

Legal & General Insurance Limited

Annual PRA Insurance Returns for the year ended

31 December 2015

IPRU(INS) Appendices 9.1, 9.2, 9.5, 9.6

Contents

Balance Sheet and Profit and Loss Account

Form 1	Statement of solvency - general insurance business	1
Form 3	Components of capital resources	2
Form 11	Calculation of general insurance capital requirement - premiums amount and brought forward amount	5
Form 12	Calculation of general insurance capital requirement - claims amount and result	6
Form 13	Analysis of admissible assets	7
Form 15	Liabilities (other than long term insurance business)	10
Form 16	Profit and loss account (non-technical account)	11
Form 17	Analysis of derivative contracts	12

General Insurance Business: Revenue Account and Additional Information

Form 20A	Summary of business carried on	13
Form 20	Technical account (excluding equalisation provisions)	16
Form 21	Accident year accounting: Analysis of premiums	23
Form 22	Accident year accounting: Analysis of claims, expenses and technical provisions	30
Form 23	Accident year accounting: Analysis of net claims and premiums	37
Form 31	Accident year accounting: Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance	44
Form 32	Accident year accounting: Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance	48
Form 37	Equalisation provisions	51
Form 38	Equalisation provisions technical account: Accident year accounting	52

Supplementary notes to the return	53
--	----

Additional information on reinsurance business	58
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Additional information on derivative contracts	59
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Additional information on controllers	60
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Directors' Certificate	62
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Auditor's Report	63
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Statement of solvency - general insurance businessName of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	Units	
	R1	423930	GL	31	12	2015	£000
				As at end of this financial year		As at end of the previous year	
				1		2	

Capital resources

Capital resources arising outside the long-term insurance fund	11	170511	159519
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	170511	159519

Guarantee fund

Guarantee fund requirement	21	20303	20303
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	150208	139216

Minimum capital requirement (MCR)

General insurance capital requirement	31	60908	60908
Base capital resources requirement	33	2657	2902
Individual minimum capital requirement	34	60908	60908
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	60908	60908
Excess (deficiency) of available capital resources to cover 50% of MCR	37	140057	129065
Excess (deficiency) of available capital resources to cover 75% of MCR	38	124830	113838

Capital resources requirement (CRR)

Capital resources requirement	41	60908	60908
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	109603	98611

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Components of capital resources

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	423930	GL	31	12	2015	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year		Total as at the end of the previous year	
		1	2	3		4	

Core tier one capital

Permanent share capital	11	7000		7000	7000
Profit and loss account and other reserves	12	156755		156755	136695
Share premium account	13	96053		96053	96053
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	259808		259808	239748

Tier one waivers

Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit Items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				

Other tier one capital

Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				

Total tier one capital before deductions (19+24+25+26+27+28)	31	259808		259808	239748
Investments in own shares	32				
Intangible assets	33	26637		26637	18759
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	60799		60799	58613
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	87436		87436	77372
Total tier one capital after deductions (31-37)	39	172372		172372	162376

Components of capital resources

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	423930	GL	31	12	2015	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year		
		1	2	3	4		

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				

Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				

Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Components of capital resources

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number	GL/UK/CM	day month year			Units
R3	423930	GL	31	12	2015	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year		Total as at the end of the previous year
		1	2	3		4

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	172372		172372	162376
Inadmissible assets other than intangibles and own shares	73	1861		1861	2857
Assets in excess of market risk and counterparty limits	74				
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	170511		170511	159519

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	170511		170511	159519
Available capital resources for 50% MCR requirement	82	170511		170511	159519
Available capital resources for 75% MCR requirement	83	170511		170511	159519

Financial engineering adjustments

Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

General insurance business

	Company registration number	GL/UK/CM	day month year			Units	
	R11	423930	GL	31	12	2015	£000
				This financial year 1		Previous year 2	
Gross premiums written			11			336731	376543
Premiums taxes and levies (included in line 11)			12				
Premiums written net of taxes and levies (11-12)			13			336731	376543
Premiums for classes 11, 12 or 13 (included in line 13)			14				
Premiums for "actuarial health insurance" (included in line 13)			15				
Sub-total A (13 + 1/2 14 - 2/3 15)			16			336731	376543
Gross premiums earned			21			358170	375875
Premium taxes and levies (included in line 21)			22				
Premiums earned net of taxes and levies (21-22)			23			358170	375875
Premiums for classes 11, 12 or 13 (included in line 23)			24				
Premiums for "actuarial health insurance" (included in line 23)			25				
Sub-total H (23 + 1/2 24 - 2/3 25)			26			358170	375875
Sub-total I (higher of sub-total A and sub-total H)			30			358170	376543
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure			31				
Division of gross adjusted premiums amount sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32			64471	67778
	Excess (if any) over 61.3M EURO x 0.02		33			6283	6569
Sub-total J (32-33)			34			58188	61208
Claims paid in period of 3 financial years			41			497801	492658
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42				
	For insurance business accounted for on an accident year basis		43			109501	91969
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44				
	For insurance business accounted for on an accident year basis		45			104077	91994
Sub-total C (41+42+43-44-45)			46			503225	492633
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47			2968	2419
Sub-total D (46-47)			48			500257	490214
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)			49			0.99	1.00
Premiums amount (Sub-total J x reinsurance ratio)			50			57845	60908
Provision for claims outstanding (before discounting and net of reinsurance)			51			108005	90741
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52				
Brought forward amount (See instruction 4)			53			60908	53980
Greater of lines 50 and 53			54			60908	60908

Calculation of general insurance capital requirement - claims amount and result

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	423930	GL	31	12	2015	£000
					This financial year 1		Previous year 2	
Reference period (No. of months) See INSPRU 1.1.63R		11			36		36	
Claims paid in reference period		21			497801		492658	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22						
	For insurance business accounted for on an accident year basis	23			109501		91969	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24						
	For insurance business accounted for on an accident year basis	25			104077		91994	
Claims incurred in reference period (21+22+23-24-25)		26			503225		492633	
Claims incurred for classes 11, 12 or 13 (included in 26)		27						
Claims incurred for "actuarial health insurance" (included in 26)		28						
Sub-total E (26 +1/2 27 - 2/3 28)		29			503225		492633	
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31			167742		164211	
Division of sub-total F (gross adjusted claims amount)	x 0.26	32			43613		42695	
	Excess (if any) over 42.9M EURO x 0.03	33			4108		3917	
Sub-total G (32-33)		39			39505		38778	
Claims amount Sub-total G x reinsurance ratio (11.49)		41			39272		38587	
Higher of premiums amount and brought forward amount (11.54)		42			60908		60908	
General insurance capital requirement (higher of lines 41 and 42)		43			60908		60908	

Analysis of admissible assets

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Category of assets **Total other than long term insurance business assets**

	Company registration number	GL/UK/CM	day	month	year	Units	Category of assets	
	R13	423930	GL	31	12	2015	£000	1
						As at end of this financial year	As at end of the previous year	
						1	2	
Land and buildings			11					
Investments in group undertakings and participating interests								
UK insurance dependants	Shares		21					
	Debts and loans		22					
Other insurance dependants	Shares		23					
	Debts and loans		24					
Non-insurance dependants	Shares		25			2000	2000	
	Debts and loans		26					
Other group undertakings	Shares		27					
	Debts and loans		28			1829	166	
Participating interests	Shares		29					
	Debts and loans		30					
Other financial investments								
Equity shares			41					
Other shares and other variable yield participations			42					
Holdings in collective investment schemes			43			266560	310862	
Rights under derivative contracts			44				576	
Fixed interest securities	Approved		45			81841	66923	
	Other		46			10110	6700	
Variable interest securities	Approved		47			27729		
	Other		48					
Participation in investment pools			49					
Loans secured by mortgages			50					
Loans to public or local authorities and nationalised industries or undertakings			51					
Loans secured by policies of insurance issued by the company			52					
Other loans			53					
Bank and approved credit & financial institution deposits	One month or less withdrawal		54					
	More than one month withdrawal		55					
Other financial investments			56					
Deposits with ceding undertakings			57					
Assets held to match linked liabilities	Index linked		58					
	Property linked		59					

Analysis of admissible assets

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Category of assets **Total other than long term insurance business assets**

Company registration number	GL/UK/CM	day	month	year	Units	Category of assets	
R13	423930	GL	31	12	2015	£000	1
					As at end of this financial year	As at end of the previous year	
					1	2	

Reinsurers' share of technical provisions

Provision for unearned premiums	60	12473	14049
Claims outstanding	61	1496	1228
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	80639	77551
	Intermediaries	72	20759	28332
Salvage and subrogation recoveries	73			
Reinsurance	Accepted	74		
	Ceded	75		
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	79	17
	due in more than 12 months	79		

Other assets

Tangible assets	80	4298	4171
Deposits not subject to time restriction on withdrawal with approved institutions	81	14333	8388
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	1139	751
Deferred acquisition costs (general business only)	85	51733	61267
Other prepayments and accrued income	86	2250	1200

Deductions from the aggregate value of assets	87		
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	579268	584181
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Analysis of admissible assets

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Category of assets **Total other than long term insurance business assets**

	Company registration number	GL/UK/CM	day	month	year	Units	Category of assets
R13	423930	GL	31	12	2015	£000	1
						As at end of this financial year	As at end of the previous year
						1	2

Reconciliation to asset values determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	579268	584181
Admissible assets in excess of market and counterparty limits	92		
Inadmissible assets directly held	93	28498	21616
Capital resources requirement deduction of regulated related undertakings	94		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96		
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	607766	605797
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		

Liabilities (other than long term insurance business)Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Company registration number	GL/UK/CM	day	month	year	Units	
R15	423930	GL	31	12	2015	£000
				As at end of this financial year	As at end of the previous year	
				1	2	

Technical provisions (gross amount)

Provisions for unearned premiums	11	173712	195151
Claims outstanding	12	109501	91969
Provision for unexpired risks	13		
Equalisation provisions	Credit business	14	
	Other than credit business	15	58613
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	344012	345733

Provisions and creditors

Provisions	Taxation	21	12851	12385
	Other risks and charges	22		
Deposits received from reinsurers	31			
Creditors	Direct insurance business	41	10707	13493
	Reinsurance accepted	42		
	Reinsurance ceded	43	5379	12288
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions	46			
Creditors	Taxation	47	3164	8604
	Foreseeable dividend	48		
	Other	49	31272	30628
Accruals and deferred income	51	1372	1531	
Total (19 to 51)	59	408757	424662	
Provision for "reasonably foreseeable adverse variations"	61			
Cumulative preference share capital	62			
Subordinated loan capital	63			
Total (59 to 63)	69	408757	424662	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	17801	21589
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83	(60799)	(58613)
Capital and reserves	84	259808	239748
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	85	607766	605797

Profit and loss account (non-technical account)Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

		Company registration number	GL/ UK/ CM	day	month	year	Units
		R16	GL	31	12	2015	£000
			This financial year			Previous year	
			1			2	
Transfer (to)/from the general insurance business technical account	From Form 20		11	18471		30569	
	Equalisation provisions		12	(2186)		(9773)	
Transfer from the long term insurance business revenue account			13				
Investment income	Income		14	3797		14197	
	Value re-adjustments on investments		15	470		(2948)	
	Gains on the realisation of investments		16	2779		12064	
Investment charges	Investment management charges, including interest		17	1336		656	
	Value re-adjustments on investments		18				
	Loss on the realisation of investments		19				
Allocated investment return transferred to the general insurance business technical account			20				
Other income and charges (particulars to be specified by way of supplementary note)			21				
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)			29	21995		43453	
Tax on profit or loss on ordinary activities			31	4121		11260	
Profit or loss on ordinary activities after tax (29-31)			39	17874		32193	
Extraordinary profit or loss (particulars to be specified by way of supplementary note)			41				
Tax on extraordinary profit or loss			42				
Other taxes not shown under the preceding items			43				
Profit or loss for the financial year (39+41-(42+43))			49	17874		32193	
Dividends (paid or foreseeable)			51				
Profit or loss retained for the financial year (49-51)			59	17874		32193	

Analysis of derivative contracts

Name of insurer Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Category of assets Total other than long term insurance business assets

		Company registration number	GL/ UK/ CM	day month year			Units	Category of assets	
		R17	423930	GL	31	12	2015	£000	1
Derivative contracts		Value as at the end of this financial year				Notional amount as at the end of this financial year			
		Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4	
Futures and contracts for differences	Fixed-interest securities	11			2210	159060	13573		
	Interest rates	12							
	Inflation	13							
	Credit index / basket	14							
	Credit single name	15							
	Equity index	16							
	Equity stock	17							
	Land	18							
	Currencies	19							
	Mortality	20							
Other	21								
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
Other	36								
Out of the money options	Swaptions	41							
	Equity index calls	42							
	Equity stock calls	43							
	Equity index puts	44							
	Equity stock puts	45							
Other	46								
Total (11 to 46)		51			2210	159060	13573		
Adjustment for variation margin		52							
Total (51 + 52)		53			2210				

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE.
Please see instructions 11 and 12 to this Form for the meaning of these figures.

General insurance business : Summary of business carried on

Name of insurer Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Category number	PRA return general insurance business reporting category	Company registration number	GL/UK/CM	day month year			units
		R20A	423930	GL	31	12	2015
		Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year	
			Reported	Incurred but not reported			
		1	2	3	4		
001	Total business	1	336731	72664	33810	173712	
002	Total primary (direct) and facultative business	2	336731	72664	33810	173712	
003	Total treaty reinsurance accepted business	3					
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4					
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5		553			
160	Primary (direct) and facultative household and domestic all risks	6	315738	65293	32834	164328	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	20993	6818	976	9384	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8					
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9					
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10					
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11					
330	Total primary (direct) and facultative aviation (category numbers 331 to 333)	12					
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13					
350	Total primary (direct) and facultative goods in transit	14					
400	Miscellaneous primary (direct) and facultative business	15					
500	Total non-proportional treaty reinsurance business accepted (category numbers 510 to 590)	16					
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17					
700	Miscellaneous treaty reinsurance accepted business	18					
	Total (lines 4 to 18)	20	336731	72664	33810	173712	

General insurance business : Summary of business carried on

Form 20A
(Sheet 2)

Name of insurer **Legal & General Insurance Limited**
 Global business
 Financial year ended **31 December 2015**

Category number	PRA return general insurance business reporting category	Company registration number	GL/UK/CM	day month year			units
		R20A	423930	GL	31	12	2015
		Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
		1	Reported	Incurred but not reported	3		4
			2	3			

Primary (direct) and facultative personal lines business

111	Medical insurance	21				
112	HealthCare cash plans	22				
113	Travel	23				
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25		553		
122	Private motor - non-comprehensive	26				
123	Motor cycle	27				
160	Household and domestic all risks (equals line 6)	28	315738	65293	32834	164328
181	Assistance	29				
182	Creditor	30	20993	6818	776	9384
183	Extended warranty	31				
184	Legal expenses	32				
185	Mortgage indemnity	33			200	
186	Pet insurance	34				
187	Other personal financial loss	35				

Primary (direct) and facultative commercial lines business

221	Fleets	41				
222	Commercial vehicles (non-fleet)	42				
223	Motor other	43				
261	Commercial property	44				
262	Consequential loss	45				
263	Contractors or engineering all risks	46				
271	Employers liability	47				
272	Professional indemnity	48				
273	Public and products liability	49				
274	Mixed commercial package	50				
281	Fidelity and contract guarantee	51				
282	Credit	52				
283	Suretyship	53				
284	Commercial contingency	54				

Primary (direct) and facultative aviation

331	Aviation liability	61				
332	Aviation hull	62				
333	Space and satellite	63				

General insurance business : Summary of business carried on

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Category number	PRA return general insurance business reporting category	Company registration number	GL/UK/CM	day month year			units
		R20A	423930	GL	31	12	2015
		Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year				Provision for gross unearned premium at the end of this financial year
		1	Reported	Incurred but not reported			4
			2	3			

Primary (direct) and facultative marine and transport

341	Marine liability	64					
342	Marine hull	65					
343	Energy (on and off-shore)	66					
344	Protection and indemnity	67					
345	Freight demurrage and defence	68					
346	War risks	69					
347	Yacht	70					
350	Total primary (direct) and facultative goods in transit (equals line 14)	71					

Primary (direct) and facultative miscellaneous

400	Miscellaneous primary (direct) and facultative business (equals line 15)	72					
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Non-proportional treaty

510	Non-proportional accident and health	81					
520	Non-proportional motor	82					
530	Non-proportional aviation	83					
540	Non-proportional marine	84					
550	Non-proportional transport	85					
560	Non-proportional property	86					
570	Non-proportional liability (non-motor)	87					
580	Non-proportional financial lines	88					
590	Non-proportional aggregate cover	89					

Proportional treaty

610	Proportional accident and health	91					
620	Proportional motor	92					
630	Proportional aviation	93					
640	Proportional marine	94					
650	Proportional transport	95					
660	Proportional property	96					
670	Proportional liability (non-motor)	97					
680	Proportional financial lines	98					
690	Proportional aggregate cover	99					

Treaty Reinsurance Miscellaneous

700	Miscellaneous treaty reinsurance accepted business (equals line 18)	101					
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	Total (lines 21 to 101)	111	336731	72664	33810	173712	
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General insurance business : Technical account (excluding equalisation provisions)Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015****Total business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2015	£000	001
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	331648	349587					
	Claims incurred (22.17.4)	12	171022	169053					
	Claims management costs (22.18.4)	13	8838	8150					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17	135488	149732					
Balance of year's underwriting (11-12-13+14-15+16-17)	19	16300	22652						
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(4758)	(8673)					
	Claims management costs (22.14.4)	23	2587	756					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
Balance (21-22-23+24+25-26)	29	2171	7917						
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)	49	18471	30569						
Allocated investment income	51								
Transfer to non-technical account (49+51)	59	18471	30569						

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2015	£000	002
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	331648	349587					
	Claims incurred (22.17.4)	12	171022	169053					
	Claims management costs (22.18.4)	13	8838	8150					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17	135488	149732					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	16300	22652					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(4758)	(8673)					
	Claims management costs (22.14.4)	23	2587	756					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	2171	7917					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	18471	30569					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	18471	30569					

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total primary (direct) and facultative accident and health

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2015	£000	110
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11							
	Claims incurred (22.17.4)	12							
	Claims management costs (22.18.4)	13							
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22						1	
	Claims management costs (22.14.4)	23							
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29						(1)	
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49						(1)	
Allocated investment income		51							
Transfer to non-technical account (49+51)		59						(1)	

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative personal lines motor business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2015	£000	120
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11							
	Claims incurred (22.17.4)	12							
	Claims management costs (22.18.4)	13							
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17							
Balance of year's underwriting (11-12-13+14-15+16-17)	19								
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22				852		(68)	
	Claims management costs (22.14.4)	23				(8)		(1)	
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
Balance (21-22-23+24+25-26)	29					(844)		69	
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)	49					(844)		69	
Allocated investment income	51								
Transfer to non-technical account (49+51)	59					(844)		69	

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015****Primary (direct) and facultative household and domestic all risks**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2015	£000	160
Items to be shown net of reinsurance				This financial year				Previous year	
				1				2	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11				310907		328063
	Claims incurred (22.17.4)		12				159217		155243
	Claims management costs (22.18.4)		13				8488		7742
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17				126780		140711
Balance of year's underwriting (11-12-13+14-15+16-17)		19				16422		24367	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(5050)		(8353)
	Claims management costs (22.14.4)		23				2424		581
	Adjustment for discounting (22.51.4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22.41.4)		26						
Balance (21-22-23+24+25-26)		29				2626		7772	
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)		31						
	Other technical income or charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49				19048		32139
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				19048		32139

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative personal lines financial loss business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2015	£000	180
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	20741	21524					
	Claims incurred (22.17.4)	12	11805	13810					
	Claims management costs (22.18.4)	13	350	408					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17	8708	9021					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(122)	(1715)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(560)	(253)					
	Claims management costs (22.14.4)	23	171	176					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	389	77					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	267	(1638)					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	267	(1638)					

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2015	£000	220
Items to be shown net of reinsurance				This financial year				Previous year	
				1				2	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11						
	Claims incurred (22.17.4)		12						
	Claims management costs (22.18.4)		13						
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17						
Balance of year's underwriting (11-12-13+14-15+16-17)		19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22						
	Claims management costs (22.14.4)		23						
	Adjustment for discounting (22.51.4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22.41.4)		26						
Balance (21-22-23+24+25-26)		29							
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)		31						
	Other technical income or charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)		49							
Allocated investment income		51							
Transfer to non-technical account (49+51)		59							

General insurance business (accident year accounting) : Analysis of premiums

Name of insurer Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total business

	R21	Company registration number 423930	GL/ UK/ CM	day month year			Units	Category number
				31	12	2015		
Premiums receivable during the financial year			GL			£000	001	
		Gross premiums written		Reinsurers' share		Net of reinsurance		
		Earned in previous financial years 1	Earned in previous financial years 3	Earned in previous financial years 5				
In respect of risks incepted in previous financial years	11							
		Earned in this financial year 1	Earned in this financial year 3	Earned in this financial year 5				
		Unearned at end of this financial year 2	Unearned at end of this financial year 4	Unearned at end of this financial year 6				
In respect of risks incepted in previous financial years	12							
		(147)		(147)				
In respect of risks incepted in this financial year	13							
For periods of less than 12 months		11544	941	10603		9384		
For periods of 12 months	14							
		151622	11532	140090		151855		
For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16							
		195151	14049	181102				
Total (12 to 16)	19							
		358170	26522	331648		161239		

General insurance business (accident year accounting) : Analysis of premiums

Name of insurer Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total primary (direct) and facultative business

	R21	Company registration number 423930	GL/ UK/ CM	day month year			Units	Category number
				31	12	2015		
Premiums receivable during the financial year			GL			£000		
		Gross premiums written	Earned in previous financial years	Reinsurers' share	Net of reinsurance			
	1		1	3	5			
In respect of risks incepted in previous financial years	11							
		Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
	1		1	3	4	5	6	
In respect of risks incepted in previous financial years	12							
		(147)			(147)			
In respect of risks incepted in this financial year	13							
For periods of less than 12 months		11544	9384	941	10603	9384		
In respect of risks incepted in previous financial years	14							
For periods of 12 months		151622	164328	11532	140090	151855		
For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16							
		195151	14049		181102			
Total (12 to 16)	19							
		358170	173712	26522	12473	331648	161239	

General insurance business (accident year accounting) : Analysis of premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended

31 December 2015

Total primary (direct) and facultative accident and health

	Company registration number	GL/UK/CMI	day month year			Units	Category number
			31	12	2015		
	423930	GL			£000	110	
	Gross premiums written		Reinsurers' share			Net of reinsurance	
11	Earned in this financial year	Earned in previous financial years	Earned in this financial year	Earned at end of this financial year	Earned in previous financial years	Earned in this financial year	Unearned at end of this financial year
	1	3	3	4	5	5	6
12	In respect of risks incepted in previous financial years						
13	For periods of less than 12 months						
14	For periods of 12 months						
15	For periods of more than 12 months						
16	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year						
19	Total (12 to 16)						

General insurance business (accident year accounting) : Analysis of premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total primary (direct) and facultative personal lines motor business

	R21	Company registration number	GL/UKI/CM	day month year			Units	Category number
				31	12	2015		
Premiums receivable during the financial year		423930	GL	31	12	2015	£000	120
		Gross premiums written	Reinsurers' share				Net of reinsurance	
		Earned in previous financial years 1	Earned in previous financial years 3				Earned in previous financial years 5	
In respect of risks incepted in previous financial years	11							
		Earned in this financial year 1	Earned in this financial year 3	Unearned at end of this financial year 4				Unearned at end of this financial year 6
		Unearned at end of this financial year 2						
In respect of risks incepted in previous financial years	12							
In respect of risks incepted in this financial year	13							
For periods of less than 12 months								
For periods of 12 months	14							
For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16							
Total (12 to 16)	19							

General insurance business (accident year accounting) : Analysis of premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Primary (direct) and facultative household and domestic all risks

	R21	Company registration number	GL/UK/CM	day month year			Units	Category number
				31	12	2015		
		423930	GL			£000	160	
		Gross premiums written		Reinsurers' share			Net of reinsurance	
		Earned in previous financial years 1	Earned in previous financial years 3				Earned in previous financial years 5	
11								
In respect of risks incepted in previous financial years		Earned In this financial year 1	Earned In this financial year 3	Uneared at end of this financial year 2	Uneared at end of this financial year 4	Earned In this financial year 5	Uneared at end of this financial year 6	
		(212)				(212)		
12								
In respect of risks incepted in previous financial years								
In respect of risks incepted in this financial year								
For periods of less than 12 months								
For periods of 12 months		151622	11532	164328	12473	140090	151855	
For periods of more than 12 months								
15								
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		185078	14049			171029		
16								
Total (12 to 16)		336488	25581	164328	12473	310907	151855	

General insurance business (accident year accounting) : Analysis of premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total primary (direct) and facultative personal lines financial loss business

	R21	Company registration number	GL/UK/CM	day month year		Units	Category number
				31	12		
Premiums receivable during the financial year	Gross premiums written		GL			£000	180
	Earned in previous financial years 1		Earned in previous financial years 3	Reinsurers' share		Earned in previous financial years 5	Net of reinsurance
In respect of risks incepted in previous financial years	11						
		Earned in this financial year 1	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6	
In respect of risks incepted in previous financial years	12	65				65	
In respect of risks incepted in this financial year	13	11544	941			10603	9384
For periods of less than 12 months	14						
For periods of 12 months	15						
For periods of more than 12 months	16	10073				10073	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	19	21682	941			20741	9384
Total ('12 to 16)							

General insurance business (accident year accounting) : Analysis of premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total primary (direct) and facultative commercial motor business

	R21	Company registration number	GL/UK/CMI	day month year			Units	Category number
				31	12	2015		
		423930	GL	Reinsurers' share			£000	220
		Gross premiums written	Earned in previous financial years	Earned in previous financial years	Net of reinsurance	Earned in previous financial years		
		1	3	5				
Premiums receivable during the financial year								
In respect of risks incepted in previous financial years	11							
		Earned in this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	3	2	5	4	6	
In respect of risks incepted in previous financial years	12							
In respect of risks incepted in this financial year								
For periods of less than 12 months	13							
For periods of 12 months	14							
For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16							
Total (12 to 16)	19							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions

Name of company Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total business

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2015	£000	001
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	89503		63375		21661	(4467)	
	Reinsurers' share	12	1228		555		964	291	
	Net (11-12)	13	88275		62820		20697	(4758)	
	Claims management costs	14	2466		4435		618	2587	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			86881		84813	171694	
	Reinsurers' share	16			140		532	672	
	Net (15-16)	17			86741		84281	171022	
	Claims management costs	18			6429		2409	8838	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	47161		76341		39579	83923	
	Other acquisition expenses	22	14106		24247		12153	26200	
	Administrative expenses	23			28138			28138	
	Reinsurance commissions and profit participations	24	1531		2614		1372	2773	
	Total (21+22+23-24)	29	59736		126112		50360	135488	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	59736		126112		50360	135488	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions

Name of company Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total primary (direct) and facultative business

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2015	£000	002
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11		89503	63375		21661	(4467)	
	Reinsurers' share	12		1228	555		964	291	
	Net (11-12)	13		88275	62820		20697	(4758)	
	Claims management costs	14		2466	4435		618	2587	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			86881		84813	171694	
	Reinsurers' share	16			140		532	672	
	Net (15-16)	17			86741		84281	171022	
	Claims management costs	18			6429		2409	8838	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		47161	76341		39579	83923	
	Other acquisition expenses	22		14106	24247		12153	26200	
	Administrative expenses	23			28138			28138	
	Reinsurance commissions and profit participations	24		1531	2614		1372	2773	
	Total (21+22+23-24)	29		59736	126112		50360	135488	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42		59736	126112		50360	135488	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions

Name of company Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total primary (direct) and facultative accident and health

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2015	£000	110
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year		Amount carried forward to next financial year	Amount attributable to this financial year	
				1	2		3	4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11							
	Reinsurers' share	12							
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of company **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative personal lines motor business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2015	£000	120
			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2	Amount carried forward to next financial year 3	Amount attributable to this financial year 4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1362	1663	553	854			
	Reinsurers' share	12	(2)			2			
	Net (11-12)	13	1364	1663	553	852			
	Claims management costs	14	14		6	(8)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	incidents occurring prior to this financial year	51							
	incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions

Name of company Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Primary (direct) and facultative household and domestic all risks

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2015	£000	160
			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3		Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	79404	54129		20475		(4800)	
	Reinsurers' share	12	1062	367		945		250	
	Net (11-12)	13	78342	53762		19530		(5050)	
	Claims management costs	14	2277	4102		599		2424	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		82043		77652		159695	
	Reinsurers' share	16		87		391		478	
	Net (15-16)	17		81956		77261		159217	
	Claims management costs	18		6217		2271		8488	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	44997	71627		37527		79097	
	Other acquisition expenses	22	13483	22966		11559		24890	
	Administrative expenses	23		25566				25566	
	Reinsurance commissions and profit participations	24	1531	2614		1372		2773	
	Total (21+22+23-24)	29	56949	117545		47714		126780	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	56949	117545		47714		126780	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions

Name of company Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total primary (direct) and facultative personal lines financial loss business

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2015	£000	180
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	8737	7583	633	(521)			
	Reinsurers' share	12	168	188	19	39			
	Net (11-12)	13	8569	7395	614	(560)			
	Claims management costs	14	175	333	13	171			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		4838	7161	11999			
	Reinsurers' share	16		53	141	194			
	Net (15-16)	17		4785	7020	11805			
	Claims management costs	18		212	138	350			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	2164	4714	2052	4826			
	Other acquisition expenses	22	623	1281	594	1310			
	Administrative expenses	23		2572		2572			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	2787	8567	2646	8708			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	2787	8567	2646	8708			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions

Name of company **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2015	£000	220
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11							
	Reinsurers' share	12							
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total business

Accident year ended	Company registration number		GL/UK/CII	day month year			Units	Category number						
	R23	423930		GL	31	12			2015	£000	001			
Month	Year	1	2	3	4	Claims outstanding carried forward		7	8	9	10	11	12	13
						Reported (net)	Incurred but not reported (net)							
12	2015	11			86741	59039	25242			171022				51.6
12	2014	12	66314		49867	5179	4947	44158	22156	(6321)		349587	(9.5)	46.5
12	2013	13	75022	59465	5723	2353	1688	6498	2400	866		336373	(7.7)	45.9
12	2012	14	71819	52445	2190	906	661	2058	1466	233		300727	(21.7)	49.2
12	2011	15	47681	44078	931	1171	(5381)	(2280)	(5126)	4127		269314	(14.4)	42.8
12	2010	16	89276	93259	527	1171	6061	4651	6231	(3123)		249410	13.2	73.5
12	2009	17	71837	63349	415	671	218	905	402	(3)		265991	(10.0)	57.9
12	2008	18	72693	69129	337	(66)	121	547	287	(462)		277721	(4.4)	68.0
12	2007	19	107652	90319	566	15	34	328	802	(515)		294728	(15.5)	89.7
12	2006	20	82136	65427	71	34	93	376	99	(277)		304634	(20.1)	60.6
Prior accident years		21			2192	774	67	1824	493	716				
Reconciliation		22												
Total (11 to 22)		29			149560	71227	33751	59065	29210	166263				

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total primary (direct) and facultative business

Accident year ended	Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		GL	day month year		Units	Category number	
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)		31	12			2015
			Company registration number		GL/UK/CM		R23		423930		GL		£000		002	
12	2015	11				86741	59039	25242			10		11	12	13	
12	2014	12	102739	66314		49867	5179	4947	22156				331648			51.6
12	2013	13	85152	75022	59465	5723	2353	1688	2400				349587	(9.5)		46.5
12	2012	14	91707	71819	52445	2190	906	661	1466				336373	(7.7)		45.9
12	2011	15	74546	47681	44078	931	1171	(5381)	(5126)				300727	(21.7)		49.2
12	2010	16	82326	89276	93259	527	1171	6061	6231				269314	(14.4)		42.8
12	2009	17	89272	71837	63349	415	671	218	402				249410	13.2		73.5
12	2008	18	119307	72693	69129	337	(86)	121	287				265991	(10.0)		57.9
12	2007	19	173524	107652	90319	566	15	34	802				277721	(4.4)		68.0
12	2006	20	119119	82136	65427	71	34	93	99				294728	(15.5)		89.7
Prior accident years						2192	774	67	493				304634	(20.1)		60.6
Reconciliation																
Total (11 to 22)						149560	71227	33751	29210							

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total primary (direct) and facultative accident and health

Accident year ended	Company registration number		GL/UK/CII	day month year			Units	Category number						
	R23	423930		GL	31	12			2015	£000	110			
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
12	2015													
12	2014													
12	2013													
12	2012													
12	2011													
12	2010													
12	2009													
12	2008	4778	48	24									(50.0)	104.5
12	2007	30606	4083	3194								4594	(21.6)	83.2
12	2006	15085	9050	2748								40639	(69.6)	38.1
Prior accident years														
Reconciliation														
Total (11 to 22)														

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **Legal & General Insurance Limited**
 Global business

Financial year ended **31 December 2015**

Total primary (direct) and facultative personal lines motor business

Accident year ended	Month	Year	Company registration number											GL/UK/CM	day month year			Units	Category number								
			R23		423930		GL		31		12		2015		£000		120										
			Claims outstanding brought forward		Claims outstanding carried forward		Claims paid (net) during this financial year		Total claims paid (net) since the end of the accident year, but prior to this financial year		Claims outstanding (net) as at the end of the accident year		Claims paid (net) during the accident year		Claims outstanding (net) as at the end of the accident year		Claims paid (net) during this financial year		Deterioration/ (surplus) of original claims reserve %		Claims ratio %						
			Reported (net)		Incurred but not reported (net)		Reported (net)		Incurred but not reported (net)		Reported (net)		Incurred but not reported (net)		Reported (net)		Incurred but not reported (net)		Deducted for discounting from claims outstanding carried forward (net)		Earned premiums (net)		Deterioration/ (surplus) of original claims reserve %		Claims ratio %		
			7		8		7		6		5		4		3		2		1		11		12		13		
12	2015	11																									
12	2014	12																									
12	2013	13																									
12	2012	14																									
12	2011	15																									
12	2010	16																									
12	2009	17																									
12	2008	18																									
12	2007	19																									
12	2006	20																									
Prior accident years																											
Reconciliation																											
Total (11 to 22)																											

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Primary (direct) and facultative household and domestic all risks

Accident year ended	Company registration number		GL/UK/CII	Units			Category number											
	R23	423930		GL	£000	160												
Month	Year	1	2	3	4	Claims outstanding carried forward		5	6	7	8	9	10	Earnings		12	13	
						Reported (net)	Incurred but not reported (net)							Reported (net)	Incurred but not reported (net)			31
12	2015	11			81956	52923	24338					159217			310908		51.2	
12	2014	12	58501		42875	4858	4936			37337	21164	(5832)			328063	(10.0)	45.5	
12	2013	13	66701	51797	5339	2208	1687			5927	2395	912			315710	(8.5)	44.6	
12	2012	14	66677	48049	2184	823	661			1977	1466	225			281859	(22.4)	49.9	
12	2011	15	43505	40435	921	1128	(5382)			(2323)	(5126)	4116			249411	(14.7)	43.7	
12	2010	16	84464	89128	526	1162	6061			4641	6231	(3123)			228383	14.7	77.1	
12	2009	17	62974	56112	413	671	218			858	402	42			241030	(8.8)	58.4	
12	2008	18	64609	62028	337	(86)	121			547	287	(462)			248446	(3.4)	70.3	
12	2007	19	97697	83585	442	15	34			327	798	(634)			232951	(14.0)	96.1	
12	2006	20	60812	54122	59	34	93			377	99	(290)			223682	(10.7)	66.5	
Prior accident years		21			665	221	67			510	448	(5)						
Reconciliation		22																
Total (11 to 22)		29			135717	63957	32834			50178	28164	154166						

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer Legal & General Insurance Limited

Global business

Financial year ended 31 December 2015

Total primary (direct) and facultative personal lines financial loss business

Accident year ended	Company registration number		GL/UK/CM	day month year			Units	Category number						
	R23	423930		GL	31	12			2015	£000	180			
Month	Year	Claims outstanding carried forward		Claims outstanding brought forward		Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %					
		Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)									
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11			4785	6116	904			11805		20740		56.9
12	2014	12	7813		6992	321	11	6821	992	(489)		21524	(6.3)	61.9
12	2013	13	8921	7668	384	145	1	571	5	(46)		20663	(1.5)	65.7
12	2012	14	5142	4396	6	83		81		8		18868	(12.8)	37.9
12	2011	15	4176	3643	10	43	1	43		11		19903	(11.5)	31.3
12	2010	16	4812	4131	1	9		10				21028	(13.9)	34.8
12	2009	17	8863	7237	2			47		(45)		24963	(18.3)	53.1
12	2008	18	8036	7077								24681	(11.9)	38.2
12	2007	19	4369	2911								17958	(47.1)	18.5
12	2006	20	1853	1398								13334	(24.6)	16.5
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			12180	6717	917	7573	997	11244				

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total primary (direct) and facultative commercial motor business

Accident year ended	Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		GL	day month year			Units	Category number
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)		31	12	2015		
			1	2	3	4	5	6	7	8	9	10	11	12	13	220
	12	2015														
	12	2014														
	12	2013														
	12	2012														
	12	2011														
	12	2010														
	12	2009														
	12	2008														
	12	2007	211	50	12							183	(76.0)	121.9		
	12	2006	201	178	53							544	(70.2)	46.7		
Prior accident years																
Reconciliation																
Total (11 to 22)																

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Name of insurer **Legal & General Insurance Limited**

Currency **British Pound**

Global business

Reporting Territory **United Kingdom other than home foreign**

Financial year ended **31 December 2015**

Medical insurance

Company registration number **423930** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **111** Currency code **GBP** Reporting territory code **AA**

Accident year ended	R31		Gross claims paid		Number of claims		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Month	Year	In previous financial years	In this financial year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Included but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2015	11											
12	2014	12											
12	2013	13											
12	2012	14											
12	2011	15											
12	2010	16											
12	2009	17										(1)	
12	2008	18										(2)	
12	2007	19										4594	104.5
12	2006	20										40639	83.2
	Prior accident years	21										46803	38.6
	Total (11 to 21)	29		5									
	Line 29 expressed in sterling	30											

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Name of insurer **Legal & General Insurance Limited** Currency **British Pound**
 Global business Reporting Territory **United Kingdom other than home foreign**

Financial year ended **31 December 2015** Company registration number **423930** GL/UK/CM **GL** Monetary units **000** Reporting territory code **AA**
Primary (direct) and facultative household and domestic all risks R31 day month year **31 12 2015** Category number **160** Currency code **GBP**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	In this financial year			
Month	1	2	3	4	5	6	7	8	9	10	11	
12 2015	45271	18184		82043	53314	24338			159695	336488	47.5	
12 2014	75903	1553	96741	43242	4858	4936	37450	21164	(5578)	353236	42.4	
12 2013	77268	607	131564	5339	3153	1687	6876	2395	908	337424	42.0	
12 2012	60529	149	137082	2184	823	661	1977	1466	225	301469	46.7	
12 2011	55755	96	112441	921	1128	(5382)	(2323)	(5126)	4116	264818	41.2	
12 2010	64457	52	168286	526	1162	6061	4641	6231	(3123)	243257	72.4	
12 2009	72167	35	139379	413	671	218	858	402	42	256586	54.8	
12 2008	97591	17	174198	337	(86)	121	547	287	(462)	264170	66.1	
12 2007	108264	16	230747	442	15	34	327	798	(634)	245748	94.1	
12 2006	93200	12	148648	59	34	93	377	99	(290)	235298	63.3	
Prior accident years		16		665	221	67	510	448	(5)			
Total (11 to 21)		20737		136171	65293	32834	51240	28164	154894			
Line 29 expressed in sterling				136171	65293	32834	51240	28164	154894			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Name of insurer **Legal & General Insurance Limited**

Currency **British Pound**

Global business

Reporting Territory **United Kingdom other than home foreign**

Financial year ended **31 December 2015**

Creditor

Company registration number **423930** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **182** Reporting territory code **AA**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		
	Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year				Reported	In this financial year
12	2015	11	642	1397	3	4	5	6	7	8	9	10	11
12	2014	12	1871	181	6054	7166	334	14	6899	858	(243)	22639	59.9
12	2013	13	2266	53	13477	407	145	1	589	7	(43)	22008	63.7
12	2012	14	1998	49	7383	8	85	1	81	1	12	20576	36.3
12	2011	15	2132	34	6542	13	44	2	43		16	21888	30.2
12	2010	16	3037		7758	2	9		10		1	23178	33.5
12	2009	17	4679		14472	5			49		(44)	27431	52.8
12	2008	18	3917		10297							27639	37.3
12	2007	19	1922		5135							27162	18.9
12	2006	20	1106		4504							23983	18.8
Prior accident years		21											
Total (11 to 21)		29		1714		12421	6818	776	7671	866	11478		
Line 29 expressed in sterling		30				12421	6818	776	7671	866	11478		

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Name of insurer **Legal & General Insurance Limited**

Currency **British Pound**

Global business

Reporting Territory **United Kingdom other than home foreign**

Financial year ended **31 December 2015**

Company registration number **423930** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **185** Reporting territory code **AA**

Mortgage indemnity

Accident year ended	Number of claims			Gross claims paid			Gross claims outstanding carried forward			Gross claims outstanding brought forward			Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
	Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	In previous financial years	Reported	In previous financial years	In this financial year			
12	2015	11	1	2	3	4	5	6	7	8	9	10	11		
12	2014	12				18		200			218				
12	2013	13				(17)				200	(217)				
12	2012	14				(1)					(1)				
12	2011	15	1	131								82	160.0		
12	2010	16	1	120								148	81.1		
12	2009	17	1	117								255	45.9		
12	2008	18	7	16								446			
12	2007	19	5	12								723	2.2		
12	2006	20	7	26								1082	1.1		
Prior accident years		21										1581	1.6		
Total (11 to 21)		29					200								
Line 29 expressed in sterling		30					200								

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer

Legal & General Insurance Limited

Currency

British Pound

Global business

Reporting Territory

United Kingdom other than home foreign

Financial year ended

31 December 2015

Private motor - comprehensive

Accident year ended	Company registration number		GL/UK/CI		day month year		Monetary units		Category number		Currency code		Reporting territory code		
	R32	423930	GL	31	12	2015	000	121	000	121	GBP	AA			
Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Gross claims paid in this financial year	Gross claims paid in previous financial years		Number of claims		Gross claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
		Reported	Incurred but not reported	Reported	Incurred but not reported		Reported	Incurred but not reported	Reported	Incurred but not reported					
12	2015	1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2015	11													
12	2014	12													
12	2013	13													
12	2012	14													
12	2011	15													
12	2010	16													
12	2009	17													
12	2008	18													
12	2007	19	1679	1	2986	121		98	4	19	3547	87.6	6	28.0	
12	2006	20	10424	1	15373	12		10		2	21064	73.0	77	13.5	
Prior accident years		21		7	1491	553		1206	45	793					
Total (11 to 21)		29		9	1624	553		1314	49	814					
Line 29 expressed in sterling		30			1624	553		1314	49	814					

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer **Legal & General Insurance Limited** Currency **British Pound**
 Global business **United Kingdom other than home foreign**

Financial year ended **31 December 2015**

Private motor - non-comprehensive

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		GL	31	12	2015	Monetary units	Category number	Currency code	Reporting territory code
	1	2	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year								
Month	Closed at some cost during this or previous years		Gross claims outstanding		Gross claims outstanding		Gross claims outstanding		UK/CI	day	month	year				
	1	2	3	4	5	6	7	8								
12 2015	11															
12 2014	12															
12 2013	13															
12 2012	14															
12 2011	15															
12 2010	16															
12 2009	17															
12 2008	18															
12 2007	19	19	70	3								3	85	85.9	0	4.8
12 2006	20	130	335										504	66.5	4	3.3
Prior accident years	21			36								36				
Total (11 to 21)	29		1	39								39				
Line 29 expressed in sterling	30			39								39				

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer

Legal & General Insurance Limited

Currency

British Pound

Global business

Reporting Territory

United Kingdom other than home foreign

Financial year ended

31 December 2015

Fleets

Accident year ended	Company registration number		GL/UK/CIF	Reporting Territory			Monetary units	Category number	Currency code	Reporting territory code				
	423930	GL		31	12	2015					000	221	GBP	AA
Month	Year	R32		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)		Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %	
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11												
12	2014	12												
12	2013	13												
12	2012	14												
12	2011	15												
12	2010	16												
12	2009	17												
12	2008	18												
12	2007	19	135		223						183	121.9	1	16.9
12	2006	20	235		254						579	43.9	1	23.5
Prior accident years		21												
Total (11 to 21)		29												
Line 29 expressed in sterling		30												

Equalisation provisions

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number					GL/UK/CM			day month year		Units
	R37	423930	GL	31 12	2015	GL	5	6	7	£000	
	Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings					
Calculation of the maximum provision	1	2	3	4	5	6					
Total net premiums written in the previous 4 years	11	1228249									
Net premiums written in the current year	12	291733									
Maximum provision	13	60799				60799					

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21					58613				
Transfers in	22	8752				8752				
Total abnormal loss	23									
Provisional transfers out	24									
Excess of provisional transfer out over fund available	25									
Provisional amount carried forward (21+22-24+25)	26					67365				
Excess, if any, of 26 over 13	27					6566				
Equalisation provision carried forward (26-27)	28					60799				
Transfer in/(out) for financial year (28-21)	29					2186				

Equalisation provisions technical account : Accident year accounting

Name of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number	GL/ UK/ CM	day month year			Units
			31	12	2015	
R38	423930	GL	31	12	2015	£000
Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
1	2	3	4	5		
Other than credit business						
Net premiums earned	310908					
Claims incurred net of reinsurance	154167					
Trigger claims value	225408					
Abnormal loss						
Trigger claims ratio	72.5%	95%	25%	100%		

Credit business

Net premiums earned	21
Claims incurred net of reinsurance	22
Claims management costs	23
Net operating expenditure	24
Technical surplus/ (deficit) (21-22-23-24)	29

Returns under the Accounts and Statements Rules

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2015

*0301 Reconciliation of net admissible assets to capital resources

	2015	2014
	£'000	£'000
Net admissible assets as per PRA Insurance Return		
Assets: Form 13, Line 89 (OLTB)	579,268	584,181
Liabilities: Form 15, Line 69	(408,757)	(424,662)
Form 3, Line 79	<u>170,511</u>	<u>159,519</u>

*0310 Net valuation differences

The negative valuation differences for liabilities of £60,799,000 relates to the equalisation provision not allowable under International Financial Reporting Standards (IFRSs) issued by the International Accounting Standards Board (IASB) as adopted by the European Union.

*0313 Reconciliation of profit and loss account and other reserves to the profit and loss retained

	2015	2014
	£'000	£'000
Profit and loss account and other reserves as per PRA Insurance Return		
Profit and loss account and other reserves brought forward	136,695	94,729
Retained profit for the financial year: Form 16, Line 59	17,874	32,193
Equalisation provision – add back: Form 16, Line 12	2,186	9,773
Form 3, Line 12	<u>156,755</u>	<u>136,695</u>

*1301 Aggregate value of certain investments

- The aggregate value of unlisted investments held by the Company amounted to nil
- The Company does not hold any listed investments which are not readily realisable.
- Value of units in collective investment schemes: £266,560,000, of which £168,083,000 are investments in the Sterling Liquidity Fund, £13,484,000 in the Global High Yield SICAV Fund and £84,993,000 which are investments in authorised unit trust which are managed by Legal & General (Unit Trust Managers) Limited.
- The Company does not hold any reversionary interests or remainders in property.

There are no units or beneficial interests in collective investment schemes that:

- are not schemes falling within the UCITS directive;
- are not authorised unit trust schemes or recognised schemes within the meaning of Part XVII of the Act;
- do not employ derivative contracts unless they meet the criteria in INSPRU 3.2.5R;
- do not employ contracts or assets having the effect of derivative contracts unless they have the effect of derivative contracts that meet the criteria in INSPRU 3.2.5R; and
- do not include assets other than admissible assets among their property.

*1302 Aggregate value of hybrid securities

There are no hybrid securities.

Returns under the Accounts and Statements Rules

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2015

***1303 Amount of non- debtor salvage or subrogation recoveries**

The company has no non-debtor salvage or subrogation recoveries.

***1304 Debtors and creditors**

In accordance with Appendix 9.1.8.2 amounts shown in Forms 13 and 15 have been calculated by netting amounts due to any one person against amounts due from that person.

***1305 Maximum counterparty limit**

No counterparty limits for cash deposits, money market investments, foreign exchange and interest rate management transactions (including exposures related to derivatives, stocklending and cash balances with custodial banks) are deemed necessary, although the Company's fund is bound by the wider limits set by the Legal and General Group, for which no breach was recorded.

The Company's fund is subject to limitations as defined within the mandate in which Emerging Market debt exposure to a single issuer (denominated in US Dollars), may not exceed 20% of total assets, and the total weight of issuers with a Moody credit rating below Baa3 may not exceed 15%. Holdings in ETFs are also subject to an aggregate limit of 15% of the overall Fund. The fund remains subject to restrictions to other counterparty limits as defined by the PRA. There were no breaches of these limits during the financial year.

***1306 Exposure at the year end to large counterparties**

There were no counterparty exposures in excess of £28,963,000 being 5% of the General Business Amount (GBA).

***1307 Aggregate value of certain fully secured rights**

No rights exist to which INSPRU 2.1.35R and INSPRU 2.1.36R apply.

***1314 Amount of tangible leased assets**

The Company has no tangible leased assets included in the amount of tangible assets (line 80).

***1320 Insurance Special Purpose Vehicles**

The Company has no insurance special purpose vehicles.

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2015

***1321 Investments in subsidiaries**

	2015 £'000	2014 £'000
Shares in group undertakings:		
As at 1 January and 31 December	2,000	2,000

***1501 Provision for adverse changes**

The nil provision for adverse changes was determined using the following methods and assumptions:

The Company's obligations under contracts are mostly covered by matching assets and so require no provision for reasonably foreseeable adverse variations.

***1502 Specific details on potential liabilities**

- (a) No charge has been made on the assets of the Company to secure the liabilities of any other person.
- (b) There is no potential capital gains tax liability.
- (c) Provision for liabilities arising under contracts with policyholders is based on certain assumptions. The variance of actual experience from that assumed may result in such liabilities differing from the provisions made for them. Liabilities may also arise in respect of claims relating to the interpretation of such contracts, or the circumstances in which policyholders have entered into them (together in this paragraph 'liabilities'). The extent of such liabilities is influenced by the actions of the FCA, by ombudsman rulings, by industry compensation schemes and by court judgements. It is not possible to predict, with certainty, the extent and the timing of the financial impact to which these liabilities may give rise. The Company considers that it has made prudent provision for such liabilities, as and when circumstances calling for such provision become clear, and that it has adequate capital and reserves to meet all reasonably foreseeable eventualities.
- (d) No guarantee, indemnity or other contractual commitment, effected other than in the ordinary course of insurance business (including transacting general insurance business through a subsidiary), exists in respect of related companies.
- (e) There is no other fundamental uncertainty, although the establishment of claims and unexpired risk provisions can never be definitive and reassessment takes place regularly.

Returns under the Accounts and Statements Rules

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2015

***1507 Other adjustments to liabilities**

The Company has prepared the PRA return in accordance with the requirements of IPRU (INS), GENPRU and INSPRU. In respect of the Company's liabilities this is consistent with IFRS except for the figure of £60,799,000 on line 83 relating to the reversal of the equalisation provision, which is prohibited under IFRS.

***1701 Variation margin**

- (i) There was no excess variation margin received by the Company as at 31 December 2015;
- (ii) No variation margin was shown in Form 13;
- (iii) No amount recorded in Form 13 had been reduced to reflect a liability to repay excess variation margin received by the Company.

***1702 Assets which have the effect of derivatives**

Contracts which have the effect of derivative contracts, were excluded from Form 17 but were included in Form 13 as follows:

- i) Fixed interest & variable securities with embedded options with a total value of £2.633m were included Form 13 Line 46. Under certain conditions these may be redeemable by the issuer prior to maturity for at least the then current market value.
- ii) Party paid securities with total value nil were reported in Line 41 and Line 46. There were no convertible stocks reported on Line 41.
- iii) Assets, excluding approved securities, with variable redemption dates with total value £2.633m were reported in Lines 46 and 48.

***20Ae Total primary (direct) and facultative business**

The company does not carry out any facultative business.

***20Ag UK and overseas premium analysis**

All premiums written and reinsured are attributable to UK business.

***20Aj Date of last new contract**

For authorisation classes where no new contract was effected during the year, the following are the due dates on which the last contract of each class was effected:

Class		Date
4	Railway rolling stock	Not applicable
5	Aircraft	Not applicable
6	Ships	Not authorised to transact this class of business
7	Goods in transit	Not authorised to transact this class of business
11	Aircraft liability	Not applicable
12	Liability for ships	Not authorised to transact this class of business
18	Assistance	Not applicable

***2007 Material connected party transactions**

No transactions were made during the year with any connected party, which were in excess of 5% of the general business amount.

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2015

***2102 Unearned premiums**

Unearned premiums have been calculated using the three hundred and sixty fifths or thirtieths method, which is believed to be an appropriate method for annual and monthly renewal business accounted for on an accident year basis respectively.

***2202 Claims management expenses**

Claims management expenses are determined by identifying the specific costs and overheads attributable to the handling of claims. Claims management expenses carried forward are calculated as percentages of the notified outstanding claims and IBNR provisions carried forward.

***2204 Acquisition expenses**

Acquisition expenses payable are determined by identifying the specific costs and overheads attributable to the acquiring of business. Acquisition expenses carried forward are calculated based on the specific costs and overheads identified.

***2205 Provision for unexpired risks**

Investment return has been taken into account in determining the provision for unexpired risks.

1. the provision before taking investment return into account for Household is Nil and for Accident Sickness and Unemployment (ASU) is Nil.
2. the rates of interest used for Household and ASU is 3.6%.
3. the average interval to the date at which claims are expected to be settled in cash is 1 year for both Household and ASU.

***2400** Form 24 has been omitted because all entries would be blank.

***2500** Form 25 has been omitted because all entries would be blank.

***2600** Form 26 has been omitted because all entries would be blank.

***2700** Form 27 has been omitted because all entries would be blank.

***2800** Form 28 has been omitted because all entries would be blank.

***2900** Form 29 has been omitted because all entries would be blank.

***3000** Form 30 has been omitted because all entries would be blank.

***3400** Form 34 has been omitted because all entries would be blank.

***3500** Form 35 has been omitted because all entries would be blank.

***3600** Form 36 has been omitted because all entries would be blank.

***3900** Form 39 has been omitted because all entries would be blank.

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2015

Rule 9.25: Major treaty reinsurers

Reinsurer Details:	Proportional Reinsurance Premiums £'000	Non Proportional Reinsurance Premiums £'000	Debts outstanding included at F13 L75 £'000	Deposits received included at F15 L31 £'000	Anticipated Recoveries £'000
Underwriting members of Lloyds, 1 Lime Street, London, United Kingdom	Nil	2,346	Nil	Nil	Nil
Cardiff Pinnacle Ltd A1 Barnet Way Borehamwood, Hertfordshire, United Kingdom	941	Nil	Nil	Nil	160
Legal & General Assurance Society Limited, 1 Coleman Street, London, United Kingdom	Nil	12,296	Nil	Nil	Nil

Rule 9.26: Major facultative reinsurers

The company has no major facultative reinsurers.

Rule 9.27: Major general business reinsurance cedants

The company has no major general business reinsurance cedants.

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2015

Rule 9.29: Additional information on derivative contracts

- (a) Investment objectives and guidelines are set for any relevant investment fund. These guidelines reflect the specific objectives of the fund in terms of its asset structure, permitted holdings and performance targets. Compliance with any relevant PRA regulations and published guidance notes in respect of derivatives is taken into account. The overriding principles are to have adequate controls in place to ensure that the funds are not exposed excessively to risks related to derivative contracts. Specific guidelines are set and these are summarised below:
- (i) The use of derivatives must be appropriately justified as efficient portfolio management or as a reduction of investment risk.
 - (ii) Adequate cover must be maintained to enable obligations to be met and rights to be exercised.
 - (iii) Regular monitoring should be performed in order to determine aggregate exposure to each asset and counterparty exposure (for which a limit is set).
 - (iv) Monitoring and valuation procedures must enable the external reporting of derivative contracts to be completed satisfactorily.
 - (v) Derivatives must be based on assets which are themselves admissible or based on an index of such assets or based on an official index of retail prices.
 - (vi) A list of approved derivative brokers is maintained and updated at least annually.
 - (vii) Derivative transactions should only be undertaken in the full knowledge of their treatment for tax purposes to ensure that such transactions are financially appropriate.
- (b) The guidelines for the use of derivative contracts require that these are used only in accordance with the legal requirements of the Criteria for Sound and Prudent Management. The guidelines do not prohibit the use of contracts that are not reasonably likely to be exercised. However, the use of such contracts is relatively rare and restricted to selling options to enhance fund performance. Such transactions are always fully covered, and written on the basis that if the agreed striking price was reached the underlying stock would be bought or sold.
- (c) The Company has not used any derivative contracts during the last year which were not, at the time the contracts were entered into, reasonably likely to be exercised.
- (d) The Company has not at any time during the financial year used any derivative contract that does not fall within the definition of permitted derivative.
- (e) No fixed consideration was received by the insurance company during the year for granting rights under derivatives or quasi-derivatives.

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2015

Rule 9.30: Additional information on shareholder controllers

Legal & General Group plc (“the Group”) was, throughout the year, a shareholder controller of the Company. The Group holds all of the ordinary share capital and voting rights in Legal & General Assurance Society Limited, of which the Company is a 100% subsidiary undertaking.

Rule 9.32: Additional information on business ceded

Non-facultative reinsurance contracts entered into or modified during the year.

Business Category	Type of Reinsurance Cover	Policy Limitations	Period of Cover
Creditor	75% Quota Share of one scheme		1 May 2015 – 30 April 2016 (loss occurring)
Household & Domestic all risks	Accident Excess of Loss Treaty (contract cover £9.25m xs £0.75m for Employers’ Liability £9.25m xs £0.75m for Public’ Liability)	Unlimited reinstatements	1 July 2015 – 30 June 2016
Household & Domestic all risks	Catastrophe Excess of Loss Treaty (contract cover £5m xs £30m) with 50% retention	One reinstatement	1 July 2015 – 30 June 2016 (loss occurring)
	Catastrophe Excess of Loss Treaty (contract cover £50m xs £35m)	One reinstatement	1 July 2015 – 30 June 2016 (loss occurring)
	Catastrophe Excess of Loss Treaty (contract cover £115m xs £85m)	One reinstatement	1 July 2015 – 30 June 2016 (loss occurring)
	Catastrophe Excess of Loss Treaty (contract cover £267m xs £200m)	One reinstatement	1 July 2015 – 30 June 2016 (loss occurring)
	Catastrophe Excess of Loss Treaty (contract cover £29m xs £467m)	One reinstatement	1 July 2015 – 30 June 2016 (loss occurring)
Household & Domestic all risks	Excess of loss Treaty of one scheme (nil xs)	Single limit 25k, arising during any consecutive 72 hours from a single postcode unit. All losses no greater than 37% of the Reinsurance premium	1 January 2015 – 31 December 2015 (risk attaching)

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2015

Household & Domestic all risks	Property Owners' Liability to Third Parties of one scheme (£0.5m xs)	No limitations	1 Jan 2015 – 31 Dec 2015 (risk attaching)
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Maximum net probable loss to the Company.

Business category	Maximum net probable loss	
	Any one contract of insurance £'000	All such contracts of insurance £'000
Creditor	61	24,150
Motor business	1,000	1,000
Household liability	750	750
Household & domestic all risks	1,000	53,682
Mortgage indemnity	50	200

Reinsurers' share of gross premiums.

Accounting class	Facultative Premiums £'000	Non-facultative Premiums £'000
Accident & Health	Nil	Nil
Personal lines motor business	Nil	Nil
Household & domestic all risks	Nil	24,005
Personal lines financial loss	Nil	941

Rule 9.32A: Additional information on financial reinsurance and financing arrangements: general insurers

There are no financial reinsurance agreements or similar financing agreements relating to our general insurance business.

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

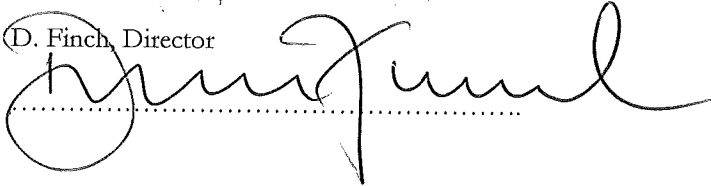
Financial Year ended 31 December 2015

We certify that:

- a) the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU; and
- b) we are satisfied that throughout the financial year in question, the insurer has complied in all material respects with the requirements of the Fundamental Rules, SYSC and as well as the provisions of IPRU(INS), GENPRU, and INSPRU.

The certificate required by IPRU(INS) Appendix 9.6 paragraph 1(1)(b)(ii) in respect of compliance since the end of the financial year in question with the requirements in SYSC, Fundamental Rules and the provisions of IPRU(INS), GENPRU and INSPRU and ongoing compliance has not been provided. This is because these requirements have been replaced as from 1 January 2016, the commencement date of Solvency II, so the firm is subject to a new regulatory regime.

(D. Finch, Director



D. Flood, Director



A.D. Fairhurst, for an on behalf of Legal & General Co Sec Limited
Company Secretary



1 Coleman Street
London EC2R 5AA
15 March 2016

Legal & General Insurance Limited
Global Business

Financial Year ended 31 December 2015

Independent auditors' report to the directors pursuant to rule 9.35 of the Interim Prudential Sourcebook for Insurers

We have audited the following documents prepared by the insurer pursuant to the Accounts and Statements Rules set out in Part I and Part IV of Chapter 9 to IPRU(INS) the Interim Prudential Sourcebook for Insurers, GENPRU the General Prudential Sourcebook and INSPRU the Prudential Sourcebook for Insurers ("the Rules") made by the Financial Services Authority under section 137G of the Financial Services and Markets Act 2000:

- * Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 23, 31, 32, 37 and 38 (including the supplementary notes) on pages 1 to 57 ("the Forms"); and
- * the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 58 to 59 ("the Statements").

We are not required to audit and do not express an opinion on:

- * the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 60 to 61 and
- * the certificate required by IPRU(INS) rule 9.34 on page 62 ("the certificate").

Respective responsibilities of the company and its auditors

The insurer is responsible for the preparation of an annual return (including the Forms and the statements) under the provisions of the Rules. Under IPRU(INS) rule 9.11 the Forms and the statements are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and the statements meet these requirements, and to report our opinions to you. We also report to you if, in our opinion:

- * adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- * the Forms and the statements are not in agreement with the accounting records and returns; or
- * we have not received all the information we require for our audit.

This report has been prepared for the directors of the insurer to comply with their obligations under IPRU(INS) rule 9.35 and for no other purpose. We do not, in providing this report, accept or assume responsibility for any other purpose save where expressly agreed by our prior consent in writing.

Legal & General Insurance Limited
Global Business

Financial Year ended 31 December 2015
Basis of opinion

We conducted our work in accordance with Practice Note 20 'The audit of insurers in the United Kingdom (Revised)' issued by the Auditing Practices Board. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms and the statements. The evidence included that previously obtained by us relating to the audit of the financial statements of the insurer for the financial year. It also included an assessment of the significant estimates and judgements made by the insurer in the preparation of the Forms and the statements.

We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Forms and the statements are free from material misstatement, whether caused by fraud or other irregularity or error and comply with IPRU(INS) rule 9.11.

Opinion

In our opinion the Forms and the statements fairly state the information provided on the basis required by the Rules and have been properly prepared in accordance with the provisions of those Rules.

PricewaterhouseCoopers LLP

PricewaterhouseCoopers LLP
Chartered Accountants

15 March 2016

Note:

(a) The maintenance and integrity of the Legal & General website is the responsibility of the directors; the work carried out by the auditors does not involve consideration of these matters and, accordingly, the auditors accept no responsibility for any changes that may have occurred to the insurance annual return since they were initially presented on the website.

(b) Legislation in the United Kingdom governing the preparation and dissemination of insurance annual returns may differ from legislation in other jurisdictions.