Pinnacle Pet Holding

Solvency and Financial Condition Report

Disclosures

31 December

2023

(Monetary amounts in GBP thousands)

General information

Participating undertaking name Group identification code

Type of code of group

Country of the group supervisor

Language of reporting

Reporting reference date

Currency used for reporting

Accounting standards

Method of Calculation of the group SCR

Method of group solvency calculation

Matching adjustment

Volatility adjustment

Transitional measure on the risk-free interest rate

Transitional measure on technical provisions

Pinnacle Pet Holding Ltd
984500C5FC2CF92FZ044
LEI
GB
en
31 December 2023
GBP
Local GAAP
Standard formula
Method 1 is used exclusively
No use of matching adjustment
No use of volatility adjustment
No use of transitional measure on the risk-free interest rate
No use of transitional measure on technical provisions

List of reported templates

S.02.01.02 - Balance sheet

S.05.01.02 - Premiums, claims and expenses by line of business: Life insurance and reinsurance obligations

S.05.01.02 - Premiums, claims and expenses by line of business: Non-life insurance and reinsurance obligations

S.05.02.01 - Premiums, claims and expenses by country: Life insurance and reinsurance obligations

S.05.02.01 - Premiums, claims and expenses by country: Non-life insurance and reinsurance obligations

S.23.01.22 - Own Funds

S.25.01.22 - Solvency Capital Requirement - for groups on Standard Formula

S.32.01.22 - Undertakings in the scope of the group

S.02.01.02

Balance sheet

		Solvency II value
Ass	sets	C0010
R0030 Int	angible assets	
R0040 De	ferred tax assets	38,887
R0050 Pe	nsion benefit surplus	
R0060 Pro	perty, plant & equipment held for own use	436
R0070 Inv	estments (other than assets held for index-linked and unit-linked contracts)	238,665
R0080	Property (other than for own use)	0
R0090	Holdings in related undertakings, including participations	14,451
R0100	Equities	0
R0110	Equities - listed	
R0120	Equities - unlisted	
R0130	Bonds	92,122
R0140	Government Bonds	70,002
R0150	Corporate Bonds	22,120
R0160	Structured notes	0
R0170	Collateralised securities	0
R0180	Collective Investments Undertakings	15,002
R0190	Derivatives	
R0200	Deposits other than cash equivalents	117,090
R0210	Other investments	0
R0220 Ass	ets held for index-linked and unit-linked contracts	
R0230 Loa	ans and mortgages	2,569
R0240	Loans on policies	0
R0250	Loans and mortgages to individuals	
R0260	Other loans and mortgages	2,569
R0270 Re	insurance recoverables from:	41,666
R0280	Non-life and health similar to non-life	20,846
R0290	Non-life excluding health	19,229
R0300	Health similar to non-life	1,617
R0310	Life and health similar to life, excluding index-linked and unit-linked	20,820
R0320	Health similar to life	
R0330	Life excluding health and index-linked and unit-linked	20,820
R0340	Life index-linked and unit-linked	
R0350 De	posits to cedants	0
R0360 Ins	urance and intermediaries receivables	30,756
R0370 Re	nsurance receivables	4,401
R0380 Re	ceivables (trade, not insurance)	7,269
R0390 Ow	n shares (held directly)	
R0400 Am	ounts due in respect of own fund items or initial fund called up but not yet paid in	0
	sh and cash equivalents	60,921
	y other assets, not elsewhere shown	874
R0500 To	:al assets	426,443

S.02.01.02

Balance sheet

		Solvency II value
	Liabilities	C0010
R0510	Technical provisions - non-life	68,025
R0520	Technical provisions - non-life (excluding health)	66,400
R0530	TP calculated as a whole	
R0540	Best Estimate	62,303
R0550	Risk margin	4,098
R0560	Technical provisions - health (similar to non-life)	1,624
R0570	TP calculated as a whole	,
R0580	Best Estimate	1,617
R0590	Risk margin	7
R0600	Technical provisions - life (excluding index-linked and unit-linked)	21,061
R0610	Technical provisions - health (similar to life)	0
R0620	TP calculated as a whole	
R0630	Best Estimate	
R0640	Risk margin	
R0650	Technical provisions - life (excluding health and index-linked and unit-linked)	21,061
R0660	TP calculated as a whole	21,001
R0670	Best Estimate	20,820
R0680	Risk margin	241
R0690	Technical provisions - index-linked and unit-linked	0
R0700	TP calculated as a whole	
R0710	Best Estimate	
R0720	Risk margin	
R0740	Contingent liabilities	
R0750	Provisions other than technical provisions	2,215
R0760	Pension benefit obligations	
R0770	Deposits from reinsurers	
R0780	Deferred tax liabilities	6,476
R0790	Derivatives	
R0800	Debts owed to credit institutions	
R0810	Financial liabilities other than debts owed to credit institutions	
R0820	Insurance & intermediaries payables	12,310
R0830	Reinsurance payables	6,859
R0840	Payables (trade, not insurance)	49,624
R0850	Subordinated liabilities	0
R0860	Subordinated liabilities not in BOF	
R0870	Subordinated liabilities in BOF	0
R0880	Any other liabilities, not elsewhere shown	5,884
R0900	Total liabilities	172,455
R1000	Excess of assets over liabilities	253,989

S.05.01.02

Premiums, claims and expenses by line of business: Non-life insurance and reinsurance obligations

			Line of Business	for: non-life ins	urance and rein	surance obliga	tions (direct bus	iness and accep	ted proportion	al reinsurance)			Line of busines	s for: accepted	I non-proportion	al reinsurance	
٠	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	Misc. financial loss	Health	Casualty	Marine, aviation and transport	Property	Total
L	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	C0090	C0100	C0110	C0120	C0130	C0140	C0150	C0160	C0200
	0	3,001	0	0	658	0	0	5,187	0	0	0	219,399					228,24
	0	0	0	0	0	0	0	110	0	0	0	13,607					13,71
													0	0	0	0	
	0		0						0		0		0	0	0	0	-,-
	0	0	0	0	0	0	0	3,382	0	0	0	220,561	0	0	0	0	223,94
[0					0	0		0								208,13
	0	0	0	0	0	0	0	76	0	0	0	10,647					10,72
													0			0	
	0		0			0			0						-	0	-, -
	0	0	0	0	0	0	0	3,384	0	0	0	197,369	0	0	0	0	200,75
	0				872				0								162,83
	0	0	0	0	0	0	0	0	0	0	0	9,236	0	0	0	0	9,23
	0	776	0	-1,143	872	0	116	2,090	0	0	0	7,533				0	
ŀ	0								0		0					0	
L		- 1		-	-1		-1	_,,,,,	-1			101,101			-1	-1	
	0						0	0	0								
	0	0	0	0	0	0	0	0	0	0	0	0					
													0			0	
	0														-	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	89	0	16	94	0	7	4,634	0	0	0	73,001	0	0	0	0	77,84

	Premiums written
R0110	Gross - Direct Business
R0120	
	Gross - Non-proportional reinsurance accepted
	Reinsurers' share
R0200	
10200	Premiums earned
R0210	Gross - Direct Business
	Gross - Proportional reinsurance accepted
R0230	
	Reinsurers' share
R0300	
10300	Claims incurred
P0310	Gross - Direct Business
110510	Gross - Proportional reinsurance accepted
R0330	Gross - Non-proportional reinsurance accepted
R0340	
R0400	remodrers share
10400	Changes in other technical provisions
R0410	Gross - Direct Business
R0420	Gross - Proportional reinsurance accepted
R0430	
	Reinsurers' share
R0500	
R0550	Expenses incurred

R1200 Other expenses R1300 Total expenses

S.05.01.02

Premiums, claims and expenses by line of business: Life insurance and reinsurance obligations

Premiums written

Premiums earned

Claims incurred

Changes in other technical provisions

R1420 Reinsurers' share

R1520 Reinsurers' share

R1620 Reinsurers' share

R1720 Reinsurers' share

R1900 Expenses incurred R2500 Other expenses R2600 Total expenses

R1410 Gross

R1500 Net

R1510 Gross

R1600 Net

R1610 Gross

R1700 Net

R1710 Gross

R1800 Net

	Line	e of Business for:	life insurance	obligations		Life reinsuran	ce obligations	
Health insurance	Insurance with profit participation	Index-linked and unit-linked insurance	Other life insurance	Annuities stemming from non-life insurance contracts and relating to health insurance obligations	Annuities stemming from non-life insurance contracts and relating to insurance obligations other than health insurance obligations	Health reinsurance	Life reinsurance	Total
C0210	C0220	C0230	C0240	C0250	C0260	C0270	C0280	C0300
0	0	0	20	0	0	0	0	
0	0	0	20	0	0	0	0	
0	0	0	0	0	0	0	0	
0	0	0	20	0	0	0	0	
0	0	0	20	0	0	0	0	
0	0	0	0	0	0	0	0	
0	0	0	856	0	-811	0	0	
0	0	0	856	0	-811	0	0	
0	0	0	0	0	0	0	0	
	0	0	-544	0	0	0	0	-
0	0							
0		0	-544	0	0	0	0	-
	0		-544 0	0		0	0	-!

S.05.02.01

Premiums, claims and expenses by country: Non-life insurance and reinsurance obligations

		C0010	C0020	C0030	C0040	C0050	C0060	C0070
		Home Country	non-life obligations		Top 5 countries (by amount of gross premiums written) - non-life obligations		Total Top 5 and home country	
R0010			DE	NL	AT	BE		nome country
	'	C0080	C0090	C0100	C0110	C0120	C0130	C0140
	Premiums written							
R0110	Gross - Direct Business	136,873	79,342	8,946	2,798	286		228,244
R0120	Gross - Proportional reinsurance accepted	13,717	0	0	0	0		13,717
R0130	Gross - Non-proportional reinsurance accepted	0	0	0	0	0		0
R0140	Reinsurers' share	9,546	3,033	5,430	9	0		18,018
R0200	Net	141,043	76,309	3,516	2,788	286		223,943
	Premiums earned							
R0210	Gross - Direct Business	122,451	76,613	6,151	2,722	197		208,133
R0220	Gross - Proportional reinsurance accepted	10,723	0	0	0	0		10,723
R0230	Gross - Non-proportional reinsurance accepted	0	0	0	0	0		0
R0240	Reinsurers' share	13,737	1,652	2,705	9	0		18,103
R0300	Net	119,437	74,960	3,446	2,713	197		200,753
	Claims incurred							
R0310	Gross - Direct Business	79,778	73,740	6,463	2,737	121		162,839
R0320	Gross - Proportional reinsurance accepted	9,236	0	0	0	0		9,236
R0330	Gross - Non-proportional reinsurance accepted	0	0	0	0	0		0
R0340	Reinsurers' share	2,751	3,727	3,716	50	0		10,244
R0400	Net	86,263	70,013	2,746	2,687	121		161,831
	Changes in other technical provisions							
R0410	Gross - Direct Business	0	0	0	0	0		0
R0420	Gross - Proportional reinsurance accepted	0	0	0	0	0		0
R0430	Gross - Non-proportional reinsurance accepted	0	0	0	0	0		0
R0440	Reinsurers' share	0	0	0	0	0		0
R0500	Net	0	0	0	0	0		0
R0550	Expenses incurred	52,865	20,315	3,942	630	90		77,842
R1200	Other expenses	. ,,,,,,	.,5.10	- ,	333			0
R1300	Total expenses							77,842

S.05.02.01

Premiums, claims and expenses by country: Life insurance and reinsurance obligations

		C0150	C0160	C0170	C0180	C0190	C0200	C0210
		Home Country	Top 5 countries (by	amount of gross prer obligations	miums written) - life	Top 5 countries (b premiums written	y amount of gross) - life obligations	Total Top 5 and
R1400		rionie Country						home country
		C0220	C0230	C0240	C0250	C0260	C0270	C0280
	Premiums written							
R1410	Gross	20						20
R1420	Reinsurers' share	20						20
R1500	Net	0						0
	Premiums earned							
R1510	Gross	20						20
R1520	Reinsurers' share	20						20
R1600	Net	0						0
	Claims incurred							
R1610	Gross	45						45
R1620	Reinsurers' share	45						45
R1700	Net	0						0
	Changes in other technical provisions							
R1710	Gross	-544						-544
R1720	Reinsurers' share	-544						-544
R1800	Net	0						0
R1900	Expenses incurred	11						11
	Other expenses							
								11

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Own Funds

Basic own funds before deduction for participations in other financial sector

	Ordinary share capital (gross of own shares)
R0020	Non-available called but not paid in ordinary share capital at group level
	Share premium account related to ordinary share capital
R0040	Initial funds, members' contributions or the equivalent basic own-fund item for mutual and mutual-type undertakings
R0050	Subordinated mutual member accounts
R0060	Non-available subordinated mutual member accounts at group level
R0070	Surplus funds
R0080	Non-available surplus funds at group level
R0090	Preference shares
R0100	Non-available preference shares at group level
R0110	Share premium account related to preference shares
R0120	Non-available share premium account related to preference shares at group level
R0130	Reconciliation reserve
R0140	Subordinated liabilities
R0150	Non-available subordinated liabilities at group level
R0160	An amount equal to the value of net deferred tax assets
R0170	The amount equal to the value of net deferred tax assets not available at the group level
R0180	Other items approved by supervisory authority as basic own funds not specified above
R0190	Non available own funds related to other own funds items approved by supervisory authority
R0200	Minority interests (if not reported as part of a specific own fund item)
R0210	Non-available minority interests at group level
R0220	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 for participations in other financial undertakings, including non-regulated undertakings carrying out financial activities
R0240	whereof deducted according to art 228 of the Directive 2009/138/EC
	Deductions for participations where there is non-availability of information (Article 229)
	Deduction for participations included by using D&A when a combination of methods is used
	Total of non-available own fund items
R0280	Total deductions
R0290	Total basic own funds after deductions
	Ancillary own funds
R0300	Unpaid and uncalled ordinary share capital callable on demand
R0310	Unpaid and uncalled initial funds, members' contributions or the equivalent basic own fund item for mutual and mutual - type undertakings, callable on demand
R0320	Unpaid and uncalled preference shares callable on demand
R0330	A legally binding commitment to subscribe and pay for subordinated liabilities on demand
	Letters of credit and guarantees under Article 96(2) of the Directive 2009/138/EC
R0350	Letters of credit and guarantees other than under Article 96(2) of the Directive 2009/138/EC
R0360	Supplementary members calls under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0370	Supplementary members calls - other than under first subparagraph of Article 96(3) of the Directive 2009/138/EC
R0380	Non available ancillary own funds at group level
	Other ancillary own funds
R0400	Total ancillary own funds
	Own funds of other financial sectors
R0410	Credit Institutions, investment firms, financial institutions, alternative investment fund managers, UCITS management companies
	Institutions for occupational retirement provision
	Non regulated entities carrying out financial activities
	Total own funds of other financial sectors

Total	Tier 1 unrestricted	Tier 1 restricted	Tier 2	Tier 3
C0010	C0020	C0030	C0040	C0050
16,481	16,481		0	
0				
1,483,258	1,483,258		0	
0	0		0	
0		0	0	0
0	0			
0	0			
0	U	0	0	0
0	-	0	0	0
0		0	0	0
0				
-1,278,161	-1,278,161			
0		0	0	0
0				
32,411				32,411
0				0
0	0	0	0	0
0				
7 426	7.424			
7,136	7,136			
835				
0				
0				
0				
0	7.424			
7,136	7,136	0	0	0
7,136	7,136	0	0	0
246,018	213,607	0	0	32,411
0				
0				
0				
0				
0				
0				
0				
0				
0				
0			0	0
0			U	
0				
0				
0				

0

0

0

0

S.23.01.22

Own Funds

Basic own funds before deduction for participations in other financial sector

Own funds when using the D&A, exclusively or in combination of method 1

- R0450 Own funds aggregated when using the D&A and combination of method
- R0460 Own funds aggregated when using the D&A and combination of method net of IGT
- R0520 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)
- R0530 Total available own funds to meet the minimum consolidated group SCR
- R0560 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)
- R0570 Total eligible own funds to meet the minimum consolidated group SCR (group)
- R0610 Minimum consolidated Group SCR
- R0650 Ratio of Eligible own funds to Minimum Consolidated Group SCR
- R0660 Total eligible own funds to meet the group SCR (including own funds from other financial sector and from the undertakings included via D&A)
- R0680 Group SCR
- R0690 Ratio of Eligible own funds to group SCR including other financial sectors and the undertakings included via D&A

Reconcilliation reserve

- R0700 Excess of assets over liabilities
- R0710 Own shares (held directly and indirectly)
- R0720 Forseeable dividends, distributions and charges
- R0730 Other basic own fund items
- R0740 Adjustment for restricted own fund items in respect of matching adjustment portfolios and ring fenced funds
- R0750 Other non available own funds
- R0760 Reconciliation reserve

Expected profits

- R0770 Expected profits included in future premiums (EPIFP) Life business
- R0780 Expected profits included in future premiums (EPIFP) Non- life business
- R0790 Total Expected profits included in future premiums (EPIFP)

Total	Tier 1	Tier 1	Tier 2	Tier 3
TOLAL	unrestricted	restricted	i iei z	i ier 3
C0010	C0020	C0030	C0040	C0050
0				
0				
246.040	242.407	0	0	22,444
246,018	213,607			32,411
213,607	213,607	0	0	
231,069	213,607	0	0	17,462
213,607	213,607	0	0	
41,047				
520.39%				
231,069	213,607	0	0	17,462
116,416				
198.49%				

C0060

253,989
1,532,150
0
-1,278,161

C)
3,736	,
3,736	,

Solvency Capital Requirement - for groups on Standard Formula

		capital requirement	USP	Simplifications
		C0110	C0090	C0120
R0010	Market risk	25,098		
R0020	Counterparty default risk	13,155		
R0030	Life underwriting risk	0		
R0040	Health underwriting risk	0		
R0050	Non-life underwriting risk	101,116		
R0060	Diversification	-21,931		
			USP Key	
R0070	Intangible asset risk	0	For life underv	
			1 - Increase in t benefits	he amount of annuity
R0100	Basic Solvency Capital Requirement	117,437	9 - None	
	Coloulation of Columny Capital Deguirement	C0100	For health und	
D0120	Calculation of Solvency Capital Requirement Operational risk	11,172	1 - Increase in t benefits	he amount of annuity
	Loss-absorbing capacity of technical provisions	0		viation for NSLT health
	Loss-absorbing capacity of deferred taxes	-12,193	premium ris	ik viation for NSLT health
	Capital requirement for business operated in accordance with Art. 4 of Directive 2003/41/EC	0	gross	viacion for NSL1 fleatur
R0200	Solvency Capital Requirement excluding capital add-on	116,416	premium ris	
R0210		0	4 - Adjustment proportional	tactor for non-
	Solvency capital requirement for undertakings under consolidated method	116,416	reinsurance	
NOZZO	sorreite) capital requirement for anaeralings ander consolidated inteniod	110,110	5 - Standard de reserve risk	viation for NSLT health
	Other information on SCR		9 - None	
R0400	Capital requirement for duration-based equity risk sub-module	0	For non-life un	derwriting risk;
R0410	Total amount of Notional Solvency Capital Requirements for remaining part	0	4 - Adjustment	factor for non-
R0420	Total amount of Notional Solvency Capital Requirements for ring fenced funds	0	proportional reinsurance	
R0430	Total amount of Notional Solvency Capital Requirements for matching adjustment portfolios	0		viation for non-life
R0440	Diversification effects due to RFF nSCR aggregation for article 304	0	premium ris 7 - Standard de	viation for non-life gross
R0470	Minimum consolidated group solvency capital requirement	41,047	premium ris	
	Information on other entities			
R0500	Capital requirement for other financial sectors (Non-insurance capital requirements)	0		
KUJUU		0		
R0510	Credit institutions, investment firms and financial institutions, alternative investment funds managers, UCITS management companies	0		
R0520	Institutions for occupational retirement provisions	0		
R0530	Capital requirement for non- regulated entities carrying out financial activities	0		
R0540	Capital requirement for non-controlled participation requirements	0		
R0550	Capital requirement for residual undertakings	0		
	Overall SCR			
D0540		0		
	SCR for undertakings included via D&A	116,416		
KU3/U	Solvency capital requirement	110,416		

Gross solvency

S.32.01.22
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	
Row	C0010	C0020	C0030	C0040	C0050	C0060	C0070	C0080	
1	GB	213800EJ677W8HTX3X38	LEI	Pinnacle Insurance plc	Composite undertaking	Public limited company	Non-mutual	Prudential Regulatory authority	
2	GB	2729650	Specific code	Cardiff Pinnacle insurance management Services plc	Other		Non-mutual		
3	GB	1774371	Specific code	Pet Protect Limited	Other		Non-mutual		
4	GB	07693671	Specific code	Viovet LTD	Other		Non-mutual		
5	DE	x	Specific code	Viovet (GmbH)	Other		Non-mutual		
6	GB	13626694	Specific code		Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC				
7	GB	984500C5FC2CF92FZ044	LEI		Insurance holding company as defined in Article 212(1) (f) of Directive 2009/138/EC	Limited company	Non-mutual		
8	GB	3436148	Specific code	Everypaw Ltd	Other N		Non-mutual		
9	DE	391200FS1XOC1H55LS42	LEI	Agila Haustierversicherung AG	Non life insurance undertaking	Aktiengesellschaft	Non-mutual	BaFin	
10		724500VB9912PMWCB019	LEI	Veterfina Verzekeringsmaatschappij NV	Non life insurance undertaking	Naamloze Vennootschap	Non-mutual De Nederlandsche Bank		
11	NL	724500P3EBN6RIQ24E06	LEI		Other		Non-mutual Non-mutual		
12		xx		1 - 3	Other		Non-mutual		
13	FR	07002941	Specific code	HD Assurances S.A.S	Other		Non-mutual		
14		xxx	Specific code	CaptainVet S.A.S	Other		Non-mutual		
15		4380184			Other		Non-mutual		
16	GB	3630812	Specific code	Animal Friends Insurance Service Limited	Other		Non-mutual		
17		XXXX			Other		Non-mutual		
18	GB	XXXXX			ther		Non-mutual		
19	_	XXXXXX		1 35	Other Other		Non-mutual Non-mutual		
20		XXXXXX		2 22	Other		Non-mutual		
21	GB	XXXXXXX			Other		Non-mutual		
22	GB	XXXXXXXX	Specific code	Kozoo Broker	Other		Non-mutual		
23	GB	xxxxxxxxx	Specific code	AFX (Biscuit)	Other		Non-mutual		

S.32.01.22
Undertakings in the scope of the group

					Criteria of influence					Inclusion in of Group su		Group solvency calculation	
	Country	ldentification code of the undertaking	Type of code of the ID of the undertaking	Legal Name of the undertaking	% capital share	% used for the establishment of consolidated accounts	% voting rights	Other criteria	Level of influence	Proportional share used for group solvency calculation	YES/NO	Date of decision if art. 214 is applied	Method used and under method 1, treatment of the undertaking
Row	C0010	C0020	C0030	C0040	C0180	C0190	C0200	C0210	C0220	C0230	C0240	C0250	C0260
1	GB	213800EJ677W8HTX3X38	LEI	Pinnacle Insurance plc	93.16%	100.00%	93.16%		Significant	100.00%	Included in the scope		Method 1: Full consolidation
2	GB	2729650	Specific code	Cardiff Pinnacle insurance management Services plc	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
3	GB	1774371	Specific code	Pet Protect Limited	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
4	GB	07693671	Specific code	Viovet LTD	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
5	DE	x	Specific code	Viovet (GmbH)	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
6	GB	13626694	Specific code	Pinnacle Pet Group Limited	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Full consolidation
7	GB	984500C5FC2CF92FZ044	LEI	Pinnacle Pet Holdings Limited	100.00%	100.00%	100.00%		Significant	100.00%	Included in the scope		Method 1: Full consolidation
8	GB	3436148	Specific code	Everypaw Ltd	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
9	DE	391200FS1XOC1H55LS42	LEI	Agila Haustierversicherung AG	93.16%	100.00%	93.16%		Significant	100.00%	Included in the scope		Method 1: Full consolidation
10	NL	724500VB9912PMWCB019	LEI	Veterfina Verzekeringsmaatschappij NV	93.16%	100.00%	93.16%		Significant	100.00%	Included in the scope		Method 1: Full consolidation
11	NL	724500P3EBN6RIQ24E06	LEI	Veterfina BV	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
12	DE	xx	Specific code	Tiergarant GmbH	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
13	FR	07002941	Specific code	HD Assurances S.A.S	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
14	FR	xxx	Specific code	CaptainVet S.A.S	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
15	GB	4380184	Specific code	Animal Friends Investments Limited	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
16	GB	3630812	Specific code	Animal Friends Insurance Service Limited	93.16%	100.00%	93.16%		Significant	93.16%	Included in the scope		Method 1: Adjusted equity method
17	GB	xxxx	Specific code	Vet Al Investment Ltd	45.65%	49.00%	45.65%		Significant	45.65%	Included in the scope		Method 1: Adjusted equity method
18	GB	xxxxx	Specific code	COEIL	46.58%	50.00%	46.58%		Significant	46.58%	Included in the scope		Method 1: Adjusted equity method
19	GB	xxxxxx	Specific code	Waggel Broker	34.94%		34.94%		Significant	34.94%	Included in the scope		Method 1: Adjusted equity method
20	GB	xxxxxxx	Specific code	Architech	34.94%		34.94%		Significant	34.94%	Included in the scope		Method 1: Adjusted equity method
21	GB	xxxxxxx	Specific code	Vet Al	19.88%	21.33%	19.88%		Significant	19.88%	Included in the scope		Method 1: Adjusted equity method
22	GB	xxxxxxxx	Specific code	Kozoo Broker	37.26%	40.00%	37.26%		Significant	37.26%	Included in the scope		Method 1: Adjusted equity method
23	GB	xxxxxxxxx	Specific code	AFX (Biscuit)	46.58%	50.00%	46.58%		Significant	46.58%	Included in the scope		Method 1: Adjusted equity method