## LV Protection Limited (LVPL) - Solo

# Quantitative Reporting Templates (QRTs)

For the year ended 31 December 2019

All figures in the following QRTs are in £000s

#### **Balance sheet**

Entity: LVPL - LV Protection Limited Scenario: 2019SOL2 Period: Annual Currency: GBP - Great British Pounds EIOPA QRT: S.02.01

#### **Balance Sheet**

Balance Sheet		
		Solvency II value
		C0010
Assets	Doogo	
Intangible assets Deferred tax assets	R0030 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	4.020
Property (other than for own use)	R0070	<b>4,028</b> 0
Holdings in related undertakings, including participations	R0090	0
Equities	<i>R0100</i> R0110	
Equities - listed Equities - unlisted  Bonds	R0120	0
	R0130	
Government Bonds Corporate Bonds	R0140 R0150	0
Structured notes	R0160	0
Collateralised securities	R0170	0
Collective Investments Undertakings	R0180	4,028
Derivatives Deposits other than cash equivalents	R0190 R0200	0
Other investments	R0210	0
Assets held for index-linked and unit-linked contracts	R0220	0
Loans and mortgages  Loans on policies	<b>R0230</b> R0240	0
Loans on policies  Loans and mortgages to individuals	R0250	0
Other loans and mortgages	R0260	0
Reinsurance recoverables from:	R0270	11
Non-life and health similar to non-life Non-life excluding health	R0280 R0290	11 11
Health similar to non-life	R0300	0
Life and health similar to life, excluding health and index-linked and unit-linked	R0310	
Health similar to life  Life excluding health and index-linked and unit-linked	R0320 R0330	0
Life index-linked and unit-linked	R0340	0 0
Deposits to cedants	R0350	0
Insurance and intermediaries receivables Reinsurance receivables	R0360 R0370	0
Receivables (trade, not insurance)	R0370 R0380	0 0 0
Own shares (held directly)	R0390	0
paid in	R0400	0
Cash and cash equivalents  Any other assets, not elsewhere shown	R0410 R0420	10 0
Total assets	R0500	4,049
Liabilities		
Technical provisions - non-life	R0510	-123
Technical provisions - non-life (excluding health)	R0520	-123
TP calculated as a whole  Best estimate	R0530 R0540	-337
Risk margin	R0550	214
Technical provisions - health (similar to non-life)	R0560	
TP calculated as a whole  Best estimate	R0570 R0580	0
Risk margin	R0590	0 0
TP - life (excluding index-linked and unit-linked)	R0600	
Technical provisions - health (similar to life)  TP calculated as a whole	<b>R0610</b> R0620	
Best estimate	R0630	0
Risk margin	R0640	0
TD life (avaluation health and index Poles to standard Poles A)	P0/50	
TP - life (excluding health and index-linked and unit-linked)  TP calculated as a whole	R0650 R0660	0
Best estimate	R0670	0
Risk margin	R0680	0
TP - index-linked and unit-linked  TP calculated as a whole	<b>R0690</b> R0700	0
Best estimate	R0710	0
Risk margin	R0720	0
Contingent liabilities Provisions other than technical provisions	R0740 R0750	0
Pension benefit obligations	R0760	0
Deposits from reinsurers	R0770	0
Deferred tax liabilities Derivatives	R0780 R0790	0
Debts owed to credit institutions	R0800	0
Financial liabilities other than debts owed to credit institutions	R0810	
Insurance & intermediaries payables Reinsurance payables	R0820 R0830	0
Reinsurance payables Payables (trade, not insurance)	R0830 R0840	0 6
Subordinated liabilities	R0850	
Subordinated liabilities not in BOF	R0860	0
Subordinated liabilities in BOF	R0870	0
Any other liabilities, not elsewhere shown	R0880	11
Any other liabilities, not elsewhere shown  Total liabilities	R0880 <b>R0900</b>	11 <b>-106</b>

#### Premiums, claims and expenses by line of business

Entity: LVPL - LV Protection Limited Scenario: 2019 Solvency II Period: Annual Protection Control Category: Solvency II: Statutory Account Currency: GBP - Great British Pounds EIDPA GRT: SJS.01 Premiums, claims and expense

		Line of Business for: non-life insurance and reinsurance obligations (direct business and accepted proportional reinsurance)											Line of Business for: accep					
		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	Health	Casualty	Marine, aviation, transport	Property	Total
		C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
emiums written		<b>-</b> 1		i .	i	i		i		i	1 1		i i	i.	<u>i</u>	i		
Gross - Direct Business	R0110												140					
Gross - Proportional reinsurance accepted																		
Gross - Non-proportional reinsurance accepted																		
Reinsurers' share	R0140												4					
Net	R0200												104					
remiums earned								1										1
Gross - Direct Business																		1
					i			1										1
Gross - Non-proportional reinsurance accepted														1	1			
Reinsurers' share	R0240													1				
et	R0300												20					
laims incurred																		
Gross - Direct Business																		1
								1			1				-			1
Gross - Non-proportional reinsurance accepted							-								1	1		_
Reimurers' share	R0340							-			-		7					
et	R0400												0-					
Changes in other technical provisions																		-
																		1
Gross - Departingsi seinurance accepted				Ť							· i · · · · · · · · · · · · · · · · · ·					-	-	_
Gross - Non-proportional reimparance accepted					-													_
Reinsurers' share	R0440													†				
Med	P0500							1							1			-
penses incurred	P0550												Α.					
her expenses	P1700																	+
	P1300																	

#### Non - life Technical Provisions

Entity: LVPL - LV Protection Limited Scenario: 2019 Solvency II Period: Annual Category: SOLO Currency: GBP - Great British Pounds EIOPA QRT: S.17.01

Non - life Technical Provisions

						D	irect business and accept	ted proportional reinsuran	ce						Accepted non-proporti	ional reinsurance:		
		Medical expense Insurance	Income protection insurance	Workers' compensation insurance	Motor vehicle liability insurance	Other motor insurance	Marine, aviation and transport insurance	Fire and other damage to property insurance	General liability insurance	Credit and suretyship insurance	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	Total Non-Life obligations
		C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0170	C0180
Technical provisions calculated as a whole	R0010																	
Total Recoverables from reinsurance/SPV and Finite Re after the																		
adjustment for expected losses due to counterparty default associated to TP as a whole	P0050													_			_	
	R0050		0	0		0		0		0			0	-	0	0	0	
Technical Provisions calculated as a sum of BE and RM																		$\sim$
Best estimate	i																	$\sim$
Premium provisions																		
Gross - Total	R0060									1			-395			1		-3
																	1	
for expected losses due to counterparty default	R0140	<u> </u>	0	0 6	1	0	1	0 0		0	0	L	0 -18			1		
Net Best Estimate of Premium Provisions	R0150												-377					-3
Claims provisions																		$\sim$
			T										59					
Total recoverable from reinsurance/SPV and Finite He after the adjustment		1	1	1	i		1	1		1 1		i	1			1	i .	
for expected losses due to counterparty default	R0240		0	0 0	1	01 1	1	OI OI		01	0	L	01 29			1		
Net Best Estimate of Claims Provisions													30					
Total Best estimate - gross	R0260												-337					-3
Total Best estimate - net	R0270												-347					-3
Risk margin	R0280		0	0 0		0		0		0			0 214			(	0	2
Amount of the transitional on Technical Provisions																		$\sim$
			01	oi c	T	OI .	1	0		01	0	T	ol o			i (		
Bost estimate																		
Rick marrier	P0310	1	n!	0 6	†	0	,	0		1 0	0		0 0			1		
Technical provisions - total																		
Technical provisions - total	P0320								-			-	-123	-				-1
													-123					
Recoverable from reinsurance contract/SPV and Finite Re after the																		
adjustment for expected losses due to counterparty default - total	R0330												11					
Technical provisions minus recoverables from reinsurance/SPV and																		
Finite Re- total	R0340												-133					-1

#### **Non-life Insurance Claims Information**

Entity: LVPL - LV Protection Limited

Scenario: 2019 Solvency II

Period: Annual

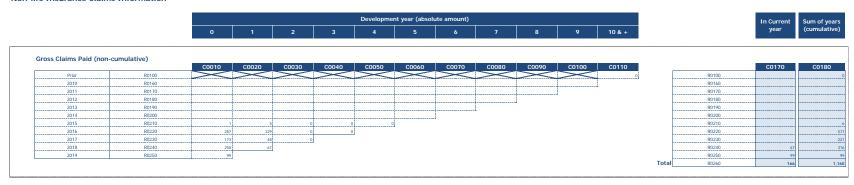
Currency: GBP - Great British Pounds

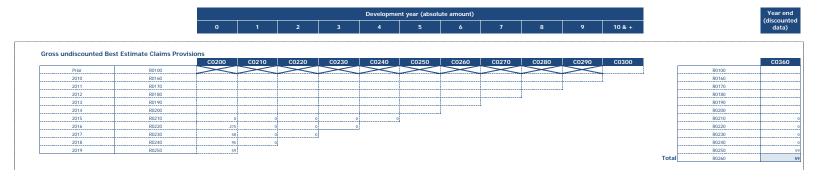
Category: SOLO

Accident year/Underw Z0020 1 - Accident year

EIOPA QRT: S.19.01

#### Non-life Insurance Claims Information





#### Own funds

Entity: LVPL - LV Protection Limited Scenario: 2019 Solvency II Period: Annual Category: Default Original Amount Currency: GBP - Great British Pounds EIOPA ORT: 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 (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	R0090					
Share premium account related to preference shares  Reconciliation reserve	R0110					
	R0130	3,154	3,154			
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			$\leq$		
Deductions						
Deductions for participations in financial and credit institutions	R0230					
Total basic own funds after deductions	R0290	4,154	4,154			
						7
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	20040					
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					ļ
Other ancillary own funds	R0390					
Total ancillary own funds	R0400					
Available and eligible own funds						
Total available own funds to meet the SCR	R0500	4,154	4,154			
Total available own funds to meet the MCR	R0510	4,154	4,154			
Total eligible own funds to meet the SCR	R0540	4,154	4,154			
Total eligible own funds to meet the MCR	R0550	4,154	4,154			
SCR	R0580	771				
MCR	R0600	2,153				
Ratio of Eligible own funds to SCR	R0620	538.76%				
Ratio of Eligible own funds to MCR	R0640	192.91%				
Reconciliation reserve	1	C0060				
Excess of assets over liabilities	R0700					
	R0700	4,154				
		<del> </del>				
Own shares (held directly and indirectly)		1	77			
Foreseeable dividends, distributions and charges	R0720					
Foreseeable dividends, distributions and charges Other basic own fund items	R0730	1,000				
Foreissable dividends, distributions and charges Other basic own fund tiems Adjustment for extributed own fund items in respect of matching adjustment portfolios and ring fenced funds.	R0730 R0740					
Foreseeable dividends, distributions and charges Other basic von fund items Adjustment for restricted own fund litems in respect of matching adjustment portfolios and ring fenced funds Reconciliation reserve	R0730	1,000 3,154				
Foreseable different, distributions and charges  Other basic non fund items  Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds.  Reconciliation reserve  Expected profits	R0730 R0740 R0760					
Foreseable dilidends, distributions and charges  Other basic own fund items Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds  Reconciliation reserve  Expected profits  Expected profits included in future premiums (EMFP) - Life Business	R0730 R0740 R0760	3,154				
Foreseable different, distributions and charges  Other basic non fund items  Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds.  Reconciliation reserve  Expected profits	R0730 R0740 R0760					

### Solvency Capital Requirement - for undertakings on Standard Formula

Entity: LVPL - LV Protection Limited Scenario: 2019 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	473		- None
Counterparty default risk	R0020	1		
Life underwriting risk	R0030		- None	- None
Health underwriting risk	R0040		- None	- None
Non-life underwriting risk	R0050	491	- None	- None
Diversification	R0060	-202		
Intangible asset risk	R0070			
Basic Solvency Capital Requirement	R0100	762		

#### Calculation of Solvency Capital Requirement

		C0100
Operational risk	R0130	9
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	771
Capital add-on already set	R0210	0
Solvency capital requirement	R0220	771
Other information on SCR		$\bigvee$
Capital requirement for duration-based equity risk sub-module	R0400	0
Total amount of Notional Solvency Capital Requirements for remaining part	R0410	771
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: 2019 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

		Non-life a	activities
MCR calculation Non Life	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		202
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

Minimum Capital Requirement

		Life ac	tivities
MCR calculation Life	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	25	
MCRL Result	R0200		
Overall MCR calculation			C0070
Linear MCR	R0300		25
SCR	R0310		771
MCR cap	R0320		347
MCR floor	R0330		193
Combined MCR	R0340		193
Absolute floor of the MCR	R0350		2,153

R0400