)

		Solvency II value C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	6,122
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	1,696,253
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	208,910
Equities	R0100	54,639
Equities - listed	R0110	53,906
Equities - unlisted	R0120	733
Bonds	R0130	1,263,558
Government Bonds	R0140	256,015
Corporate Bonds	R0150	997,903
Structured notes	R0160	-
Collateralised securities	R0170	9,640
Collective Investments Undertakings	R0180	144,056
Derivatives	R0190	628
Deposits other than cash equivalents	R0200	24,462
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	321,323
Non-life and health similar to non-life	R0280	292,801
Non-life excluding health	R0290	292,801
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	28,522
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	28,522
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	-
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	89,350
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	5,211
Any other assets, not elsewhere shown	R0420	12,142
Total assets	R0500	2,130,401

Balance sheet

Company
Reporting period ended
Units

LVIC
31 December 2017
£000

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

		Solvency II value
Liabilities		C0010
Technical provisions – non-life	R0510	1,369,999
Technical provisions – non-life (excluding health)	R0520	1,369,999
TP calculated as a whole	R0530	-
Best Estimate	R0540	1,322,985
Risk margin	R0550	47,014
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	58,523
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	58,523
TP calculated as a whole	R0660	-
Best Estimate	R0670	45,590
Risk margin	R0680	12,933
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	3,447
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	75,320
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	9,846
Total liabilities	R0900	1,517,135
Excess of assets over liabilities	R1000	613,266

Life and Health SLT Technical Provisions

Company
Reporting period ended
Units

LVIC
31 December 2017
£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	-		-	-	-	-	45,589	-	45,589
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-		-	-	-	-	28,523	-	28,523
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	-		-	-	-	-	17,066	-	17,066
Risk Margin	R0100	-	-			-		12,933	-	12,933
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0110	-	-			-		-	-	-
Best estimate	R0120	-		-	-	-	-	-	-	-
Risk margin	R0130	-	-			-		-	-	-
Technical provisions - total	R0200	-	-			-		58,523	-	58,523

Non-life Technical Provisions

Company
Reporting period ended
Units

LVIC
31 December 2017
£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	3,760	-	-	1,117,187	26,793	-	134,241	76,123	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	289	-	-	275,635	(7,718)	-	6,416	16,626	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	3,470	-	-	841,552	34,511	-	127,825	59,497	-

Non-life Technical Provisions

Company

Reporting period ended

Units

LVIC

31 December 2017

£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	(723)	12,618	-	-	-	-	-	1,369,999
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	398	1,153	-	-	-	-	-	292,801
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	(1,121)	11,465	-	-	-	-	-	1,077,199

Non-life Insurance Claims Information

Company **LVIC**
 Reporting period ended **31 December 2017**
 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											1,347,905			
N-9	R0160	143,438	69,576	18,066	9,713	9,570	6,507	1,015	856	(44)	42	R0100	330	1,347,905	
N-8	R0170	176,438	93,293	22,959	15,446	11,328	15,152	1,840	(57)	18		R0160	42	258,737	
N-7	R0180	243,505	164,450	42,915	29,662	19,410	8,157	3,100	478			R0170	18	336,414	
N-6	R0190	292,728	157,591	55,022	33,391	21,243	19,912	13,141				R0180	478	511,676	
N-5	R0200	352,491	205,437	61,023	40,028	24,360	15,426					R0190	13,141	593,027	
N-4	R0210	368,635	185,292	47,659	41,948	27,756						R0200	15,426	698,764	
N-3	R0220	393,377	158,384	51,052	44,750							R0210	27,756	671,289	
N-2	R0230	384,332	189,971	51,125								R0220	44,750	647,562	
N-1	R0240	426,081	178,733									R0230	51,125	625,428	
N	R0250	422,302										R0240	178,733	604,813	
												R0250	422,302	422,302	
												Total	R0260	754,099	6,717,915

Non-life Insurance Claims Information

Company **LVIC**
 Reporting period ended **31 December 2017**
 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											4,701	R0100	2,488
N-9	R0160	-	-	-	-	-	-	-	-	935	1,033		R0160	1,026
N-8	R0170	-	-	-	-	-	-	-	1,624	1,662			R0170	1,644
N-7	R0180	-	-	-	-	-	-	6,031	5,356				R0180	5,286
N-6	R0190	-	-	-	-	-	25,504	26,017					R0190	21,446
N-5	R0200	-	-	-	-	25,477	12,758						R0200	12,614
N-4	R0210	-	-	-	117,422	75,001							R0210	70,575
N-3	R0220	-	-	180,714	113,319								R0220	109,029
N-2	R0230	-	253,540	210,379									R0230	197,375
N-1	R0240	449,014	215,292										R0240	206,245
N	R0250	433,442											R0250	414,004
Total													R0260	1,041,729

Own funds

Company

LVIC

Reporting period ended

31 December 2017

Units

£000

Form S.23.01.01

(Sheet 1)

		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	384,908	384,908		-	
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	67,064	67,064		-	
Subordinated mutual member accounts	R0050	-		-	-	-
Surplus funds	R0070	-	-			
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Reconciliation reserve	R0130	155,172	155,172			
Subordinated liabilities	R0140	-		-	-	-
An amount equal to the value of net deferred tax assets	R0160	6,122				6,122
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	613,266	607,144	-	-	6,122
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 2017

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	613,266	607,144	-	-	6,122
Total available own funds to meet the MCR	R0510	607,144	607,144	-	-	
Total eligible own funds to meet the SCR	R0540	613,266	607,144	-	-	6,122
Total eligible own funds to meet the MCR	R0550	607,144	607,144	-	-	
SCR	R0580	392,456				
MCR	R0600	172,551				
Ratio of Eligible own funds to SCR	R0620	156.26%				
Ratio of Eligible own funds to MCR	R0640	351.86%				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	613,266	
Own shares (held directly and indirectly)	R0710	-	
Foreseeable dividends, distributions and charges	R0720	-	
Other basic own fund items	R0730	458,094	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-	
Reconciliation reserve	R0760	155,172	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life business	R0770	-	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	20,238	
Total Expected profits included in future premiums (EPIFP)	R0790	20,238	

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

 Company **LVIC**
 Reporting period ended **31 December 2017**
 Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	72,348	 	
Counterparty default risk	R0020	23,868	 	
Life underwriting risk	R0030	2,314	None	None
Health underwriting risk	R0040	1,040	None	None
Non-life underwriting risk	R0050	351,204	None	None
Diversification	R0060	(61,843)	 	
Intangible asset risk	R0070	-	 	
Basic Solvency Capital Requirement	R0100	388,931	 	

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	39,783
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	(36,258)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	392,456
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	392,456
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	392,456
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 2017

Units

£000
Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	172,192

		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	3,446	5,612
Income protection insurance and proportional reinsurance	R0030	-	-
Workers' compensation insurance and proportional reinsurance	R0040	-	-
Motor vehicle liability insurance and proportional reinsurance	R0050	803,541	491,919
Other motor insurance and proportional reinsurance	R0060	32,890	171,886
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	124,051	176,548
General liability insurance and proportional reinsurance	R0090	56,545	24,301
Credit and suretyship insurance and proportional reinsurance	R0100	-	-
Legal expenses insurance and proportional reinsurance	R0110	-	22,272
Assistance and proportional reinsurance	R0120	11,087	52,066
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	358

		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	17,066	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-

Overall MCR calculation

		C0070
Linear MCR	R0300	172,551
SCR	R0310	392,456
MCR cap	R0320	176,605
MCR floor	R0330	98,114
Combined MCR	R0340	172,551
Absolute floor of the MCR	R0350	3,251
		C0070
Minimum Capital Requirement	R0400	172,551

Annex F

HICO QRTs

Balance sheet

Company
Reporting period ended
Units

HICO
31 December 2017
£000

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

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	-
Deferred tax assets	R0040	3,633
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	678,981
Property (other than for own use)	R0080	-
Holdings in related undertakings, including participations	R0090	-
Equities	R0100	26,715
Equities - listed	R0110	26,715
Equities - unlisted	R0120	-
Bonds	R0130	603,582
Government Bonds	R0140	124,779
Corporate Bonds	R0150	473,851
Structured notes	R0160	-
Collateralised securities	R0170	4,952
Collective Investments Undertakings	R0180	27,669
Derivatives	R0190	580
Deposits other than cash equivalents	R0200	20,435
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	259,599
Non-life and health similar to non-life	R0280	176,591
Non-life excluding health	R0290	176,591
Health similar to non-life	R0300	-
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	83,008
Health similar to life	R0320	-
Life excluding health and index-linked and unit-linked	R0330	83,008
Life index-linked and unit-linked	R0340	-
Deposits to cedants	R0350	-
Insurance and intermediaries receivables	R0360	-
Reinsurance receivables	R0370	-
Receivables (trade, not insurance)	R0380	1,968
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	20,216
Any other assets, not elsewhere shown	R0420	1,165
Total assets	R0500	965,562

Balance sheet

Company
Reporting period ended
Units

HICO
31 December 2017
£000

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

		Solvency II value
		C0010
Liabilities		
Technical provisions – non-life	R0510	616,176
Technical provisions – non-life (excluding health)	R0520	616,176
TP calculated as a whole	R0530	-
Best Estimate	R0540	597,054
Risk margin	R0550	19,122
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	109,939
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	109,939
TP calculated as a whole	R0660	-
Best Estimate	R0670	102,257
Risk margin	R0680	7,682
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	2,037
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	25,001
Subordinated liabilities	R0850	11,824
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	11,824
Any other liabilities, not elsewhere shown	R0880	1,789
Total liabilities	R0900	766,766
Excess of assets over liabilities	R1000	198,796

Life and Health SLT Technical Provisions

Company
Reporting period ended
Units

HICO
31 December 2017
£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	-		-	-	-	-	102,257	-	102,257
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	-		-	-	-	-	83,008	-	83,008
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	-		-	-	-	-	19,249	-	19,249
Risk Margin	R0100	-	-			-		7,682	-	7,682
Amount of the transitional on Technical Provisions										
Technical Provisions calculated as a whole	R0110	-	-			-		-	-	-
Best estimate	R0120	-		-	-	-	-	-	-	-
Risk margin	R0130	-	-			-		-	-	-
Technical provisions - total	R0200	-	-			-		109,939	-	109,939

Non-life Technical Provisions

Company
Reporting period ended
Units

HICO
31 December 2017
£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	-	-	-	584,957	25,550	-	4,183	1,485	-
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	175,920	79	-	490	102	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	409,037	25,471	-	3,693	1,384	-

Non-life Technical Provisions

 Company
 Reporting period ended
 Units

HICO
31 December 2017
£000
S.17.01.02
 (Sheet 3)

		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	-	-	-	114,436
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	-	-	-	(1,551)
Net Best Estimate of Premium Provisions	R0150	-	-	-	115,987
Claims provisions					
Gross	R0160	-	-	-	482,617
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	-	-	-	178,141
Net Best Estimate of Claims Provisions	R0250	-	-	-	304,476
Total Best estimate - gross	R0260	-	-	-	597,053
Total Best estimate - net	R0270	-	-	-	420,463
Risk margin	R0280	-	-	-	19,122
Amount of the transitional on Technical Provisions					

Non-life Technical Provisions

 Company
 Reporting period ended
 Units

HICO
31 December 2017
£000
S.17.01.02
 (Sheet 4)

		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	-	-	-	616,176
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	-	-	-	176,591
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	439,585

Non-life Insurance Claims Information

Form S.19.01.21

Company **HICO**
 Reporting period ended **31 December 2017**
 Units **£000**

(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											795,107	R0100	4,265	795,107
N-9	R0160	85,586	51,071	21,853	13,766	8,345	7,705	2,779	490	136	21		R0160	21	191,750
N-8	R0170	86,777	64,142	23,755	25,696	10,661	21,386	3,938	1,290	14			R0170	14	237,657
N-7	R0180	103,343	76,120	32,142	26,029	18,267	6,704	2,532	3,611				R0180	3,611	268,746
N-6	R0190	106,424	77,306	31,047	24,649	18,950	3,147	1,838					R0190	1,838	263,359
N-5	R0200	88,407	68,033	26,257	22,288	15,385	11,217						R0200	11,217	231,585
N-4	R0210	82,878	54,556	17,436	12,423	8,882							R0210	8,882	176,173
N-3	R0220	86,546	49,807	16,326	11,074								R0220	11,074	163,752
N-2	R0230	91,685	52,172	21,029									R0230	21,029	164,885
N-1	R0240	103,627	56,021										R0240	56,021	159,648
N	R0250	103,543											R0250	103,543	103,543
Total	R0260												R0260	221,512	2,756,204

Non-life Insurance Claims Information

Company **HICO**
 Reporting period ended **31 December 2017**
 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											19,710	R0100	13,729
N-9	R0160	-	-	-	-	-	-	-	-	320	361		R0160	357
N-8	R0170	-	-	-	-	-	-	-	210	133			R0170	134
N-7	R0180	-	-	-	-	-	-	22,017	28,616				R0180	26,561
N-6	R0190	-	-	-	-	-	2,199	1,171					R0190	1,158
N-5	R0200	-	-	-	-	43,674	45,790						R0200	38,393
N-4	R0210	-	-	-	49,234	42,665							R0210	39,274
N-3	R0220	-	-	43,289	26,721								R0220	26,289
N-2	R0230	-	113,650	67,911									R0230	65,682
N-1	R0240	176,547	91,252										R0240	88,093
N	R0250	191,436											R0250	182,951
Total												R0260	482,618	

Own funds

Company **HICO**
 Reporting period ended **31 December 2017**
 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	75,400	75,400		-	
Subordinated mutual member accounts	R0050	-		-	-	-
Surplus funds	R0070	-	-			
Preference shares	R0090	-		-	-	-
Share premium account related to preference shares	R0110	-		-	-	-
Reconciliation reserve	R0130	44,762	44,762			
Subordinated liabilities	R0140	11,824		-	11,824	-
An amount equal to the value of net deferred tax assets	R0160	3,633				3,633
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	210,619	195,162	-	11,824	3,633
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 2017

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	210,619	195,162	-	11,824	3,633
Total available own funds to meet the MCR	R0510	206,986	195,162	-	11,824	
Total eligible own funds to meet the SCR	R0540	210,619	195,162	-	11,824	3,633
Total eligible own funds to meet the MCR	R0550	206,986	195,162	-	11,824	
SCR	R0580	147,295				
MCR	R0600	63,237				
Ratio of Eligible own funds to SCR	R0620	142.99%				
Ratio of Eligible own funds to MCR	R0640	327.32%				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	198,796	
Own shares (held directly and indirectly)	R0710	-	
Foreseeable dividends, distributions and charges	R0720	-	
Other basic own fund items	R0730	154,033	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-	
Reconciliation reserve	R0760	44,762	
Expected profits			
Expected profits included in future premiums (EPIFP) - Life business	R0770	-	
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	5,199	
Total Expected profits included in future premiums (EPIFP)	R0790	5,199	

Solvency Capital Requirement - for undertakings on Standard Formula

Form S.25.01.21

 Company **HICO**
 Reporting period ended **31 December 2017**
 Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	16,616		
Counterparty default risk	R0020	11,516		
Life underwriting risk	R0030	2,313	None	None
Health underwriting risk	R0040	-	None	None
Non-life underwriting risk	R0050	131,053	None	None
Diversification	R0060	(18,967)		
Intangible asset risk	R0070	-		
Basic Solvency Capital Requirement	R0100	142,531		

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	18,372
Loss-absorbing capacity of technical provisions	R0140	-
Loss-absorbing capacity of deferred taxes	R0150	(13,608)
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	-
Solvency capital requirement excluding capital add-on	R0200	147,295
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	147,295
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	147,295
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 2017

Units

£000
Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	62,833

		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	390,592	237,721
Other motor insurance and proportional reinsurance	R0060	25,135	59,009
Marine, aviation and transport insurance and proportional reinsurance	R0070	-	-
Fire and other damage to property insurance and proportional reinsurance	R0080	3,398	3,620
General liability insurance and proportional reinsurance	R0090	1,338	1,887
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	404

		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	19,249	-
Total capital at risk for all life (re)insurance obligations	R0250	-	-

Overall MCR calculation

		C0070
Linear MCR	R0300	63,237
SCR	R0310	147,295
MCR cap	R0320	66,283
MCR floor	R0330	36,824
Combined MCR	R0340	63,237
Absolute floor of the MCR	R0350	3,251
		C0070
Minimum Capital Requirement	R0400	63,237

Annex G

TAC QRTs

Balance sheet

Company
Reporting period ended
Units

TAC
31 December 2017
£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	5,450
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	5,440
Derivatives	R0190	-
Deposits other than cash equivalents	R0200	10
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	17
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	149
Any other assets, not elsewhere shown	R0420	87
Total assets	R0500	5,703

Balance sheet

Company
Reporting period ended
Units

TAC
31 December 2017
£000

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

		Solvency II value C0010
Liabilities		
Technical provisions – non-life	R0510	296
Technical provisions – non-life (excluding health)	R0520	296
TP calculated as a whole	R0530	-
Best Estimate	R0540	246
Risk margin	R0550	50
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	-
Subordinated liabilities	R0850	-
Subordinated liabilities not in BOF	R0860	-
Subordinated liabilities in BOF	R0870	-
Any other liabilities, not elsewhere shown	R0880	-
Total liabilities	R0900	296
Excess of assets over liabilities	R1000	5,406

Non-life Technical Provisions

Company
Reporting period ended
Units

TAC
31 December 2017
£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	-	-	-	-	-	-	296	-	-
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	-	-	-	296	-	-

Non-life Technical Provisions

Company
Reporting period ended
Units

TAC
31 December 2017
£000

S.17.01.02
(Sheet 3)

		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					
Claims provisions					
Gross	R0160	-	-	-	246
Net Best Estimate of Claims Provisions	R0250	-	-	-	246
Total Best estimate - gross	R0260	-	-	-	246
Total Best estimate - net	R0270	-	-	-	246
Risk margin	R0280	-	-	-	50
Amount of the transitional on Technical Provisions					

Non-life Technical Provisions

Company

Reporting period ended

Units

TAC**31 December 2017****£000****S.17.01.02**

(Sheet 4)

		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	-	-	-	296
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	-	-	-	296

Non-life Insurance Claims Information

Form **S.19.01.21**

Company **TAC**
 Reporting period ended **31 December 2017**
 Units **£000**

(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											10,597	
N-9	R0160	1,264	694	138	97	-	3	2	4	-	-		
N-8	R0170	1,405	600	95	3	14	-	-	-	-			
N-7	R0180	1,079	1,023	87	34	-	8	-	-				
N-6	R0190	1,288	752	165	124	97	15	9					
N-5	R0200	1,558	681	68	38	-	-						
N-4	R0210	1,062	924	99	111	43							
N-3	R0220	1,033	895	45	50								
N-2	R0230	1,227	1,063	97									
N-1	R0240	983	416										
N	R0250	268											
Total	R0260											882	30,256

Non-life Insurance Claims Information

Company **TAC**
 Reporting period ended **31 Decemeber 2017**
 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) C0360		
	0	1	2	3	4	5	6	7	8	9	10 & +			
	C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300			
Prior	R0100											7,105	R0100	-
N-9	R0160	869	193	110	1	1	-	7	-	-	-		R0160	-
N-8	R0170	684	123	11	10	-	-	-	-	-			R0170	-
N-7	R0180	1,023	174	52	-	21	-	-	-				R0180	-
N-6	R0190	979	292	101	97	44	11	-					R0190	-
N-5	R0200	901	60	14	-	-	-						R0200	-
N-4	R0210	1,063	187	96	82	53							R0210	53
N-3	R0220	1,123	372	182	-								R0220	-
N-2	R0230	1,363	227	109									R0230	109
N-1	R0240	687	53										R0240	53
N	R0250	33											R0250	33
Total	R0260												R0260	247

Own funds

Form S.23.01.01
(Sheet 1)

Company TAC
Reporting period ended 31 December 2017
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	-	-		-	
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	5,406	5,406			
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	5,406	5,406	-	-	-
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
Reporting period ended
Units

TAC
31 December 2017
£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	5,406	5,406	-	-	-
Total available own funds to meet the MCR	R0510	5,406	5,406	-	-	
Total eligible own funds to meet the SCR	R0540	5,406	5,406	-	-	-
Total eligible own funds to meet the MCR	R0550	5,406	5,406	-	-	
SCR	R0580	421				
MCR	R0600	2,196				
Ratio of Eligible own funds to SCR	R0620	1282.84%				
Ratio of Eligible own funds to MCR	R0640	246.15%				

		C0060	
Reconciliation reserve			
Excess of assets over liabilities	R0700	5,406	
Own shares (held directly and indirectly)	R0710	-	
Foreseeable dividends, distributions and charges	R0720	-	
Other basic own fund items	R0730	-	
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-	
Reconciliation reserve	R0760	5,406	
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 2017**
 Units **£000**

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0100
Market risk	R0010	-	None	None used
Counterparty default risk	R0020	372	None	None used
Life underwriting risk	R0030	-	None	None used
Health underwriting risk	R0040	-	None	None used
Non-life underwriting risk	R0050	74	None	None used
Diversification	R0060	(32)	None	None used
Intangible asset risk	R0070	-	None	None used
Basic Solvency Capital Requirement	R0100	414	None	None used

Calculation of Solvency Capital Requirement		C0100
Operational risk	R0130	7
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	421
Capital add-on already set	R0210	-
Solvency capital requirement	R0220	421
Other information on SCR		None
Capital requirement for duration-based equity risk sub-module	R0400	-
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	421
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 2017

Units

£000
Linear formula component for non-life insurance and reinsurance obligations

		C0010
MCR _{NL} Result	R0010	23

		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	246	-
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	23
SCR	R0310	421
MCR cap	R0320	190
MCR floor	R0330	105
Combined MCR	R0340	105
Absolute floor of the MCR	R0350	2,196
		C0070
Minimum Capital Requirement	R0400	2,196