

Annex A

Group QRTs

Balance Sheet

Entity: LVGRP - Liverpool Victoria Financial Services – Group
 Scenario: 2023SOL2
 Period: Annual
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.02.01

Balance Sheet

Solvency II
 value
 C0010

Asset

Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	24,967
Pension benefit surplus	R0050	12,252
Property, plant & equipment held for own use	R0060	11,289
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	6,881,432
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	61,172
Equities	R0100	213,548
Equities - listed	R0110	204,647
Equities - unlisted	R0120	8,902
Bonds	R0130	3,636,263
Government Bonds	R0140	1,118,233
Corporate Bonds	R0150	2,395,805
Structured notes	R0160	0
Collateralised securities	R0170	122,225
Collective Investments Undertakings	R0180	2,901,761
Derivatives	R0190	19,528
Deposits other than cash equivalents	R0200	49,161
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	3,368,170
Loans and mortgages	R0230	881,540
Loans on policies	R0240	68
Loans and mortgages to individuals	R0250	386,425
Other loans and mortgages	R0260	495,047
Reinsurance recoverables from:	R0270	907,735
Non-life and health similar to non-life	R0280	37
Non-life excluding health	R0290	37
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	907,698
Health similar to life	R0320	10,158
Life excluding health and index-linked and unit-linked	R0330	897,540
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	27,248
Reinsurance receivables	R0370	93,566
Receivables (trade, not insurance)	R0380	24,831
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	69,934
Any other assets, not elsewhere shown	R0420	8,237
Total assets	R0500	12,311,203

Liabilities

Technical provisions - non-life	R0510	55
Technical provisions - non-life (excluding health)	R0520	55
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	9
Risk margin	R0550	46
Technical provisions - health (similar to non-life)	R0560	0
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	0
Risk margin	R0590	0
Technical provisions - life (excluding index-linked and unit-linked)	R0600	7,506,523
Technical provisions - health (similar to life)	R0610	-160,799
Technical provisions calculated as a whole	R0620	0
Best estimate	R0630	-172,545
Risk margin	R0640	11,746
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	7,667,322
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	7,662,826
Risk margin	R0680	4,496
TP - index-linked and unit-linked	R0690	3,322,858
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	3,315,524
Risk margin	R0720	7,335
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	11,926
Pension benefit obligations	R0760	3,150
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	4,331
Derivatives	R0790	196,721
Debts owed to credit institutions	R0800	14,247
Financial liabilities other than debts owed to credit institutions	R0810	89
Insurance & intermediaries payables	R0820	132,194
Reinsurance payables	R0830	12,685
Payables (trade, not insurance)	R0840	105,723
Subordinated liabilities	R0850	210,961
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	210,961
Any other liabilities, not elsewhere shown	R0880	2,585
Total liabilities	R0900	11,524,049

Excess of assets over liabilities	R1000	787,154
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Impact of long term guarantees measures and transitionals

Entity: LVGRP - Liverpool Victoria Financial Services – Group

Scenario: 2023 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	10,829,437	124,452		20,205	169,953
Basic own funds	R0020	950,428	-120,238		-20,205	-169,953
Eligible own funds to meet Solvency Capital Requirement	R0050	950,428	-120,238		-20,205	-169,953
Solvency Capital Requirement	R0090	481,868	359		1,610	43,301

Own Funds

Entity: LVGRP - Liverpool Victoria Financial Services – Group
 Scenario: 2023 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.23.01

Own Funds Group

	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					
Ordinary share capital (gross of own shares)	R0010				
Non-available called but not paid in ordinary share capital at group level	R0020				
Share premium account related to ordinary share capital	R0030				
Initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual-type undertakings	R0040				
Subordinated mutual member accounts	R0050				
Non-available subordinated mutual member accounts at group level	R0060				
Surplus funds	R0070	787,154	787,154		
Non-available surplus funds at group level	R0080				
Preference shares	R0090				
Non-available preference shares at group level	R0100				
Share premium account related to preference shares	R0110				
Non-available share premium account related to preference shares at group level	R0120				
Reconciliation reserve	R0130	-72,653	-72,653		
Subordinated liabilities	R0140	210,961		210,961	
Non-available subordinated liabilities at group level	R0150				
An amount equal to the value of net deferred tax assets	R0160	24,967			24,967
The amount equal to the value of net deferred tax assets not available at the group level	R0170				
Other items approved by supervisory authority as basic own funds not specified above	R0180				
Non available own funds related to other own funds items approved by supervisory authority	R0190				
Minority interests (if not reported as part of a specific own fund item)	R0200				
Non-available minority interests at group level	R0210				
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds					
Own funds from the financial statements that should not be represented by the reconciliation reserve and do not meet the criteria to be classified as Solvency II own funds	R0220				
Deductions					
Deductions for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities	R0230				
whereof deducted according to art 228 of the Directive 2009/138/EC	R0240				
Deductions for participations where there is non-availability of information (Article 229)	R0250				
deduction for participations included by using D&A when a combination of methods is used	R0260				
Total of non-available own fund items	R0270				
Total deductions	R0280				
Total basic own funds after deductions	R0290	950,428	714,501	210,961	24,967
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 9(2) of the Directive 2009/138/EC	R0340				
Letters of credit and guarantees other than under Article 9(2) of the Directive 2009/138/EC	R0350				
Supplementary members calls under first subparagraph of Article 9(3) of the Directive 2009/138/EC	R0360				
Supplementary members calls - other than under first subparagraph of Article 9(3) of the Directive 2009/138/EC	R0370				
Non available ancillary own funds at group level	R0380				
Total ancillary own funds	R0390				
Total ancillary own funds	R0400				
Own funds of other financial sectors					
Credit institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies - 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 D&A, exclusively or in combination of method 1					
Own funds aggregated when using the D&A and combination of method	R0450				
Own funds aggregated when using the D&A and combination of method net of IGT	R0460				
Summary of Own Funds					
Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	950,428	714,501	210,961	24,967
Total available own funds to meet the minimum consolidated group SCR	R0530	925,461	714,501	210,961	
Total eligible own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0560	950,428	714,501	210,961	24,967
Total eligible own funds to meet the minimum consolidated group SCR	R0570	741,762	714,501	27,261	
Minimum consolidated Group SCR	R0610	136,307			
Ratio of Eligible own funds to Minimum Consolidated Group SCR	R0650	5.44			
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)	R0660	950,428	714,501	210,961	24,967
Group SCR	R0680	481,868			
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A	R0690	1.97			
Reconciliation reserve					
Reconciliation reserve	R0700	787,154			
Excess of assets over liabilities	R0710				
Own shares (included as assets on the balance sheet)	R0720				
Foreseeable dividends, distributions and charges	R0730	812,121			
Other basic own fund items	R0740	47,686			
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0750				
Other non available own funds	R0760	-72,653			
Expected profits					
Expected profits included in future premiums (EPIFP) - Life business	R0770	459,798			
Expected profits included in future premiums (EPIFP) - Non-life business	R0780	89			
Total EPIFP	R0790	459,887			

Solvency Capital Requirement - for groups on Standard Formula

Entity: LVGRP - Liverpool Victoria Financial Services – Group
 Scenario: 2023 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	655,342		- None
Counterparty default risk	R0020	18,955		
Life underwriting risk	R0030	181,787	- None	- None
Health underwriting risk	R0040	108,823	- None	- None
Non-life underwriting risk	R0050	269	- None	- None
Diversification	R0060	-197,780		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	767,395		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	37,653
Loss-absorbing capacity of technical provisions	R0140	-364,463
Loss-absorbing capacity of deferred taxes	R0150	-3,054
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	481,407
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	481,868
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	331,635
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	30,659
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	119,114
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0
Minimum consolidated group solvency capital requirement	R0470	136,307
Information on other entities		
Capital requirement for other financial sectors (Non-insurance capital requirements)	R0500	461
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	461
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	481,868

Annex B

LVFS QRTs

Balance sheet

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2023SOL2
 Period: Annual
 Currency: GBP - Great British Pounds
 EIOPA QRT: S.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	22,060
Pension benefit surplus	R0050	12,252
Property, plant & equipment held for own use	R0060	1,033
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	6,870,143
Property (other than for own use)	R0080	0
Holdings in related undertakings, including participations	R0090	79,640
Equities	R0100	213,548
Equities - listed	R0110	204,647
Equities - unlisted	R0120	8,902
Bonds	R0130	3,626,200
Government Bonds	R0140	1,109,225
Corporate Bonds	R0150	2,394,750
Structured notes	R0160	0
Collateralised securities	R0170	122,225
Collective Investments Undertakings	R0180	2,882,919
Derivatives	R0190	19,528
Deposits other than cash equivalents	R0200	48,308
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	3,368,170
Loans and mortgages	R0230	881,540
Loans on policies	R0240	68
Loans and mortgages to individuals	R0250	386,425
Other loans and mortgages	R0260	495,047
Reinsurance recoverables from:	R0270	907,698
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	907,698
Health similar to life	R0320	10,158
Life excluding health and index-linked and unit-linked	R0330	897,540
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	27,248
Reinsurance receivables	R0370	93,566
Receivables (trade, not insurance)	R0380	31,371
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	63,542
Any other assets, not elsewhere shown	R0420	10,166
Total assets	R0500	12,288,790
Liabilities		
Technical provisions - non-life	R0510	
Technical provisions - non-life (excluding health)	R0520	
Technical provisions calculated as a whole	R0530	0
Best Estimate	R0540	0
Risk margin	R0550	0
Technical provisions - health (similar to non-life)	R0560	
Technical provisions calculated as a whole	R0570	0
Best Estimate	R0580	0
Risk margin	R0590	0
Technical provisions - life (excluding index-linked and unit-linked)	R0600	7,497,741
Technical provisions - health (similar to life)	R0610	-160,810
Technical provisions calculated as a whole	R0620	0
Best estimate	R0630	-172,556
Risk margin	R0640	11,746
Technical provisions - life (excluding health and index-linked and unit-linked)	R0650	7,658,551
Technical provisions calculated as a whole	R0660	0
Best Estimate	R0670	7,654,070
Risk margin	R0680	4,481
TP - index-linked and unit-linked	R0690	3,322,858
Technical provisions calculated as a whole	R0700	0
Best Estimate	R0710	3,315,524
Risk margin	R0720	7,335
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	11,926
Pension benefit obligations	R0760	3,150
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	4,331
Derivatives	R0790	196,721
Debts owed to credit institutions	R0800	14,247
Financial liabilities other than debts owed to credit institutions	R0810	89
Insurance & intermediaries payables	R0820	131,776
Reinsurance payables	R0830	12,685
Payables (trade, not insurance)	R0840	92,471
Subordinated liabilities	R0850	210,961
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	210,961
Any other liabilities, not elsewhere shown	R0880	2,681
Total liabilities	R0900	11,501,636
Excess of assets over liabilities	R1000	787,154

Life and Health SLT Technical Provisions

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2023 Solvency II
 Period: Annual
 Category: Default Original Amount
 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			Annuities stemming from non-life insurance contracts and relating to obligations other than health insurance obligations	Accepted reinsurance	Total (Life other than health insurance, including Unit-Linked)	Health insurance (direct business)			Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Health reinsurance (reinsurance accepted)	Total (Health similar to life insurance)			
		C0020	C0030	Contracts without options and guarantees	Contracts with options or guarantees	C0060	Contracts without options and guarantees	Contracts with options or guarantees				C0160	Contracts without options and guarantees	Contracts with options or guarantees				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				
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				
Technical provisions calculated as a sum of BE and RM																				
Best Estimate																				
Gross Best Estimate	R0030	4,777,910		3,317,396	0			2,963,492	0		11,058,798		-172,227	0	0	-172,227				
Total Recoverables from reinsurance/SPV and Finite Re after the adjustment for expected losses due to counterparty default	R0080	605,069		0	0			292,471	0		897,540		10,158	0	0	10,158				
Best estimate minus recoverables from reinsurance/SPV and Finite Re - total	R0090	4,172,841		3,317,396	0			2,671,021	0		10,161,258		-182,384	0	0	-182,384				
Risk Margin	R0100	19,644	11,392			13,702			0		44,727	13,752		0	0	13,752				
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				
Best estimate	R0120	-9,811		-1,872	0			-77,521	0		-89,204		-329	0	0	-329				
Risk margin	R0130	-19,075	-4,047			-9,789			0		-32,912	-2,007		0	0	-2,007				
Technical provisions - total	R0200	4,768,668	3,322,858			2,889,883			0		10,981,410	-160,810		0	0	-160,810				

Impact of long term guarantees measures and transitionals

Entity: LVFS - Liverpool Victoria Financial Services Limited

Scenario: 2023 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	10,820,600	124,452		20,205	169,953
Basic own funds	R0020	950,428	-120,238		-20,205	-169,953
Eligible own funds to meet Solvency Capital Requirement	R0050	950,428	-120,238		-20,205	-169,953
Solvency Capital Requirement	R0090	487,321	357		1,754	43,786
Eligible own funds to meet Minimum Capital Requirement	R0100	743,026	-120,219		-20,113	-167,651
Minimum Capital Requirement	R0110	128,095	94		461	11,509

Own funds

Entity: LVFS - Liverpool Victoria Financial Services Limited
Scenario: 2023 Solvency II
Period: Annual
Category: Default Original Amount
Currency: GBP - Great British Pounds
EIOPA QRT: S.23.01

Own funds

		Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
		C0010	C0020	C0030	C0040	C0050
Basic own funds before deduction for participations in other financial sector as foreseen in article 68 of Delegated Regulation 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	787,154	787,154			
Preference shares	R0090					
Share premium account related to preference shares	R0110					
Reconciliation reserve	R0130	-69,747	-69,747			
Subordinated liabilities	R0140	210,961			210,961	
An amount equal to the value of net deferred tax assets	R0160	22,060				22,060
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	950,428	717,407		210,961	22,060
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	950,428	717,407		210,961	22,060
Total available own funds to meet the MCR	R0510	928,368	717,407		210,961	
Total eligible own funds to meet the SCR	R0540	950,428	717,407		210,961	22,060
Total eligible own funds to meet the MCR	R0550	743,026	717,407		25,619	
SCR	R0580	487,321				
MCR	R0600	128,095				
Ratio of Eligible own funds to SCR	R0620	195.03%				
Ratio of Eligible own funds to MCR	R0640	580.06%				
		C0060				
Reconciliation reserve						
Excess of assets over liabilities	R0700	787,154				
Own shares (held directly and indirectly)	R0710					
Foreseeable dividends, distributions and charges	R0720					
Other basic own fund items	R0730	809,214				
Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	47,686				
Reconciliation reserve	R0760	-69,747				
Expected profits						
Expected profits included in future premiums (EPIFP) - Life Business	R0770	459,577				
Expected profits included in future premiums (EPIFP) - Non- life business	R0780					
Total Expected profits included in future premiums (EPIFP)	R0790	459,577				

Solvency Capital Requirement - for undertakings on Standard Formula

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2023 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	662,092		- None
Counterparty default risk	R0020	21,305		
Life underwriting risk	R0030	181,777	- None	- None
Health underwriting risk	R0040	108,823	- None	- None
Non-life underwriting risk	R0050		- None	- None
Diversification	R0060	-199,435		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	774,562		

Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	37,613
Loss-absorbing capacity of technical provisions	R0140	-365,217
Loss-absorbing capacity of deferred taxes	R0150	-3,099
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	487,321
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	487,321
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	337,548
Total amount of Notional Solvency Capital Requirements for ring fenced funds	R0420	30,659
Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	R0430	119,114
Diversification effects due to RFF nSCR aggregation for article 304	R0440	0

Approach to tax rate

		Yes/No
		C0109
Approach based on average tax rate	R0590	1 - Yes

Calculation of loss absorbing capacity of deferred taxes

		LAC DT
		C0130
LAC DT	R0640	-3,099
LAC DT justified by reversion of deferred tax liabilities	R0650	-4,331
LAC DT justified by reference to probable future taxable economic profit	R0660	1,232
LAC DT justified by carry back, current year	R0670	0
LAC DT justified by carry back, future years	R0680	0
Maximum LAC DT	R0690	-3,099

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

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2023 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	3,004,200	
Obligations with profit participation - future discretionary benefits	R0220	1,158,830	
Index-linked and unit-linked insurance obligations	R0230	3,315,524	
Other life (re)insurance and health (re)insurance obligations	R0240	2,410,787	
Total capital at risk for all life (re)insurance obligations	R0250		4,804,515

		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		128,095

Overall MCR calculation

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

C0070
128,095
487,321
219,294
121,830
128,095
3,495
C0070
128,095

Minimum Capital Requirement	R0400
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