

Annex A

Liverpool Victoria Financial Services Limited Group

(LVFS) - Group

Quantitative Reporting Templates (QRTs)

For the year ended 31 December 2025

All figures in the following QRTs are in £000s

Balance Sheet

Entity: LVGRP - Liverpool Victoria Financial Services – Group

Scenario: 2025 Solvency II

Period: Annual

Currency: GBP - Great British Pounds

PRA QRT: IR.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	1,391
Pension benefit surplus	R0050	18,150
Property, plant & equipment held for own use	R0060	9,120
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	6,407,456
Property (other than for own use)	R0080	0
<i>Holdings in related undertakings, including participations</i>	<i>R0090</i>	<i>61,039</i>
Equities	R0100	8,482
Equities - listed	R0110	1,090
Equities - unlisted	R0120	7,392
Bonds	R0130	2,390,237
Government Bonds	R0140	1,101,807
Corporate Bonds	R0150	1,260,123
Structured notes	R0160	0
Collateralised securities	R0170	28,307
Collective Investments Undertakings	R0180	3,925,952
Derivatives	R0190	11,196
Deposits other than cash equivalents	R0200	10,551
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	3,310,463
Loans and mortgages	R0230	837,028
Loans on policies	R0240	46
Loans and mortgages to individuals	R0250	348,086
Other loans and mortgages	R0260	488,896
Reinsurance recoverables from:	R0270	728,425
Non-life and health similar to non-life	R0280	35
Life and health similar to life, excluding index-linked and unit-linked	R0315	728,390
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	20,791
Reinsurance receivables	R0370	106,036
Receivables (trade, not insurance)	R0380	9,076
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	44,397
Any other assets, not elsewhere shown	R0420	15,419
Total assets	R0500	11,507,752
Liabilities		
Technical provisions - total	R0505	10,392,743
Technical provisions - non-life	R0510	90
Technical provisions - life	R0515	10,392,653
Best estimate - total	R0542	10,430,884
Best estimate - non-life	R0544	54
Best estimate - life	R0546	10,430,831
Risk margin - total	R0552	45,502
Risk margin - non-life	R0554	37
Risk margin - life	R0556	45,465
Transitional (TMTP) - life	R0565	83,643
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	8,505
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	40,781
Derivatives	R0790	46,128
Debts owed to credit institutions	R0800	5,680
Financial liabilities other than debts owed to credit institutions	R0810	89
Insurance & intermediaries payables	R0820	114,346
Reinsurance payables	R0830	13,407
Payables (trade, not insurance)	R0840	76,441
Subordinated liabilities	R0850	211,193
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	211,193
Any other liabilities, not elsewhere shown	R0880	-46
Total liabilities	R0900	10,909,267
Excess of assets over liabilities	R1000	598,485

Premiums, claims and expenses by country

Entity: LVGRP - Liverpool Victoria Financial Services – Group

Scenario: 2025 Solvency II

Period: Annual

Category: Default Original Amount

Currency: GBP - Great British Pounds

PRA QRT: IR.05.02

Premiums, claims and expenses by country

		Home Country	Country (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
R0010		C0080	C0090	C0100	C0110	C0120	C0130	C0140
		GB						
Premiums written								
Gross - Direct Business	R0110	0						0
Gross - Proportional reinsurance accepted	R0120	0						0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140	0						0
Net	R0200							0
Premiums earned								
Gross - Direct Business	R0210	133						133
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240	40						40
Net	R0300	93						93
Claims incurred								
Gross - Direct Business	R0310	94						94
Gross - Proportional reinsurance accepted	R0320	0						0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340	30						30
Net	R0400	65						65
Net expenses incurred	R0550	-20						-20

		Home Country	Country (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
R01400		C0220	C0230	C0240	C0250	C0260	C0270	C0280
Premiums written								
Gross	R1410	886,300						886,300
Reinsurers' share	R1420	310,112						310,112
Net	R1500	576,188						576,188
Premiums earned								
Gross	R1510	886,300						886,300
Reinsurers' share	R1520	310,112						310,112
Net	R1600	576,188						576,188
Claims incurred								
Gross	R1610	1,624,507						1,624,507
Reinsurers' share	R1620	289,257						289,257
Net	R1700	1,335,250						1,335,250
Net expenses incurred	R1900	218,902						218,902

Life income and expenditure

Entity: LVGRP - Liverpool Victoria Financial Services – Group

Scenario: 2025 Solvency II

Period: Annual

Category: Default Original Amount

Currency: GBP - Great British Pounds

PRA QRT: IR.05.03

			Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health
			C0010	C0020	C0030	C0040	C0050	C0060	C0070
Premiums written	Gross direct business	R0010	364,790	149,177	43,618	0	242,605	85,785	885,975
	Gross reinsurance accepted	R0020	0	0	0	0	1	324	325
	Gross	R0030	364,790	149,177	43,618	0	242,606	86,108	886,300
	Reinsurers' share	R0040	0	0	148,517	0	99,470	62,124	310,112
	Net	R0050	364,790	149,177	-104,899	0	143,136	23,984	576,188
Claims incurred	Gross direct business	R0110	590,978	512,113	353,343	0	140,625	27,134	1,624,192
	Gross reinsurance accepted	R0120	0	0	0	0	0	315	315
	Gross	R0130	590,978	512,113	353,343	0	140,625	27,449	1,624,507
	Reinsurers' share	R0140	26,247	0	133,146	0	110,762	19,102	289,257
	Net	R0150	564,731	512,113	220,197	0	29,863	8,347	1,335,250
Expenses incurred	Gross direct business	R0160	27,388	21,685	9,343	0	111,655	48,831	218,902
	Gross reinsurance accepted	R0170	0	0	0	0	0	0	0
	Gross	R0180	27,388	21,685	9,343	0	111,655	48,831	218,902
	Reinsurers' share	R0190	0	0	0	0	0	0	0
	Net	R0200	27,388	21,685	9,343	0	111,655	48,831	218,902
Other expenses		R0300							12,399
Transfers and dividends	Dividends paid	R0440							0

Impact of long term guarantees measures and transitionals

Entity: LVGRP - Liverpool Victoria Financial Services – Group

Scenario: 2025 Solvency II

Period: Annual

Category: Default Original Amount

Currency: GBP - Great British Pounds

PRA QRT: IR.22.01

Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach) Impact of transitional on technical provisions	Impact of the LTG measures and transitionals (Step-by-step approach) Impact of transitional on interest rate	Impact of the LTG measures and transitionals (Step-by-step approach) Impact of volatility adjustment set to zero	Impact of the LTG measures and transitionals (Step-by-step approach) Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	10,392,743	83,706		11,716	112,290
Basic own funds	R0020	773,812	-81,564		-11,716	-112,290
Eligible own funds to meet Solvency Capital Requirement	R0050	752,348	-81,417		-11,949	-100,578
Solvency Capital Requirement	R0090	382,239	293		-467	23,424

Own Funds

Entity: LVGRP - Liverpool Victoria Financial Services – Group
 Scenario: 2025 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 PRA QRT: IR.23.01

			Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
			C0010	C0020	C0030	C0040	C0050
Basic own funds	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	598,485	598,485			
	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	-37,256	-37,256			
	Subordinated liabilities	R0140	211,193			211,193	
	Non-available subordinated liabilities at group level	R0150					
	An amount equal to the value of net deferred tax assets	R0160	1,391				1,391
	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							
Deductions	Deductions for participations where there is non-availability of information	R0220					
	Deduction for participations included by using D&A when a combination of methods is used	R0230					
	Total of non-available own fund items	R0270					
Total deductions			R0280				
Total basic own funds after deductions			R0290	773,812	561,229	211,193	1,391

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	R0340					
	Letters of credit and guarantees other	R0350					
	Supplementary members calls	R0360					
	Supplementary members calls - other	R0370					
	Non available ancillary own funds at group level	R0380					
	Other ancillary own funds	R0390					
Total ancillary own funds			R0400				

Own funds of other financial sectors	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	Own funds aggregated when using the D&A and combination of method	R0450					
	Own funds aggregated when using the D&A and a combination of method net of IGT	R0460					
	Total available own funds to meet the consolidated group SCR (excluding own funds from other financial sector and from the undertakings included via D&A)	R0520	773,812	561,229		211,193	1,391
	Total available own funds to meet the minimum consolidated group SCR	R0530	772,422	561,229		211,193	
	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	752,348	561,229		191,119	
Consolidated Group SCR			R0570	585,247	561,229	24,018	
Minimum consolidated Group SCR			R0590	382,239			
Ratio of Eligible own funds to the consolidated Group SCR (excluding other financial sectors and the undertakings included via D&A)			R0610	120,090			
Ratio of Eligible own funds to Minimum Consolidated Group SCR			R0630	197.07%			
Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)			R0650	487.34%			
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	752,348	561,229	191,119	
SCR for entities included with D&A method			R0670				
Group SCR			R0680	382,239			
Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A			R0690	196.83%			

			C0060
Reconciliation reserve	Excess of assets over liabilities	R0700	598,485
	Own shares (held directly and indirectly)	R0710	
	Foreseeable dividends, distributions and charges	R0720	
	Deductions for participations in financial and credit institutions	R0725	
	Other basic own fund items	R0730	599,875
	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	35,865
	Other non available own funds	R0750	
Reconciliation reserve			R0760
			-37,256

Solvency Capital Requirement

Entity: LVGRP - Liverpool Victoria Financial Services – Group
 Scenario: 2025 Solvency II
 Period: Annual
 Category: Solvency UK: Group Purpose
 Currency: GBP - Great British Pounds
 PRA QRT: IR.25.04

			C0010	
Net of loss-absorbing capacity of technical provisions	Market risk	Interest rate risk	R0140	201,681
		Equity risk	R0070	28,074
		Property risk	R0080	73,669
		Spread risk	R0090	0
		Concentration risk	R0100	138,191
		Currency risk	R0110	0
		Other market risk	R0120	767
		Diversification within market risk	R0125	0
			R0130	-39,020
			R0180	20,702
	Counterparty default risk	Type 1 exposures	R0150	18,530
		Type 2 exposures	R0160	2,786
		Other counterparty risk	R0165	0
		Diversification within counterparty default risk	R0170	-614
			R0270	156,554
	Life underwriting risk	Mortality risk	R0190	7,721
		Longevity risk	R0200	12,876
		Disability-Morbidity risk	R0210	8,017
		Life-expense risk	R0220	56,235
		Revision risk	R0230	0
		Lapse risk	R0240	112,044
		Life catastrophe risk	R0250	4,852
		Other life underwriting risk	R0255	0
		Diversification within life underwriting risk	R0260	-45,191
			R0320	88,314
	Total health underwriting risk	Health SLT risk	R0280	88,314
		Health non SLT risk	R0290	0
		Health catastrophe risk	R0300	0
		Other health underwriting risk	R0305	0
		Diversification within health underwriting risk	R0310	0
	Non-life underwriting risk		R0370	223
		Non-life premium and reserve risk (ex catastrophe risk)	R0330	204
		Non-life catastrophe risk	R0340	47
		Lapse risk	R0350	33
		Other non-life underwriting risk	R0355	0
		Diversification within non-life underwriting risk	R0360	-61
	Intangible asset risk		R0400	0
	Operational and other risks	Operational risk	R0430	27,336
		Other risks	R0422	0
			R0424	0
	Total before all diversification			579,697
	Total before diversification between risk modules			494,811
	Diversification between risk modules			-107,132
	Total after diversification			387,679
	Loss-absorbing capacity of technical provisions			0
	Loss-absorbing capacity of deferred taxes			5,815
	Other adjustments			0
Solvency capital requirement including undisclosed capital add-on			381,764	
Disclosed capital add-on - excluding residual model limitation			0	
Disclosed capital add-on - residual model limitation			0	
Solvency capital requirement including capital add-on			381,764	
Biting interest rate scenario			Increase	
Biting life lapse scenario			Mass	
Information on other entities	Capital requirement for other financial sectors (Non-insurance capital requirements)	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	475
		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	Solvency capital requirement (consolidation method)		382,239	
	SCR for undertakings included via D and A		0	
	SCR for sub-groups included via D and A		0	
	Solvency capital requirement		382,239	

Annex B

Liverpool Victoria Financial Services Limited
(LVFS) - Solo

Quantitative Reporting Templates
(QRTs)

For the year ended 31 December 2025

All figures in the following QRTs are in £000s

Balance sheet

Entity: LVFS - Liverpool Victoria Financial Services Limited

Scenario: 2025 Solvency II

Period: Annual

Currency: GBP - Great British Pounds

PRA QRT: IR.02.01

Balance Sheet

		Solvency II value
		C0010
Assets		
Goodwill	R0010	
Deferred acquisition costs	R0020	
Intangible assets	R0030	0
Deferred tax assets	R0040	0
Pension benefit surplus	R0050	18,150
Property, plant & equipment held for own use	R0060	603
Investments (other than assets held for index-linked and unit-linked contracts)	R0070	6,394,610
Property (other than for own use)	R0080	0
<i>Holdings in related undertakings, including participations</i>	<i>R0090</i>	<i>73,359</i>
Equities	R0100	8,482
Equities - listed	R0110	1,090
Equities - unlisted	R0120	7,392
Bonds	R0130	2,382,633
Government Bonds	R0140	1,094,203
Corporate Bonds	R0150	1,260,123
Structured notes	R0160	0
Collateralised securities	R0170	28,307
Collective Investments Undertakings	R0180	3,908,389
Derivatives	R0190	11,196
Deposits other than cash equivalents	R0200	10,551
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	3,310,463
Loans and mortgages	R0230	837,028
Loans on policies	R0240	46
Loans and mortgages to individuals	R0250	348,086
Other loans and mortgages	R0260	488,896
Reinsurance recoverables from:	R0270	728,390
Non-life and health similar to non-life	R0280	0
Life and health similar to life, excluding index-linked and unit-linked	R0315	728,390
Life index-linked and unit-linked	R0340	0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables	R0360	20,791
Reinsurance receivables	R0370	106,036
Receivables (trade, not insurance)	R0380	12,774
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	39,249
Any other assets, not elsewhere shown	R0420	15,528
Total assets	R0500	11,483,622
Liabilities		
Technical provisions - total	R0505	10,384,926
Technical provisions - non-life	R0510	0
Technical provisions - life	R0515	10,384,926
Best estimate - total	R0542	10,423,123
Best estimate - non-life	R0544	0
Best estimate - life	R0546	10,423,123
Risk margin - total	R0552	45,446
Risk margin - non-life	R0554	0
Risk margin - life	R0556	45,446
Transitional (TMTP) - life	R0565	83,643
Other technical provisions	R0730	
Contingent liabilities	R0740	0
Provisions other than technical provisions	R0750	8,505
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities	R0780	40,781
Derivatives	R0790	46,128
Debts owed to credit institutions	R0800	5,680
Financial liabilities other than debts owed to credit institutions	R0810	89
Insurance & intermediaries payables	R0820	114,254
Reinsurance payables	R0830	13,407
Payables (trade, not insurance)	R0840	60,174
Subordinated liabilities	R0850	211,193
Subordinated liabilities not in Basic Own Funds	R0860	0
Subordinated liabilities in Basic Own Funds	R0870	211,193
Any other liabilities, not elsewhere shown	R0880	0
Total liabilities	R0900	10,885,137
Excess of assets over liabilities	R1000	598,485

Premiums, claims and expenses by country

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2025 Solvency II
 Period: Annual
 Category: Solvency UK: Statutory Account
 Currency: GBP - Great British Pounds
 PRA QRT: IR.05.02

Premiums, claims and expenses by country

		Home Country	Country (by amount of gross premiums written) - non-life obligations					Total Top 5 and home country
		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		C0080	C0090	C0100	C0110	C0120	C0130	C0140
	R0010							
Premiums written								
Gross - Direct Business	R0110							0
Gross - Proportional reinsurance accepted	R0120							0
Gross - Non-proportional reinsurance accepted	R0130							0
Reinsurers' share	R0140							0
Net	R0200							0
Premiums earned								
Gross - Direct Business	R0210							0
Gross - Proportional reinsurance accepted	R0220							0
Gross - Non-proportional reinsurance accepted	R0230							0
Reinsurers' share	R0240							0
Net	R0300							0
Claims incurred								
Gross - Direct Business	R0310							0
Gross - Proportional reinsurance accepted	R0320							0
Gross - Non-proportional reinsurance accepted	R0330							0
Reinsurers' share	R0340							0
Net	R0400							0
Net expenses incurred	R0550							0

		Home Country	Country (by amount of gross premiums written) - life obligations					Total Top 5 and home country
		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	R01400							
Premiums written								
Gross	R1410	885,940						885,940
Reinsurers' share	R1420	310,112						310,112
Net	R1500	575,828						575,828
Premiums earned								
Gross	R1510	885,940						885,940
Reinsurers' share	R1520	310,112						310,112
Net	R1600	575,828						575,828
Claims incurred								
Gross	R1610	1,623,791						1,623,791
Reinsurers' share	R1620	289,257						289,257
Net	R1700	1,334,535						1,334,535
Net expenses incurred	R1900	218,900						218,900

Life income and expenditure

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2025 Solvency II
 Period: Annual
 Category: Solvency UK: Statutory Account
 Currency: GBP - Great British Pounds
 PRA QRT: IR.05.03

			Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health
			C0010	C0020	C0030	C0040	C0050	C0060	C0070
Premiums written	Gross direct business	R0010	364,790	149,177	43,618	0	242,570	85,785	885,940
	Gross reinsurance accepted	R0020	0	0	0	0	0	0	0
	Gross	R0030	364,790	149,177	43,618	0	242,570	85,785	885,940
	Reinsurers' share	R0040	0	0	148,517	0	99,470	62,124	310,112
	Net	R0050	364,790	149,177	-104,899	0	143,100	23,660	575,828
Claims incurred	Gross direct business	R0110	590,978	512,113	353,343	0	140,224	27,134	1,623,791
	Gross reinsurance accepted	R0120	0	0	0	0	0	0	0
	Gross	R0130	590,978	512,113	353,343	0	140,224	27,134	1,623,791
	Reinsurers' share	R0140	26,247	0	133,146	0	110,762	19,102	289,257
	Net	R0150	564,731	512,113	220,197	0	29,462	8,032	1,334,535
Expenses incurred	Gross direct business	R0160	27,388	21,685	9,343	0	111,653	48,831	218,900
	Gross reinsurance accepted	R0170	0	0	0	0	0	0	0
	Gross	R0180	27,388	21,685	9,343	0	111,653	48,831	218,900
	Reinsurers' share	R0190	0	0	0	0	0	0	0
	Net	R0200	27,388	21,685	9,343	0	111,653	48,831	218,900
Other expenses		R0300							12,384
Transfers and dividends	Dividends paid	R0440							0

Life technical provisions

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2025 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 PRA QRT: IR.12.01

		Insurance with profit participation	Index-linked and unit-linked insurance	Life annuities	Non-life annuities	Other life insurance	Health insurance	Total life and health	
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	
Best Estimate	Gross Best Estimate	R0030	4,773,250	3,265,926	2,330,019		142,058	-88,130	10,423,123
		R0025	4,773,250	3,265,926	2,330,019	0	142,058	-88,130	10,423,123
		R0026	0	0	0	0	0	0	0
		R0080	532,730	0	-185,007	0	304,990	75,677	728,390
		R0090	4,240,520	3,265,926	2,515,026		-162,932	-163,807	9,694,733
Risk Margin	Transitional Measure on Technical Provisions	R0100	15,450	6,082	3,602	8,993	11,719	45,446	
		R0180	21,497	3,512	48,179	0	8,475	83,643	
Amount of the transitional on Technical Provisions	Transitional Measure on Technical Provisions	R0140	10,485	2,657	2,652	0	2,041	1,838	19,684
		R0150	0	0	43,719	0	0	0	43,719
		R0160	11,897	-1,083	6,745	0	6,607	299	25,978
		R0170	885	226	4,288	0	174	156	5,730
Technical provisions - total		R0200	4,767,203	3,268,496	2,285,442	0	142,577	-78,792	10,384,926

Impact of long term guarantees measures and transitionals

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2025 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 PRA QRT: IR.22.01

Impact of long term guarantees measures and transitionals

		Amount with Long Term Guarantee measures and transitionals	Impact of the LTG measures and transitionals (Step-by-step approach) Impact of transitional on technical provisions	Impact of the LTG measures and transitionals (Step-by-step approach) Impact of transitional on interest rate	Impact of the LTG measures and transitionals (Step-by-step approach) Impact of volatility adjustment set to zero	Impact of the LTG measures and transitionals (Step-by-step approach) Impact of matching adjustment set to zero
		C0010	C0030	C0050	C0070	C0090
Technical provisions	R0010	10,384,926	83,706		11,716	112,290
Basic own funds	R0020	773,812	-81,564		-11,716	-112,290
Eligible own funds to meet Solvency Capital Requirement	R0050	755,422	-81,417		-11,947	-100,380
Solvency Capital Requirement	R0090	385,604	293		-463	23,821
Eligible own funds to meet Minimum Capital Requirement	R0100	584,977	-81,547		-11,743	-110,909
Minimum Capital Requirement	R0110	111,790	580		328	2,502

Own Funds

Entity: LVFS - Liverpool Victoria Financial Services Limited
 Scenario: 2025 Solvency II
 Period: Annual
 Category: Default Original Amount
 Currency: GBP - Great British Pounds
 PRA QRT: IR.23.01

			Total	Tier 1 - unrestricted	Tier 1 - restricted	Tier 2	Tier 3
			C0010	C0020	C0030	C0040	C0050
Basic own funds	Ordinary share capital (gross of own shares)	R0010					
	Share premium account related to ordinary share capital undertakings	R0030					
	Subordinated mutual member accounts	R0050					
	Surplus funds	R0070	598,485	598,485			
	Preference shares	R0090					
	Share premium account related to preference shares	R0110					
	Reconciliation reserve	R0130	-35,865	-35,865			
	Subordinated liabilities	R0140	211,193			211,193	
	An amount equal to the value of net deferred tax assets	R0160					0
	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							
		R0220					
Total basic own funds		R0290	773,812	562,619		211,193	
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	R0340					
	Letters of credit and guarantees other	R0350					
	Supplementary members calls	R0360					
	Supplementary members calls - other	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	773,812	562,619		211,193	
	Total available own funds to meet the MCR	R0510	773,812	562,619		211,193	
	Total eligible own funds to meet the SCR	R0540	755,422	562,619		192,802	
	Total eligible own funds to meet the MCR	R0550	584,977	562,619		22,358	
SCR		R0580	385,604				
MCR		R0600	111,790				
Ratio of Eligible own funds to SCR		R0620	195.91%				
Ratio of Eligible own funds to MCR		R0640	523.28%				
Reconciliation reserve	Excess of assets over liabilities	R0700	598,485				
	Own shares (held directly and indirectly)	R0710					
	Foreseeable dividends, distributions and charges	R0720					
	Deductions for participations in financial and credit institutions	R0725					
	Other basic own fund items	R0730	598,485				
	Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds	R0740	-35,865				
	Reconciliation reserve		R0760	-35,865			

Minimum Capital Requirement - Only life or only non-life

Entity: LVFS - Liverpool Victoria Financial Services Limited

Scenario: 2025 Solvency II

Period: Annual

Category: Solvency UK: Solo Purpose

Currency: GBP - Great British Pounds

PRA QRT: IR.28.01

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

		Background information	
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	2,932,704	
Obligations with profit participation - future discretionary benefits	R0220	1,295,920	
Index-linked and unit-linked insurance obligations	R0230	3,264,845	
Other life (re)insurance and health (re)insurance obligations	R0240	2,131,576	
Total capital at risk for all life (re)insurance obligations	R0250		4,358,125
MCR components			
		Non-life activities	Life activities
		C0010	C0040
MCRNL Result	R0010		
MCRL Result	R0200		111,790
Overall MCR calculation		C0070	
Linear MCR	R0300		111,790
SCR	R0310		385,604
MCR cap	R0320		173,522
MCR floor	R0330		96,401
Combined MCR	R0340		111,790
Absolute floor of the MCR	R0350		3,500
Minimum Capital Requirement		C0070	
	R0400		111,790