

All figures in the following annexes are in £000s

Annex A

Group QRTs

Balance Sheet

Scenario: 2018SOL2

Period: Annual

Currency: GBP - Great British Pounds

EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	23,745
Pension benefit surplus	R0050	199,000
Property, plant & equipment held for own use	R0060	35,683
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	10,554,272
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	91,277
Equities	R0100	833,699
Equities - listed	R0110	800,316
Equities - unlisted	R0120	33,383
Bonds	R0130	5,997,458
Government Bonds	R0140	2,088,099
Corporate Bonds	R0150	3,683,120
Structured notes	R0160	0
Collateralised securities	R0170	226,239
Collective Investments Undertakings	R0180	3,468,415
Derivatives	R0190	82,947
Deposits other than cash equivalents	R0200	80,476
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	2,969,399
Loans and mortgages	R0230	870,881
Loans on policies	R0240	128
Loans and mortgages to individuals	R0250	649,441
Other loans and mortgages	R0260	222,311
Reinsurance recoverables from:	R0270	1,709,545
Non-life and health similar to non-life	R0280	413,398
Non-life excluding health	R0290	413,150
Health similar to non-life	R0300	249
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1,244,204
Health similar to life	R0320	88,274
Life excluding health and index-linked and unit-linked	R0330	1,155,929
Life index-linked and unit-linked	R0340	51,943
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	9,348
Reinsurance receivables	R0370	30,802
Receivables (trade, not insurance)	R0380	65,974
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	173,600
Any other assets, not elsewhere shown	R0420	46,036
Total assets	R0500	16,688,284
Liabilities		
Technical provisions - non-life	R0510	1,906,518
Technical provisions - non-life (excluding health)	R0520	1,903,343
TP calculated as a whole	R0530	0
Best estimate	R0540	1,839,577
Risk margin	R0550	63,766
Technical provisions - health (similar to non-life)	R0560	3,175
TP calculated as a whole	R0570	0
Best estimate	R0580	3,156
Risk margin	R0590	18
TP - life (excluding index-linked and unit-linked)	R0600	9,200,580
Technical provisions - health (similar to life)	R0610	-9,272
TP calculated as a whole	R0620	0
Best estimate	R0630	-20,873
Risk margin	R0640	11,601
TP - life (excluding health and index-linked and unit-linked)	R0650	9,209,852
TP calculated as a whole	R0660	0
Best estimate	R0670	9,198,639
Risk margin	R0680	11,213
TP - index-linked and unit-linked	R0690	2,949,231
TP calculated as a whole	R0700	0
Best estimate	R0710	2,953,639
Risk margin	R0720	-4,407
Contingent liabilities	R0730	0
Provisions other than technical provisions	R0750	15,710
Pension benefit obligations	R0760	2,325
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	74,604
Derivatives	R0790	189,540
Debts owed to credit institutions	R0800	58,670
Financial liabilities other than debts owed to credit institutions	R0810	96
Insurance & intermediaries payables	R0820	79,190
Reinsurance payables	R0830	8,802
Payables (trade, not insurance)	R0840	268,133
Subordinated liabilities	R0850	371,763
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	371,763
Any other liabilities, not elsewhere shown	R0880	38,048
Total liabilities	R0900	15,163,211
Excess of assets over liabilities	R1000	1,525,073

Premiums, claims and expenses by line of business

Entity: LVGRP - Liverpool Victoria Friendly Society - Group
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 EIOPA QRT: 5.05.01

Premiums, claims and expenses by line of business

	Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)												Line of Business for: accepted non-proportional reinsurance				Total
	Medical expense insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other domestic fire	General liability insurance	Credit and suretyship insurance	Legal expenses insurance	Assistance	Miscellaneous financial loss	Health	Casualty	Marine, aviation, transport	Property	
	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	
Premiums written																	
Gross - Direct Business	R0110	6,303	0	0	921,969	326,747	0	203,668	27,023	0	28,708	66,486	144				
Gross - Proportional reinsurance accepted	R0120	0	0	0	0	0	0	0	0	0	0	0	0				
Gross - Non-proportional reinsurance accepted	R0130	0	0	0	0	0	0	0	0	0	0	0	0				
Reinsurers' share	R0140	1,294	0	0	221,273	78,561	0	55,242	7,544	0	5,892	13,845	40				
Net	R0200	5,009	0	0	700,696	248,186	0	148,426	19,479	0	22,816	52,641	104				
Premiums earned																	
Gross - Direct Business	R0210	6,263	0	0	927,226	328,226	0	222,022	35,639	0	28,469	62,377	343				
Gross - Proportional reinsurance accepted	R0220	0	0	0	0	0	0	0	0	0	0	0	0				
Gross - Non-proportional reinsurance accepted	R0230	0	0	0	0	0	0	0	0	0	0	0	0				
Reinsurers' share	R0240	1,253	0	0	219,164	77,619	0	57,374	9,301	0	5,694	12,475	96				
Net	R0300	5,011	0	0	708,062	250,607	0	164,649	26,339	0	22,775	49,902	247				
Claims incurred																	
Gross - Direct Business	R0310	3,546	0	0	556,864	197,148	0	172,473	21,926	0	2,140	30,611	177				
Gross - Proportional reinsurance accepted	R0320	0	0	0	0	0	0	0	0	0	0	0	0				
Gross - Non-proportional reinsurance accepted	R0330	0	0	0	0	0	0	0	0	0	0	0	0				
Reinsurers' share	R0340	724	0	0	83,519	30,017	0	37,323	4,131	0	413	5,966	116				
Net	R0400	2,845	0	0	473,344	167,131	0	135,150	17,805	0	1,727	24,644	61				
Changes in other technical provisions																	
Gross - Direct Business	R0410	0	0	0	0	0	0	0	0	0	0	0	0				
Gross - Proportional reinsurance accepted	R0420	0	0	0	0	0	0	0	0	0	0	0	0				
Gross - Non-proportional reinsurance accepted	R0430	0	0	0	0	0	0	0	0	0	0	0	0				
Reinsurers' share	R0440	0	0	0	0	0	0	0	0	0	0	0	0				
Net	R0500	0	0	0	0	0	0	0	0	0	0	0	0				
Expenses incurred	R0550	1,433	0	0	210,442	74,262	0	64,274	12,255	0	3,174	10,438	17				
Other expenses	R1200																
Total expenses	R1300																

Impact of long term guarantees measures and transitionals

Entity: LVGRP - Liverpool Victoria Friendly Society - Group
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.22.01

Impact of long term guarantees measures and transitionals

		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	14,056,329	532,669		54,447	241,779
Basic own funds	R0020	1,725,577	-493,527		-54,284	-243,313
Eligible own funds to meet Solvency Capital Requirement	R0050	1,725,577	-493,527		-54,284	-243,313
Solvency Capital Requirement	R0090	1,036,240	1,136		7,361	35,647

Own Funds

Entity: LVGRP - Liverpool Victoria Friendly Society - Group
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 IOPA QRT: S.23.01

Own Funds Group

	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-availability criteria not met on ordinary share capital at group level	R0020				
Own preference shares related to ordinary share capital	R0030				
Within funds members' contributions to the equivalent basic own - fund from for mutual and mutual-type undertakings	R0040				
Subordinated mutual member accounts	R0050				
Non-availability criteria not met on mutual member accounts at group level	R0060				
Surplus funds	R0070	1,253,067	1,253,067		
Non-availability criteria not met on surplus funds at group level	R0080				
Preference shares	R0090				
Non-availability criteria not met on preference shares at group level	R0100				
Share premium account related to preference shares	R0110				
Non-availability criteria not met on account related to preference shares at group level	R0120				
Reconciliation reserve	R0130	-99,209	-99,209		
Subordinated liabilities	R0140	371,763		371,763	
Non-availability criteria not met on subordinated liabilities at group level	R0150				
An amount equal to the value of net deferred tax assets	R0160	23,745			23,745
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-availability criteria not met on other own funds items approved by supervisory authority	R0190				
Minority interests (if not reported as part of a specific own fund item)	R0200	272,006	272,006		
Non-availability criteria not met on minority interests at group level	R0210	95,795	95,795		
shall 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 shall 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				
Unclear reduced accounting treatment of the Directive 2009/138/EC	R0240				
Deductions for participations in other financial undertakings where the non-availability of information (Article 229)	R0250				
Unclear non-participations in other financial undertakings when a combination of methods is used	R0260				
Total of non-availability criteria not met on deductions	R0270	95,795	95,795		
Total deductions	R0280	95,795	95,795		
Total basic own funds after deductions	R0290	1,725,577	1,330,068	371,763	23,745
Ancillary own funds					
Unpaid share capital ordinary shares capital called on demand	R0300				
Unpaid share capital preference shares capital called on demand	R0310				
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0320				
Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC	R0330				
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0340				
Supplementary members' call order first subparagraph of Article 96(3) of the Directive 2009/138/EC	R0350				
Supplementary members' call order second subparagraph of Article 96(3) of the Directive 2009/138/EC	R0360				
Non-availability criteria not met on ancillary own funds at group level	R0370				
Other ancillary own funds	R0380				
Total ancillary own funds	R0390				
Own funds of other financial sectors	R0400				
Other financial sectors' own funds - institutions, alternative investment fund managers, financial institutions - Total	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 DAA, exclusively or in combination of method 1					
Own funds aggregated when using the DAA and combination of method	R0450				
Own funds aggregated when using the DAA and 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 DAA)	R0520	1,725,577	1,330,068	371,763	23,745
Total available own funds to meet the minimum consolidated group SCR	R0530	1,701,832	1,330,068	371,763	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via DAA)	R0560	1,725,577	1,330,068	371,763	23,745
Total eligible own funds to meet the minimum consolidated group SCR	R0570	1,419,325	1,330,068	89,256	
Minimum consolidated Group SCR	R0610	446,281			
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	318.03%			
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via DAA)	R0660	1,725,577	1,330,068	371,763	23,745
Group SCR	R0680	1,036,240			
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via DAA	R0690	166.52%			
Reconciliation reserve					
Excess of assets over liabilities	R0700	1,525,073			
Own funds' treatment as assets on the balance sheet	R0710				
Forfeitable dividends, distributions and charges	R0720				
Other basic own fund items	R0730	1,548,818			
Responsibility to restore overfunded assets or respect of matching adjustment portfolios and ring fenced funds	R0740	75,444			
Other non-availability criteria not met on reconciliation reserve before deduction for participations in other financial sector	R0750				
Reconciliation reserve before deduction for participations in other financial sector	R0760	-99,209			
Expected profits					
Expected profits included in future premiums (EPFP) - Life business	R0770	296,524			
Expected profits included in future premiums (EPFP) - Non-life business	R0780	11,360			
Total EPFP	R0790	307,884			

Solvency Capital Requirement - for groups on Standard Formula

Entity: LVGRP - Liverpool Victoria Friendly Society - Group

Scenario: 2018 Solvency II

Period: Annual

Category: Solvency II: Group Purpose

Currency: GBP - Great British Pounds

EIOPA QRT: S.25.01

Solvency Capital Requirement - for groups on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1,212,366		- None
Counterparty default risk	R0020	43,304		
Life underwriting risk	R0030	408,278	- None	- None
Health underwriting risk	R0040	93,887	- None	- None
Non-life underwriting risk	R0050	490,146	- None	- None
Diversification	R0060	-645,954		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	1,602,027		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	93,054
Loss-absorbing capacity of technical provisions	R0140	-600,005
Loss-absorbing capacity of deferred taxes	R0150	-59,305
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	1,035,772
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	1,036,240
Other information on SCR		
Capital requirement for duration-based equity risk sub-module		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	809,587
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	85,954
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	140,231
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Minimum consolidated group solvency capital requirement	R0470	446,281
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	468
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	468
Capital requirement for other financial sectors (Non-insurance capital requirements) - Institutions for occupational retirement provisions	R0520	0
Capital requirement for other financial sectors (Non-insurance capital requirements) - Capital requirement for non-regulated entities carrying out financial activities	R0530	0
Capital requirement for non-controlled participation requirements	R0540	0
Capital requirement for residual undertakings	R0550	0
Overall SCR		
SCR for undertakings included via D and A	R0560	0
Solvency capital requirement	R0570	1,036,240

Undertakings in the scope of the group - Public Disclosure

Entity: LVGRP - Liverpool Victoria Friendly Society - Group
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 EIOPA GR: 5.32.01

Undertakings in the scope of the group

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	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of substance	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
CO010	CO020	CO030	CO040	CO050	CO060	CO070	CO080	CO090	CO100	CO200	CO210	CO220	CO230	CO240	CO250	CO260
GB	11380R5240UR3U20H54	1 - LEI	Liverpool Victoria Friendly Society Limited	1 - Life insurance undertaking	Societies Registered Under The Friendly Societies Acts	1 - Mutual	The Prudential Regulation Authority							1 - Included in the scope		1 - Method 1 - Full consolidation
GB	21380ERW7V0J00F128	1 - LEI	Liverpool Victoria Insurance Company Limited	2 - Non-life insurance undertaking	Companies Limited By Shares Or By Guarantee Or Unlimited	2 - Non-mutual	The Prudential Regulation Authority	51.00%	51.00%	51.00%		1 - Dominant	51.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	21380RHM4PZ5R30M51	1 - LEI	Highway Insurance Company Limited	2 - Non-life insurance undertaking	Companies Limited By Shares Or By Guarantee Or Unlimited	2 - Non-mutual	The Prudential Regulation Authority	51.00%	51.00%	51.00%		1 - Dominant	51.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	21380M03L9738T1376	1 - LEI	Liverpool Victoria Life Company Limited	1 - Life insurance undertaking	Companies Limited By Shares Or By Guarantee Or Unlimited	2 - Non-mutual	The Prudential Regulation Authority	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1765128V	2 - Specific code	LV Equity Release Limited	3 - Credit institution, investment firm and financial institution	IA	2 - Non-mutual	Financial Conduct Authority	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		2 - Method 1 - Proportional consolidation
GB	2622146	2 - Specific code	Liverpool Victoria Financial Advice Services Limited	3 - Credit institution, investment firm and financial institution	IA	2 - Non-mutual	Financial Conduct Authority	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		2 - Method 1 - Proportional consolidation
GB	3418120	2 - Specific code	LV Life Services Limited	3 - Credit institution, investment firm and financial institution	IA	2 - Non-mutual	Financial Conduct Authority	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		2 - Method 1 - Proportional consolidation
GB	3429942	2 - Specific code	LV Pensions Trustees Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	21380R9M0M04H4626	1 - LEI	LV Protection Ltd	2 - Non-life insurance undertaking	Companies Limited By Shares Or By Guarantee Or Unlimited	2 - Non-mutual	The Prudential Regulation Authority	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1131929	2 - Specific code	Liverpool Victoria General Insurance Group Limited	3 - Insurance holding company as defined in Article 2(12)(1) (9) of Directive 2009/138/EC	IA	2 - Non-mutual	Financial Conduct Authority	51.00%	51.00%	51.00%		1 - Dominant	51.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	2098217	2 - Specific code	Highway Insurance Group Limited	3 - Insurance holding company as defined in Article 2(12)(1) (9) of Directive 2009/138/EC	IA	2 - Non-mutual		51.00%	51.00%	51.00%		1 - Dominant	51.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	3436081	2 - Specific code	LV Insurance Management Limited	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/26	IA	2 - Non-mutual		51.00%	51.00%	51.00%		1 - Dominant	51.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1364241	2 - Specific code	Ayresbrook Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1764838	2 - Specific code	LV Capital PLC	3 - Insurance holding company as defined in Article 2(12)(1) (9) of Directive 2009/138/EC	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	134380	2 - Specific code	Liverpool Victoria Banking Services Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	194127	2 - Specific code	Fitzwill Financial Services Limited	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/26	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1287943	2 - Specific code	Liverpool Victoria Asset Management Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1776380	2 - Specific code	Orchard Corporate Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1286485	2 - Specific code	NLC Name No 1 Ltd	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1286526	2 - Specific code	NLC Name No 2 Ltd	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1286574	2 - Specific code	NLC Name No 3 Ltd	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	12869371	2 - Specific code	NLC Name No 4 Ltd	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	12869481	2 - Specific code	NLC Name No 5 Ltd	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	10170273	2 - Specific code	NLC Name No 7 Ltd	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1428296	2 - Specific code	Highway Corporate Capital Ltd	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	3417294	2 - Specific code	LV Commercial Mortgage Limited	3 - Credit institution, investment firm and financial institution	IA	2 - Non-mutual	Financial Conduct Authority	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		2 - Method 1 - Proportional consolidation
GB	10272540	2 - Specific code	Highway Group Services Limited	99 - Other	IA	2 - Non-mutual		51.00%	51.00%	51.00%		1 - Dominant	51.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	129983	2 - Specific code	LV Assistance Services Limited	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/26	IA	2 - Non-mutual		51.00%	51.00%	51.00%		1 - Dominant	51.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1703819	2 - Specific code	The LV - Pension Trustees Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1703816	2 - Specific code	The LV - General Trustees Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	899906	2 - Specific code	Liverpool Victoria Trustees Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	3416126	2 - Specific code	The Great Victoria Partnership (SP) Limited	99 - Other	IA	2 - Non-mutual		50.00%		50.00%		2 - Significant	50.00%	1 - Included in the scope		10 - Other method
GB	3228620	2 - Specific code	The Great Victoria Property Limited	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/26	IA	2 - Non-mutual		50.00%		50.00%		2 - Significant	50.00%	1 - Included in the scope		10 - Other method
GB	3199113	2 - Specific code	The Great Victoria Partnership (SP) (No 2) Limited	99 - Other	IA	2 - Non-mutual		50.00%		50.00%		2 - Significant	50.00%	1 - Included in the scope		10 - Other method
GB	138912	2 - Specific code	Great Victoria Property (No 2) Limited	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/26	IA	2 - Non-mutual		50.00%		50.00%		2 - Significant	50.00%	1 - Included in the scope		10 - Other method
GB	198444	2 - Specific code	LV Payout Services Limited	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/26	IA	2 - Non-mutual		51.00%	51.00%	51.00%		1 - Dominant	51.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	31014133	2 - Specific code	Warmth Wards Limited	3 - Mixed financial holding company as defined in Article 2(12)(1)(6) of Directive 2009/138/EC	IA	2 - Non-mutual	Financial Conduct Authority	70.00%	70.00%	70.00%		1 - Dominant	70.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	1727335	2 - Specific code	Warmth Wards Advisors Limited	3 - Credit institution, investment firm and financial institution	IA	2 - Non-mutual	Financial Conduct Authority	70.00%	70.00%	70.00%		1 - Dominant	70.00%	1 - Included in the scope		2 - Method 1 - Proportional consolidation
GB	1603782	2 - Specific code	Warmth Wards Benefits Limited	3 - Credit institution, investment firm and financial institution	IA	2 - Non-mutual	Financial Conduct Authority	70.00%	70.00%	70.00%		1 - Dominant	70.00%	1 - Included in the scope		2 - Method 1 - Proportional consolidation
GB	49971	2 - Specific code	Great Victoria Partnership	99 - Other	IA	2 - Non-mutual		50.00%		50.00%		2 - Significant	50.00%	1 - Included in the scope		10 - Other method
GB	1010380	2 - Specific code	The Great Victoria Partnership (No 2)	99 - Other	IA	2 - Non-mutual		50.00%		50.00%		2 - Significant	50.00%	1 - Included in the scope		10 - Other method
GB	21380T3P8RD70V23	1 - LEI	Teachers Assurance Company Limited	2 - Non-life insurance undertaking	Companies Limited By Shares Or By Guarantee Or Unlimited	2 - Non-mutual	The Prudential Regulation Authority	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	10401436	2 - Specific code	Teachers Financial Services Limited	3 - Credit institution, investment firm and financial institution	IA	2 - Non-mutual	Financial Conduct Authority	100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		2 - Method 1 - Proportional consolidation
GB	14147710	2 - Specific code	Teachers Property Limited	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/26	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	10401441	2 - Specific code	Teachers Management Services Limited	10 - Ancillary services undertaking as defined in Article 1 (53) of Delegated Regulation (EU) 2015/26	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	10272297	2 - Specific code	Sovereign Unit Trust Managers Ltd	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	10401381	2 - Specific code	The Children Trustee Trustees Limited	99 - Other	IA	2 - Non-mutual		100.00%	100.00%	100.00%		1 - Dominant	100.00%	1 - Included in the scope		1 - Method 1 - Full consolidation
GB	11429468	2 - Specific code	Liverpool Victoria Financial Services Limited	99 - Other	IA	2 - Non-mutual		0.00%			Company limited	1 - Dominant		1 - Included in the scope		10 - Other method

Annex B

LVFS QRTs

Balance sheet

Entity: LVFS - Liverpool Victoria Friendly Society Limited
 Scenario: 2018SOL2
 Period: Annual
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	199,000
Property, plant & equipment held for own use	R0060	8,751
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	8,687,757
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	896,119
Equities	R0100	757,032
Equities - listed	R0110	724,382
Equities - unlisted	R0120	32,650
Bonds	R0130	3,990,401
Government Bonds	R0140	1,654,658
Corporate Bonds	R0150	2,129,454
Structured notes	R0160	0
Collateralised securities	R0170	206,289
Collective Investments Undertakings	R0180	2,941,932
Derivatives	R0190	64,717
Deposits other than cash equivalents	R0200	37,556
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	2,969,399
Loans and mortgages	R0230	870,881
Loans on policies	R0240	128
Loans and mortgages to individuals	R0250	648,441
Other loans and mortgages	R0260	222,311
Reinsurance recoverables from:	R0270	1,175,284
Non-life and health similar to non-life	R0280	0
Non-life excluding health	R0290	0
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	1,123,341
Health similar to life	R0320	88,274
Life excluding health and index-linked and unit-linked	R0330	1,035,066
Life index-linked and unit-linked	R0340	51,943
Deposits to cedants	R0350	0
Reinsurance receivables	R0360	9,313
Insurance and intermediaries receivables	R0370	30,802
Receivables (trade, not insurance)	R0380	72,171
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	96,639
Any other assets, not elsewhere shown	R0420	15,287
Total assets	R0500	14,135,283
Liabilities		
Technical provisions - non-life	R0510	
Technical provisions - non-life (excluding health)	R0520	
TP calculated as a whole	R0530	0
Best estimate	R0540	0
Risk margin	R0550	0
Technical provisions - health (similar to non-life)	R0560	
TP calculated as a whole	R0570	0
Best estimate	R0580	0
Risk margin	R0590	0
TP - life (excluding index-linked and unit-linked)	R0600	9,021,562
Technical provisions - health (similar to life)	R0610	-9,298
TP calculated as a whole	R0620	0
Best estimate	R0630	-20,899
Risk margin	R0640	11,601
TP - life (excluding health and index-linked and unit-linked)	R0650	9,030,860
TP calculated as a whole	R0660	0
Best estimate	R0670	9,026,577
Risk margin	R0680	4,283
TP - index-linked and unit-linked	R0690	2,949,231
TP calculated as a whole	R0700	0
Best estimate	R0710	2,953,639
Risk margin	R0720	-4,407
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	7,186
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	78,274
Derivatives	R0790	189,540
Debts owed to credit institutions	R0800	58,670
Financial liabilities other than debts owed to credit institutions	R0810	96
Insurance & intermediaries payables	R0820	77,502
Reinsurance payables	R0830	8,798
Payables (trade, not insurance)	R0840	111,777
Subordinated liabilities	R0850	359,734
Subordinated liabilities not in Bof	R0860	0
Subordinated liabilities in Bof	R0870	359,734
Any other liabilities, not elsewhere shown	R0880	14,013
Total liabilities	R0900	12,876,323
Excess of assets over liabilities	R1000	1,258,960

Life and Health SLT Technical Provisions

Entity: LVFS - Liverpool Victoria Friendly Society Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: SOLO
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.12.01

Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Health insurance from non-life insurance contracts and relating to financial obligations other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, including Unit-Linked)	Health insurance (direct business)			Amounts recognised from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)										
			C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060				Contracts without options and guarantees	Contracts with options or guarantees	C0080				C0090	C0100	C0150	C0160	Contracts without options and guarantees	Contracts with options or guarantees	C0180	C0190	C0200	C0210
					C0040	C0050					C0070	C0080									C0170	C0180				
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
Technical provisions calculated as a sum of BE and RM																										
Best Estimate																										
Gross Best Estimate	R0030	5,632,885		2,961,979	0		3,639,918	0	0	0	12,234,783		-19,551	0	0	0	0	-19,551								
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	996,977		51,943	0		138,090	0	0	0	1,087,009		89,274	0	0	0	0	89,274								
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	4,735,909		2,910,036	0		3,501,829	0	0	0	11,147,773		-107,825	0	0	0	0	-107,825								
Risk Margin	R0100	133,371	26,005			103,398		0	0	0	262,774	25,456						25,456								
Amount of the transitional on Technical Provisions																										
Technical Provisions calculated as a whole	R0110	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0								
Best estimate	R0120	-15,044		-8,340	0		-231,183	0	0	0	-254,567		-1,340	0	0	0	0	-1,349								
Risk margin	R0130	-146,566	-30,413			-85,920		0	0	0	-262,898	-13,854						-13,855								
Technical provisions - total	R0200	5,604,647	2,949,231			3,426,213		0	0	0	11,980,092	-9,298						-9,298								

Impact of long term guarantees measures and transitionals

Entity: LVFS - Liverpool Victoria Friendly Society Limited

Scenario: 2018 Solvency II

Period: Annual

Category: SOLO

Currency: GBP - Great British Pounds

EIOPA QRT: S.22.01

Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of transitional on technical provisions	Impact of transitional on interest rate	Impact of volatility adjustment set to zero	Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	11,970,793	532,669		54,447	241,779
Basic own funds	R0020	1,543,229	-494,101		-54,447	-241,779
Eligible own funds to meet Solvency Capital Requirement	R0050	1,543,229	-494,101		-54,447	-241,779
Solvency Capital Requirement	R0090	839,399	962		8,331	59,067
Eligible own funds to meet Minimum Capital Requirement	R0100	1,225,466	-494,053		-54,030	-238,825
Minimum Capital Requirement	R0110	209,850	240		2,083	14,767

Own funds

Entity: LVFS - Liverpool Victoria Friendly Society Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.23.01

Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	1,258,960	1,258,960			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	-75,464	-75,464			
Subordinated liabilities	R0140	359,734			359,734	
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	1,543,229	1,183,496		359,734	
Ancillary own funds						
Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand	R0300					
Unpaid and uncalled preference shares callable on demand	R0310					
A legally binding commitment to subscribe and pay for subordinated liabilities on demand	R0320					
Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC	R0330					
Letters of credit and guarantees 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					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	1,543,229	1,183,496		359,734	
Total available own funds to meet the MCR	R0510	1,543,229	1,183,496		359,734	
Total eligible own funds to meet the SCR	R0540	1,543,229	1,183,496		359,734	
Total eligible own funds to meet the MCR	R0550	1,225,466	1,183,496		41,970	
SCR	R0580	839,399				
MCR	R0600	209,850				
Ratio of Eligible own funds to SCR	R0620	183.85%				
Ratio of Eligible own funds to MCR	R0640	583.97%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	1,258,960				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	1,258,960				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	75,464				
Reconciliation reserve	R0760	-75,464				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	296,524				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790	296,524				

Solvency Capital Requirement - for undertakings on Standard Formula

Entity: LVFS - Liverpool Victoria Friendly Society Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Solvency II: Solo Purpose

Currency: GBP - Great British Pounds

EIOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	1,297,650		- None
Counterparty default risk	R0020	34,011		- None
Life underwriting risk	R0030	401,382	- None	- None
Health underwriting risk	R0040	92,162	- None	- None
Non-life underwriting risk	R0050	0	- None	- None
Diversification	R0060	-333,953		
Intangible asset risk	R0070	0		
Basic Solvency Capital Requirement	R0100	1,491,252		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	37,091
Loss-absorbing capacity of technical provisions	R0140	-641,862
Loss-absorbing capacity of deferred taxes	R0150	-47,081
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	839,399
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	839,399
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	613,215
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	85,954
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	140,231
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

Entity: LVFS - Liverpool Victoria Friendly Society Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Solvency II: Solo Purpose

Currency: GBP - Great British Pounds

EIOPA QRT: S.28.01

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		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

MCR calculation Life		Life activities	
		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	2,034,600	
Obligations with profit participation - future discretionary benefits	R0220	2,686,265	
Index-linked and unit-linked insurance obligations	R0230	2,901,695	
Other life (re)insurance and health (re)insurance obligations	R0240	3,161,472	
Total capital at risk for all life (re)insurance obligations	R0250		6,869,142

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		27,106

Overall MCR calculation

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070
27,106
839,399
377,730
209,850
209,850
3,288
C0070
209,850

Annex C

LVLC QRTs

Balance sheet

Entity: LVLC - Liverpool Victoria Life Company Limited

Scenario: 2018SOL2

Period: Annual

Currency: GBP - Great British Pounds

EIOPA QRT: S.02.01

Balance Sheet

Solvency II value

C0010

Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	18,936
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	0
Equities - listed	R0110	0
Equities - unlisted	R0120	0
Bonds	R0130	17,367
Government Bonds	R0140	14,342
Corporate Bonds	R0150	3,019
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	972
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	602
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	0
Non-life and health similar to non-life	R0280	0
Non-life excluding health	R0290	0
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	30
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	0
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	1,129
Any other assets, not elsewhere shown	R0420	57
Total assets	R0500	20,152

Liabilities		
Technical provisions - non-life	R0510	0
Technical provisions - non-life (excluding health)	R0520	0
TP calculated as a whole	R0530	0
Best estimate	R0540	0
Risk margin	R0550	0
Technical provisions - health (similar to non-life)	R0560	0
TP calculated as a whole	R0570	0
Best estimate	R0580	0
Risk margin	R0590	0
TP - life (excluding index-linked and unit-linked)	R0600	13,595
Technical provisions - health (similar to life)	R0610	26
TP calculated as a whole	R0620	6
Best estimate	R0630	26
Risk margin	R0640	0
TP - life (excluding health and index-linked and unit-linked)	R0650	13,569
TP calculated as a whole	R0660	0
Best estimate	R0670	13,521
Risk margin	R0680	48
TP - index-linked and unit-linked	R0690	0
TP calculated as a whole	R0700	0
Best estimate	R0710	0
Risk margin	R0720	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	257
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	230
Subordinated liabilities	R0850	0
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	31
Total liabilities	R0900	14,113

Excess of assets over liabilities	R1000	6,039
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Life and Health SLT Technical Provisions

Entity: LVLC - Liverpool Victoria Life Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: SOLO
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.12.01

Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance				Health insurance (direct business)	Accepted reinsurance	Total (Life other than health insurance, including Unit-Linked)	Health insurance (direct business)	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)								
			C0040	C0050	C0060	C0070	C0080	C0090							C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Technical provisions calculated as a sum of BE and RM																						
Best Estimate																						
Gross Best Estimate	R0030	0	0	0	0	13,329	0	0	192	13,521	0	0	0	26	26							
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090	0	0	0	0	13,329	0	0	192	13,521	0	0	0	26	26							
Risk Margin	R0100	0	0	0	0	47	0	0	1	48	0	0	0	0	0							
Amount of the transitional on Technical Provisions																						
Technical Provisions calculated as a whole	R0110	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Best estimate	R0120	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Risk margin	R0130	0	0	0	0	0	0	0	0	0	0	0	0	0	0							
Technical provisions - total	R0200					13,376			192	13,569				26	26							

Own funds

Entity: LVLC - Liverpool Victoria Life Company Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Default Original Amount

Currency: GBP - Great British Pounds

EIOPA QRT: S.23.01

Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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						
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	5,939	5,939			
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	6,039	6,039			
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					
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					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	6,039	6,039			
Total available own funds to meet the MCR	R0510	6,039	6,039			
Total eligible own funds to meet the SCR	R0540	6,039	6,039			
Total eligible own funds to meet the MCR	R0550	6,039	6,039			
SCR	R0580	419				
MCR	R0600	3,288				
Ratio of Eligible own funds to SCR	R0620	1441.53%				
Ratio of Eligible own funds to MCR	R0640	183.64%				
C0060						
Reconciliation reserve						
Excess of assets over liabilities	R0700	6,039				
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	5,939				
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

Entity: LVLC - Liverpool Victoria Life Company Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Solvency II: Solo Purpose

Currency: GBP - Great British Pounds

EIOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	348		- None
Counterparty default risk	R0020	34		
Life underwriting risk	R0030		- None	- None
Health underwriting risk	R0040		- None	- None
Non-life underwriting risk	R0050		- None	- None
Diversification	R0060	-24		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	358		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	61
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	419
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	419
Other information on SCR		
Capital requirement for duration-based equity risk sub-module		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	419
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

Entity: LVLC - Liverpool Victoria Life Company Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Solvency II: Solo Purpose

Currency: GBP - Great British Pounds

EIOPA QRT: S.28.01

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		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

MCR calculation Life		Life activities	
		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	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240	13,547	
Total capital at risk for all life (re)insurance obligations	R0250		3,067

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		287

Overall MCR calculation

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350

C0070
287
419
189
105
189
3,288
C0070
3,288

Minimum Capital Requirement	R0400
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Annex D

LVPL QRTs

Balance sheet

Entity: LVPL - LV Protection Limited
 Scenario: 2018SOL2
 Period: Annual
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.02.01

Balance Sheet

	Solvency II value	
	C0010	
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	3,827
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
<i>Equities</i>	<i>R0100</i>	
Equities - listed	R0110	0
Equities - unlisted	R0120	0
<i>Bonds</i>	<i>R0130</i>	
Government Bonds	R0140	0
Corporate Bonds	R0150	0
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	3,827
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	0
Non-life and health similar to non-life	R0280	0
Non-life excluding health	R0290	0
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Reinsurance receivables	R0370	0
Insurance and intermediaries receivables	R0380	34
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	10
Any other assets, not elsewhere shown	R0420	0
Total assets	R0500	3,871
Liabilities		
Technical provisions - non-life	R0510	-156
Technical provisions - non-life (excluding health)	R0520	-156
TP calculated as a whole	R0530	0
Best estimate	R0540	-405
Risk margin	R0550	249
Technical provisions - health (similar to non-life)	R0560	
TP calculated as a whole	R0570	0
Best estimate	R0580	0
Risk margin	R0590	0
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	0
Best estimate	R0630	0
Risk margin	R0640	0
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	0
Best estimate	R0670	0
Risk margin	R0680	0
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	0
Best estimate	R0710	0
Risk margin	R0720	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	0
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	7
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	30
Total liabilities	R0900	-118
Excess of assets over liabilities	R1000	3,989

Non-life Insurance Claims Information

Entity: LVPL - LV Protection Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Currency: GBP - Great British Pounds
 Category: SOLO
 Acct: Z0020 1 - Accident year
 EIOPA QRT: S.19.01

Non-life Insurance Claims Information

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current year	Sum of years (cumulative)
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Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
2009	R0160											
2010	R0170											
2011	R0180											
2012	R0190											
2013	R0200											
2014	R0210											
2015	R0220			5	0	0						
2016	R0230	287	229	0								
2017	R0240	171	48									
2018	R0250	295										

	C0170	C0180
R0100		0
R0160		
R0170		
R0180		
R0190		
R0200		
R0210		
R0220		6
R0230		517
R0240	48	221
R0250	295	350
Total	298	993

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)

Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
2009	R0160											
2010	R0170											
2011	R0180											
2012	R0190											
2013	R0200											
2014	R0210											
2015	R0220	0	0	0	0							
2016	R0230	275	0									
2017	R0240	58	0									
2018	R0250	95										

	C0360
R0100	
R0160	
R0170	
R0180	
R0190	
R0200	
R0210	
R0220	0
R0230	0
R0240	0
R0250	95
Total	95

Own funds

Entity: LVPL - LV Protection Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.23.01

Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares						
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	2,989	2,989			
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	3,989	3,989			
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					
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					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	3,989	3,989			
Total available own funds to meet the MCR	R0510	3,989	3,989			
Total eligible own funds to meet the SCR	R0540	3,989	3,989			
Total eligible own funds to meet the MCR	R0550	3,989	3,989			
SCR	R0580	828				
MCR	R0600	2,222				
Ratio of Eligible own funds to SCR	R0620	481.73%				
Ratio of Eligible own funds to MCR	R0640	179.52%				
C0060						
Reconciliation reserve						
Excess of assets over liabilities	R0700	3,989				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	1,000				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	2,989				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	404				
Total Expected profits included in future premiums (EPIFP)	R0790	404				

Solvency Capital Requirement - for undertakings on Standard Formula

Entity: LVPL - LV Protection Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Solvency II: Solo Purpose

Currency: GBP - Great British Pounds

EIOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP
		C0110	C0090
Market risk	R0010	448	
Counterparty default risk	R0020	6	
Life underwriting risk	R0030		- None
Health underwriting risk	R0040		- None
Non-life underwriting risk	R0050	578	- None
Diversification	R0060	-214	
Intangible asset risk	R0070		
Basic Solvency Capital Requirement	R0100	818	

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	10
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	828
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	828
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	828
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

Entity: LVPL - LV Protection Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Solvency II: Solo Purpose
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.28.01

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		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		247
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

MCR calculation Life		Life activities	
		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	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
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		0

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	30	
MCRL Result	R0200		

Overall MCR calculation

Linear MCR	R0300
SCR	R0310
MCR cap	R0320
MCR floor	R0330
Combined MCR	R0340
Absolute floor of the MCR	R0350
Minimum Capital Requirement	R0400

C0070	
	30
	828
	373
	207
	207
	2,222
C0070	
	2,222

Annex E

LVIC QRTs

Balance sheet

Entity: LVIC - Liverpool Victoria Insurance Company Limited
 Scenario: 2018SOL2
 Period: Annual
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	6,169
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	1,598,157
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	238,544
<i>Equities</i>	<i>R0100</i>	<i>51,526</i>
Equities - listed	R0110	50,794
Equities - unlisted	R0120	733
<i>Bonds</i>	<i>R0130</i>	<i>1,129,025</i>
Government Bonds	R0140	309,563
Corporate Bonds	R0150	805,676
Structured notes	R0160	0
Collateralised securities	R0170	13,786
Collective Investments Undertakings	R0180	155,835
Derivatives	R0190	815
Deposits other than cash equivalents	R0200	22,412
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	303,516
Non-life and health similar to non-life	R0280	276,003
Non-life excluding health	R0290	275,763
Health similar to non-life	R0300	240
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	27,513
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	27,513
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Reinsurance receivables	R0360	13
Insurance and intermediaries receivables	R0370	0
Receivables (trade, not insurance)	R0380	106,363
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	41,594
Any other assets, not elsewhere shown	R0420	14,052
Total assets	R0500	2,069,865
Liabilities		
Technical provisions - non-life	R0510	1,307,763
Technical provisions - non-life (excluding health)	R0520	1,304,594
TP calculated as a whole	R0530	0
Best estimate	R0540	1,259,963
Risk margin	R0550	44,631
Technical provisions - health (similar to non-life)	R0560	3,169
TP calculated as a whole	R0570	0
Best estimate	R0580	3,151
Risk margin	R0590	18
TP - life (excluding index-linked and unit-linked)	R0600	46,668
Technical provisions - health (similar to life)	R0610	0
TP calculated as a whole	R0620	0
Best estimate	R0630	0
Risk margin	R0640	0
TP - life (excluding health and index-linked and unit-linked)	R0650	46,668
TP calculated as a whole	R0660	0
Best estimate	R0670	43,503
Risk margin	R0680	3,165
TP - index-linked and unit-linked	R0690	0
TP calculated as a whole	R0700	0
Best estimate	R0710	0
Risk margin	R0720	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	1,145
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	92,666
Subordinated liabilities	R0850	0
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	7,797
Total liabilities	R0900	1,456,039
Excess of assets over liabilities	R1000	613,825

Life and Health SLT Technical Provisions

Entity: LVIC - Liverpool Victoria Insurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: TO CONSOLIDATE
 Currency: GBP - Great British Pounds
 EIOPA QRT: 5.12.01

Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance			Annuities (excluding term annuities, insurance contracts and savings or insurance obligations other than health insurance obligations)	Accepted reinsurance	Total (Life other than health insurance, including Unit-Linked)	Health insurance (direct business)			Annuities (excluding term annuities, insurance contracts and savings or health insurance obligations)	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)	
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees				Contracts with options or guarantees						
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010										0						0
Total Recoverables from reinsurance/SPV and Finlite Ite after the adjustment for expected losses due to counterparty default associated to TP as a whole	R0020										0						0
Technical provisions calculated as a sum of BE and RM																	
Best Estimate									43,503		43,503						0
Gross Best Estimate	R0030																
Total Recoverables from reinsurance/SPV and Finlite Re after the adjustment for expected losses due to counterparty default	R0080								27,513		27,513						0
Best estimate minus recoverables from reinsurance/SPV and Finlite Re	R0090								15,990		15,990						0
Risk Margin	R0100								3,165		3,165						0
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0110										0						0
Best estimate	R0120										0						0
Risk margin	R0130										0						0
Technical provisions - total	R0200								46,668		46,668						0

Non - life Technical Provisions

Entity: LVIC - Liverpool Victoria Insurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: TO CONSOLIDATE
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.17.01

Non - life Technical Provisions

		Direct business and accepted proportional reinsurance											Accepted non-proportional reinsurance:				Total Non-Life obligations	
		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	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
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	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																	0
Technical Provisions calculated as a sum of BE and RM																		0
Best estimate																		
Premium provisions																		
Gross - Total	R0060	2,040			146,589	89,216		46,024	4,381					-3,781	8,409			292,878
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0140	18			8,895	758		70	43				95	154				-7,737
Net Best Estimate of Premium Provisions	R0150	2,022			155,485	88,458		45,954	4,338					-3,877	8,255			300,615
Claims provisions																		
Gross - Total	R0160	1,111			852,500	-38,327		97,525	52,983					2,295	2,149			970,235
Total recoverable from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0240	222			251,337	-7,665		24,974	13,984				456	430				283,740
Net Best Estimate of Claims Provisions	R0250	889			601,163	-30,662		72,551	38,999				1,839	1,719				686,495
Total Best estimate - gross	R0260	3,151			999,089	50,889		143,549	57,364					-1,486	10,558			1,263,114
Total Best estimate - net	R0270	2,911			756,648	57,795		118,506	43,317					-2,041	9,974			987,110
Risk margin	R0280	18			36,608	1,228		4,434	1,851					196	313			44,650
Amount of the transitional on Technical Provisions																		
TP as a whole	R0290																	0
Best estimate	R0300																	0
Risk margin	R0310																	0
Technical provisions - total	R0320	3,169			1,035,698	52,117		147,983	59,215					-1,290	10,872			1,307,763
Recoverable from reinsurance contract/SPV and Finite Re after the adjustment for expected losses due to counterparty default - total	R0330	240			242,441	-6,907		25,044	14,047				554	584				276,003
Technical provisions minus recoverables from reinsurance/SPV and Finite Re - total	R0340	2,929			793,256	59,023		122,940	45,168					-1,844	10,288			1,031,760

Non-life Insurance Claims Information

Entity: LVIC - Liverpool Victoria Insurance Company Limited

Scenario: 2018 Solvency II

Period: Annual

Currency: GBP - Great British Pounds

Category: TO CONSOLIDATE

Acc: Z0020 | 1 - Accident year

EIOPA QRT: S.19.01

Non-life Insurance Claims Information

Development year (absolute amount)											
0	1	2	3	4	5	6	7	8	9	10 & +	

In Current year	Sum of years (cumulative)
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Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											519
2009	R0160	176,437	93,293	22,959	15,446	11,328	15,302	1,840	-57	18	73	
2010	R0170	243,505	164,449	42,915	29,662	19,409	8,157	3,100	478	316		
2011	R0180	292,727	157,591	55,022	33,391	21,243	19,911	13,137	1,537			
2012	R0190	352,491	205,436	61,022	40,028	24,352	15,426	5,560				
2013	R0200	368,634	185,292	47,650	41,946	27,496	15,722					
2014	R0210	393,377	158,384	51,053	44,756	41,640						
2015	R0220	384,333	189,973	51,124	39,351							
2016	R0230	426,070	178,668	45,821								
2017	R0240	422,223	150,063									
2018	R0250	482,862										

	C0170	C0180
R0100	519	519
R0160	73	336,637
R0170	316	511,991
R0180	1,537	594,561
R0190	5,560	704,315
R0200	15,722	686,740
R0210	41,640	689,210
R0220	39,351	664,781
R0230	45,821	650,559
R0240	150,063	572,286
R0250	482,862	482,862
Total	783,464	5,894,461

Development year (absolute amount)											
0	1	2	3	4	5	6	7	8	9	10 & +	

Year end (discounted data)

Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											3,167
2009	R0160	0	0	0	0	0	0	0	1,624	1,662	1,569	
2010	R0170	0	0	0	0	0	0	6,030	5,355	4,319		
2011	R0180	0	0	0	0	0	25,503	26,017	22,420			
2012	R0190	0	0	0	0	25,477	12,757	4,638				
2013	R0200	0	0	0	117,422	75,001	35,275					
2014	R0210	0	0	180,714	113,319	46,778						
2015	R0220	0	253,540	210,379	105,220							
2016	R0230	449,014	215,292	137,566								
2017	R0240	433,441	243,019									
2018	R0250	426,718										

	C0360
R0100	3,152
R0160	1,575
R0170	4,377
R0180	17,912
R0190	4,613
R0200	31,555
R0210	44,819
R0220	97,561
R0230	132,318
R0240	224,216
R0250	408,137
Total	970,235

Own funds

Entity: LVIC - Liverpool Victoria Insurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: TO CONSOLIDATE
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.23.01

Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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					
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	222,748	222,748			
Subordinated liabilities	R0140					
An amount equal to the value of net deferred tax assets	R0160	6,169				6,169
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	613,825	607,656			6,169
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					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	613,825	607,656			6,169
Total available own funds to meet the MCR	R0510	607,656	607,656			
Total eligible own funds to meet the SCR	R0540	613,825	607,656			6,169
Total eligible own funds to meet the MCR	R0550	607,656	607,656			
SCR	R0580	380,646				
MCR	R0600	163,448				
Ratio of Eligible own funds to SCR	R0620	161.26%				
Ratio of Eligible own funds to MCR	R0640	371.77%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	613,825				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	391,077				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	222,748				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	5,161				
Total Expected profits included in future premiums (EPIFP)	R0790	5,161				

Solvency Capital Requirement - for undertakings on Standard Formula

Entity: LVIC - Liverpool Victoria Insurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Solvency II: Solo Purpose
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	76,728		
Counterparty default risk	R0020	23,287		
Life underwriting risk	R0030	1,847		
Health underwriting risk	R0040	893		
Non-life underwriting risk	R0050	334,481		
Diversification	R0060	-63,119		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	374,117		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	37,995
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-31,466
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	380,646
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	380,646
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

Entity: LVIC - Liverpool Victoria Insurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Solvency II: Solo Purpose
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.28.01

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		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	2,911	5,009
Income protection insurance and proportional reinsurance	R0030		
Workers' compensation insurance and proportional reinsurance	R0040		
Motor vehicle liability insurance and proportional reinsurance	R0050	756,648	472,260
Other motor insurance and proportional reinsurance	R0060	57,795	185,900
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	118,506	132,403
General liability insurance and proportional reinsurance	R0090	43,317	18,104
Credit and suretyship insurance and proportional reinsurance	R0100		
Legal expenses insurance and proportional reinsurance	R0110		22,816
Assistance and proportional reinsurance	R0120	9,974	52,841
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

MCR calculation Life		Life activities	
		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	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240	15,990	
Total capital at risk for all life (re)insurance obligations	R0250		0

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	163,113	
MCRL Result	R0200		336

Overall MCR calculation

Linear MCR	R0300		C0070	163,448
SCR	R0310			380,646
MCR cap	R0320			171,291
MCR floor	R0330			95,162
Combined MCR	R0340			163,448
Absolute floor of the MCR	R0350			3,243
Minimum Capital Requirement	R0400		C0070	163,448

Annex F

HICO QRTs

Balance sheet

Entity: HICO - Highway Insurance Company Limited
 Scenario: 2018SOL2
 Period: Annual
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.02.01

Balance Sheet

	Solvency II value	
	C0010	
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	4,637
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	717,497
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
<i>Equities</i>	<i>R0100</i>	<i>25,140</i>
Equities - listed	R0110	25,140
Equities - unlisted	R0120	0
<i>Bonds</i>	<i>R0130</i>	<i>510,345</i>
Government Bonds	R0140	109,535
Corporate Bonds	R0150	394,645
Structured notes	R0160	0
Collateralised securities	R0170	6,164
Collective Investments Undertakings	R0180	161,703
Derivatives	R0190	414
Deposits other than cash equivalents	R0200	19,896
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	0
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	228,148
Non-life and health similar to non-life	R0280	135,379
Non-life excluding health	R0290	135,379
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	92,769
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	92,769
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Reinsurance receivables	R0370	0
Insurance and intermediaries receivables	R0380	8,535
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	21,991
Any other assets, not elsewhere shown	R0420	2,149
Total assets	R0500	982,957
Liabilities		
Technical provisions - non-life	R0510	593,589
Technical provisions - non-life (excluding health)	R0520	593,589
TP calculated as a whole	R0530	0
Best estimate	R0540	575,213
Risk margin	R0550	18,376
Technical provisions - health (similar to non-life)	R0560	0
TP calculated as a whole	R0570	0
Best estimate	R0580	0
Risk margin	R0590	0
TP - life (excluding index-linked and unit-linked)	R0600	117,958
Technical provisions - health (similar to life)	R0610	0
TP calculated as a whole	R0620	0
Best estimate	R0630	0
Risk margin	R0640	0
TP - life (excluding health and index-linked and unit-linked)	R0650	117,958
TP calculated as a whole	R0660	0
Best estimate	R0670	114,276
Risk margin	R0680	3,682
TP - index-linked and unit-linked	R0690	0
TP calculated as a whole	R0700	0
Best estimate	R0710	0
Risk margin	R0720	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & intermediaries payables	R0820	285
Reinsurance payables	R0830	4
Payables (trade, not insurance)	R0840	32,612
Subordinated liabilities	R0850	12,030
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	12,030
Any other liabilities, not elsewhere shown	R0880	62
Total liabilities	R0900	756,540
Excess of assets over liabilities	R1000	226,418

Life and Health SLT Technical Provisions

Entity: HICO - Highway Insurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: TO CONSOLIDATE
 Currency: GBP - Great British Pounds
 EIOPA QRT: 5.12.01

Life and Health SLT Technical Provisions

		Insurance with profit participation	Index-linked and unit-linked insurance		Other life insurance				Accepted reinsurance	Total (Life other than Health insurance, including Unit-Linked)	Health insurance (direct business)			Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)		
			Contracts without options and guarantees	Contracts with options or guarantees	Contracts without options and guarantees	Contracts with options or guarantees					Contracts without options and guarantees	Contracts with options or guarantees					
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0150	C0160	C0170	C0180	C0190	C0200	C0210
Technical provisions calculated as a whole	R0010										0						0
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										0						0
Technical provisions calculated as a sum of BE and RM																	
Best Estimate																	
Gross Best Estimate	R0030								114,276		114,276						0
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080								92,769		92,769						0
Best estimate minus recoverables from reinsurance/SPV and Finite Re	R0090								21,507		21,507						0
Risk Margin	R0100								3,682		3,682						0
Amount of the transitional on Technical Provisions																	
Technical Provisions calculated as a whole	R0110										0						0
Best estimate	R0120										0						0
Risk margin	R0130										0						0
Technical provisions - total	R0200								117,958		117,958						0

Non-life Insurance Claims Information

Entity: HICO - Highway Insurance Company Limited

Scenario: 2018 Solvency II

Period: Annual

Currency: GBP - Great British Pounds

Category: TO CONSOLIDATE

Acc: Z0020 | 1 - Accident year

EIOPA QRT: S.19.01

Non-life Insurance Claims Information

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current year	Sum of years (cumulative)
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Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											1,117
2009	R0160	86,776	64,169	23,780	25,696	10,661	21,386	3,938	1,289	14	107	
2010	R0170	103,368	76,130	32,142	26,029	18,267	6,704	2,532	3,611	6,059		
2011	R0180	106,452	77,311	31,046	24,649	18,950	3,147	1,838	873			
2012	R0190	88,422	68,034	26,254	22,288	15,385	11,217	7,919				
2013	R0200	82,878	54,556	17,435	12,423	8,881	5,986					
2014	R0210	86,546	49,807	16,325	11,074	8,397						
2015	R0220	91,683	52,157	21,029	23,412							
2016	R0230	103,627	56,021	20,387								
2017	R0240	103,525	58,447									
2018	R0250	129,233										

	C0170	C0180
R0100	1,117	1,117
R0160	107	237,816
R0170	6,059	274,842
R0180	873	264,266
R0190	7,919	239,521
R0200	5,986	182,159
R0210	8,397	172,148
R0220	23,412	188,281
R0230	20,387	180,036
R0240	58,447	161,972
R0250	129,233	129,233
Total	261,937	2,031,389

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)

Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											13,639
2009	R0160	0	0	0	0	0	0	0	210	133	27	
2010	R0170	0	0	0	0	0	0	22,016	28,616	3,668		
2011	R0180	0	0	0	0	0	2,198	1,171	802			
2012	R0190	0	0	0	0	43,674	45,789	29,464				
2013	R0200	0	0	0	49,233	42,665	31,026					
2014	R0210	0	0	43,289	26,720	12,053						
2015	R0220	0	113,649	67,911	26,555							
2016	R0230	176,547	91,252	57,314								
2017	R0240	191,436	105,881									
2018	R0250	192,620										

	C0360
R0100	13,461
R0160	27
R0170	3,775
R0180	798
R0190	22,942
R0200	27,597
R0210	11,969
R0220	26,185
R0230	55,071
R0240	98,854
R0250	186,004
Total	446,686

Own funds

Entity: HICO - Highway Insurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.23.01

Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	75,000	75,000			
Initial funds, members' contributions or the equivalent basic own - fund item for mutual and mutual-type undertakings	R0040	0	0			
Subordinated mutual member accounts	R0050					
Surplus funds	R0070					
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	146,780	146,780			
Subordinated liabilities	R0140	12,030			12,030	
An amount equal to the value of net deferred tax assets	R0160	4,637				4,637
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	238,447	221,780		12,030	4,637
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					
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					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	238,447	221,780		12,030	4,637
Total available own funds to meet the MCR	R0510	233,810	221,780		12,030	
Total eligible own funds to meet the SCR	R0540	238,447	221,780		12,030	4,637
Total eligible own funds to meet the MCR	R0550	233,810	221,780		12,030	
SCR	R0580	166,724				
MCR	R0600	65,002				
Ratio of Eligible own funds to SCR	R0620	143.02%				
Ratio of Eligible own funds to MCR	R0640	359.70%				
Reconciliation reserve						
Excess of assets over liabilities	R0700	226,418				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	79,637				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	146,780				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770					
Expected profits included in future premiums (EPIFP) - Non- life business	R0780	558				
Total Expected profits included in future premiums (EPIFP)	R0790	558				

Solvency Capital Requirement - for undertakings on Standard Formula

Entity: HICO - Highway Insurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Solvency II: Solo Purpose
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010	14,808		
Counterparty default risk	R0020	9,730		
Life underwriting risk	R0030	1,619		
Health underwriting risk	R0040			
Non-life underwriting risk	R0050	140,101		
Diversification	R0060	-16,467		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	149,791		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	17,771
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	-837
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	166,724
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	166,724
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	0
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

Entity: HICO - Highway Insurance Company Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Solvency II: Solo Purpose

Currency: GBP - Great British Pounds

EIOPA QRT: S.28.01

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		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	387,036	228,436
Other motor insurance and proportional reinsurance	R0060	44,646	62,285
Marine, aviation and transport insurance and proportional reinsurance	R0070		
Fire and other damage to property insurance and proportional reinsurance	R0080	6,940	16,023
General liability insurance and proportional reinsurance	R0090	1,212	1,375
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

MCR calculation Life		Life activities	
		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	0	
Obligations with profit participation - future discretionary benefits	R0220	0	
Index-linked and unit-linked insurance obligations	R0230		
Other life (re)insurance and health (re)insurance obligations	R0240	21,507	
Total capital at risk for all life (re)insurance obligations	R0250		0

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	64,550	
MCRL Result	R0200		452

Overall MCR calculation

		C0070
Linear MCR	R0300	65,002
SCR	R0310	166,724
MCR cap	R0320	75,026
MCR floor	R0330	41,681
Combined MCR	R0340	65,002
Absolute floor of the MCR	R0350	3,243
Minimum Capital Requirement		C0070
		65,002

Annex G

TAC QRTs

Balance sheet

Entity: TAC - Teachers Assurance Company Limited
 Scenario: 2018SOL2
 Period: Annual
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	0
Property, plant & equipment held for own use	R0060	0
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	277
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	0
Equities	R0100	
Equities - listed	R0110	0
Equities - unlisted	R0120	0
Bonds	R0130	
Government Bonds	R0140	0
Corporate Bonds	R0150	0
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	267
Derivatives	R0190	0
Deposits other than cash equivalents	R0200	10
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages	R0230	
Loans on policies	R0240	0
Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	
Non-life and health similar to non-life	R0280	0
Non-life excluding health	R0290	0
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	0
Health similar to life	R0320	0
Life excluding health and index-linked and unit-linked	R0330	0
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and Intermediaries receivables	R0360	0
Reinsurance receivables	R0370	0
Receivables (trade, not insurance)	R0380	131
Own shares (held directly)	R0390	0
Amounts due in respect of own fund items or initial fund called up but not yet paid in	R0400	0
Cash and cash equivalents	R0410	5,139
Any other assets, not elsewhere shown	R0420	2
Total assets	R0500	5,549
Liabilities		
Technical provisions - non-life	R0510	93
Technical provisions - non-life (excluding health)	R0520	93
TP calculated as a whole	R0530	0
Best estimate	R0540	50
Risk margin	R0550	43
Technical provisions - health (similar to life)	R0560	
TP calculated as a whole	R0570	0
Best estimate	R0580	0
Risk margin	R0590	0
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)	R0610	
TP calculated as a whole	R0620	0
Best estimate	R0630	0
Risk margin	R0640	0
TP - life (excluding health and index-linked and unit-linked)	R0650	
TP calculated as a whole	R0660	0
Best estimate	R0670	0
Risk margin	R0680	0
TP - index-linked and unit-linked	R0690	
TP calculated as a whole	R0700	0
Best estimate	R0710	0
Risk margin	R0720	0
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	0
Derivatives	R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	0
Insurance & Intermediaries payables	R0820	0
Reinsurance payables	R0830	0
Payables (trade, not insurance)	R0840	0
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	32
Total liabilities	R0900	125
Excess of assets over liabilities	R1000	5,424

Non-life Insurance Claims Information

Entity: TAC - Teachers Assurance Company Limited

Scenario: 2018 Solvency II

Period: Annual

Currency: GBP - Great British Pounds

Category: SOLO

Accid: 20020 1 - Accident year

EIOPA QRT: S.19.01

Non-life Insurance Claims Information

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

In Current year	Sum of years (cumulative)
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Gross Claims Paid (non-cumulative)

		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110
Prior	R0100											
2009	R0160	1,405	600	95	3	16	0	0	0	0	0	0
2010	R0170	1,079	1,023	87	34	0	6	0	0	0	0	0
2011	R0180	1,288	752	165	124	97	15	0	0	0	0	0
2012	R0190	1,559	681	66	36	0	0	0	0	0	0	0
2013	R0200	1,062	924	96	111	43	2	0	0	0	0	0
2014	R0210	1,033	895	45	50	1	0	0	0	0	0	0
2015	R0220	1,227	1,063	97	134	0	0	0	0	0	0	0
2016	R0230	982	414	45	0	0	0	0	0	0	0	0
2017	R0240	267	10	0	0	0	0	0	0	0	0	0
2018	R0250	0	0	0	0	0	0	0	0	0	0	0

	C0170	C0180
R0100		0
R0160		2,117
R0170		2,231
R0180		2,450
R0190		2,345
R0200		2,241
R0210		2,024
R0220	134	2,523
R0230	45	1,444
R0240	10	278
R0250		0
Total	195	28,168

Development year (absolute amount)										
0	1	2	3	4	5	6	7	8	9	10 & +

Year end (discounted data)

Gross undiscounted Best Estimate Claims Provisions

		C0200	C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0290	C0300
Prior	R0100											
2009	R0160	68	123	11	10	0	0	0	0	0	0	0
2010	R0170	1,024	374	52	0	21	0	0	0	0	0	0
2011	R0180	979	292	101	91	44	11	0	0	0	0	0
2012	R0190	901	60	14	0	0	0	0	0	0	0	0
2013	R0200	1,043	187	96	81	53	56	0	0	0	0	0
2014	R0210	1,123	372	182	0	-51	0	0	0	0	0	0
2015	R0220	1,362	221	105	0	0	0	0	0	0	0	0
2016	R0230	687	53	21	0	0	0	0	0	0	0	0
2017	R0240	0	16	0	0	0	0	0	0	0	0	0
2018	R0250	0	0	0	0	0	0	0	0	0	0	0

	C0360
R0100	0
R0160	0
R0170	0
R0180	0
R0190	0
R0200	54
R0210	-51
R0220	21
R0230	21
R0240	16
R0250	0
Total	50

Own funds

Entity: TAC - Teachers Assurance Company Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Default Original Amount

Currency: GBP - Great British Pounds

EIOPA QRT: S.23.01

Own funds

		Total C0010	Tier 1 - unrestricted C0020	Tier 1 - restricted C0030	Tier 2 C0040	Tier 3 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	0	0			
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						
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	5,424	5,424			
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	5,424	5,424			
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					
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					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	5,424	5,424			
Total available own funds to meet the MCR	R0510	5,424	5,424			
Total eligible own funds to meet the SCR	R0540	5,424	5,424			
Total eligible own funds to meet the MCR	R0550	5,424	5,424			
SCR	R0580	361				
MCR	R0600	2,222				
Ratio of Eligible own funds to SCR	R0620	1503.12%				
Ratio of Eligible own funds to MCR	R0640	244.11%				
C0060						
Reconciliation reserve						
Excess of assets over liabilities	R0700	5,424				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	0				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740					
Reconciliation reserve	R0760	5,424				
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

Entity: TAC - Teachers Assurance Company Limited

Scenario: 2018 Solvency II

Period: Annual

Category: Solvency II: Solo Purpose

Currency: GBP - Great British Pounds

IOPA QRT: S.25.01

Solvency Capital Requirement - for undertakings on Standard Formula

		Gross solvency capital requirement	USP	Simplifications
		C0110	C0090	C0120
Market risk	R0010			- None
Counterparty default risk	R0020	352		
Life underwriting risk	R0030		- None	- None
Health underwriting risk	R0040		- None	- None
Non-life underwriting risk	R0050	10	None	- None
Diversification	R0060	-5		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	357		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	4
Loss-absorbing capacity of technical provisions	R0140	
Loss-absorbing capacity of deferred taxes	R0150	0
Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	R0160	0
Solvency capital requirement excluding capital add-on	R0200	361
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	361
Other information on SCR		
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	361
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	0
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	0
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

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

Entity: TAC - Teachers Assurance Company Limited
 Scenario: 2018 Solvency II
 Period: Annual
 Category: Solvency II: Solo Purpose
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.28.01

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

Linear formula component for non-life insurance and reinsurance obligations

MCR calculation Non Life		Non-life activities	
		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	50	
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

MCR calculation Life		Life activities	
		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		

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010	5	
MCRL Result	R0200		

Overall MCR calculation

		C0070
Linear MCR	R0300	5
SCR	R0310	361
MCR cap	R0320	162
MCR floor	R0330	90
Combined MCR	R0340	90
Absolute floor of the MCR	R0350	2,222
Minimum Capital Requirement	R0400	2,222