

Legal & General Insurance Limited

Annual FSA Insurance Returns for the year ended

31 December 2009

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

Returns under the Accounts and Statements Rules

Contents of the Return

Legal & General Insurance Limited

Financial period ended 31 December 2009

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References to Rules and Appendices are references to the Rules and Appendices of the Interim Prudential Sourcebook for Insurers - IPRU(INS).

Statement of solvency - general insurance businessName of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2009**

Solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	Units
R1	423930	GL	31	12	2009	£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	98214	86446
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	98214	86446

Guarantee fund

Guarantee fund requirement	21	16501	17418
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	81713	69028

Minimum capital requirement (MCR)

General insurance capital requirement	31	49503	52255
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	49503	52255
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	49503	52255
Excess (deficiency) of available capital resources to cover 50% of MCR	37	73462	58577
Excess (deficiency) of available capital resources to cover 75% of MCR	38	61087	47255

Capital resources requirement (CRR)

Capital resources requirement	41	49503	52255
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	48711	34191

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

Global business

Financial year ended **31 December 2009**

..... **J.B. Pollock** **Chairman**

..... **P.J. Graham** **Director**

..... **M.A. Lawler** **Director**

Ipswich 25 March 2010

Components of capital resources

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

Global business

Financial year ended **31 December 2009**

	Company registration number	GL/UK/CM	day	month	year	Units	
	R3	423930	GL	31	12	2009	£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	3500		3500	3500
Profit and loss account and other reserves	12	(1337)		(1337)	(14849)
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	98216		98216	84704

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	98216		98216	84704
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	98216		98216	84704

Components of capital resources

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

Global business

Financial year ended **31 December 2009**

	Company registration number	GL/ UK/ CM	day month year			Units
R3	423930	GL	31	12	2009	£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	3500		3500		3500
Perpetual subordinated debt and securities	46					
Upper tier two capital in related undertakings	47					
Upper tier two capital (44 to 47)	49	3500		3500		3500

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	3500		3500		3500
Excess tier two capital	62					
Further excess lower tier two capital	63					
Total tier two capital after restrictions, before deductions (61-62-63)	69	3500		3500		3500

Components of capital resources

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

Global business

Financial year ended **31 December 2009**

	Company registration number	GL/UK/CM	day month year			Units
R3	423930	GL	31	12	2009	£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	101716		101716	88204
Inadmissible assets other than intangibles and own shares	73	3502		3502	1758
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	98214		98214	86446

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	98214		98214	86446
Available capital resources for 50% MCR requirement	82	98214		98214	84704
Available capital resources for 75% MCR requirement	83	98214		98214	86446

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 2009**

General insurance business

	Company registration number	GL/UK/CM	day month year			Units
			R11	423930	GL	
			This financial year			Previous year
			1			2
Gross premiums written		11	272927			295802
Premiums taxes and levies (included in line 11)		12				
Premiums written net of taxes and levies (11-12)		13	272927			295802
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	272927			295802
Gross premiums earned		21	284461			297125
Premium taxes and levies (included in line 21)		22				
Premiums earned net of taxes and levies (21-22)		23	284461			297125
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	284461			297125
Sub-total I (higher of sub-total A and sub-total H)		30	284461			297125
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	51203			53483
	Excess (if any) over 57.5M EURO x 0.02	33	4661			5107
Sub-total J (32-33)		34	46542			48376
Claims paid in period of 3 financial years		41	667167			696046
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	108812			125417
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	133289			138111
Sub-total C (41+42+43-44-45)		46	642690			683352
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	10844			13003
Sub-total D (46-47)		48	631846			670349
Reinsurance Ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.98			0.98
Premiums amount (Sub-total J x reinsurance ratio)		50	45756			47455
Provision for claims outstanding (before discounting and net of reinsurance)		51	106416			121191
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	45884			40858
Greater of lines 50 and 53		54	45884			47455

Calculation of general insurance capital requirement - claims amount and result

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

Global business

 Financial year ended **31 December 2009**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	423930	GL	31	12	2009	£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	667160			696046		
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	108812			125417		
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	133289			138111		
Claims incurred in reference period (21+22+23-24-25)		26	642683			683352		
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	642683			683352		
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	214228			227784		
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	55699			59224		
	Excess (if any) over 40.3M EURO x 0.03	33	5346			5955		
Sub-total G (32-33)		39	50353			53269		
Claims amount Sub-total G x reinsurance ratio (11.49)		41	49503			52255		
Higher of premiums amount and brought forward amount (11.54)		42	45884			47455		
General insurance capital requirement (higher of lines 41 and 42)		43	49503			52255		

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2009**

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	2009	£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	2608	2608
	Debts and loans	26		
Other group undertakings	Shares	27		
	Debts and loans	28		
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			
Rights under derivative contracts	44			
Fixed interest securities	Approved	45	31759	26537
	Other	46	184503	170820
Variable interest securities	Approved	47		
	Other	48	24591	40392
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	35007	14571
	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 2009**

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	2009	£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	8372	8538
Claims outstanding	61	2396	4226
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	64244	68709
	Intermediaries	72	12540	13943
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75	1554	1554
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78		6458
	due in more than 12 months	79		

Other assets

Tangible assets	80	182	241
Deposits not subject to time restriction on withdrawal with approved institutions	81	5334	4607
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	4878	5384
Deferred acquisition costs (general business only)	85	39291	45369
Other prepayments and accrued income	86		
Deductions from the aggregate value of assets	87		
Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	417259	413957

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2009**

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	2009	£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	417259	413957
Admissible assets in excess of market and counterparty limits	92		
Inadmissible assets directly held	93	3502	1758
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	420761	415715
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 2009**

Company registration number	GL/UK/CM	day	month	year	Units	
R15	423930	GL	31	12	2009	£000
					As at end of this financial year 1	As at end of the previous year 2

Technical provisions (gross amount)

Provisions for unearned premiums	11	120108	131642
Claims outstanding	12	108812	125417
Provision for unexpired risks	13		
Equalisation provisions	Credit business	14	281
	Other than credit business	15	7476
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	243349	264816

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22	102	136
Deposits received from reinsurers	31			
Creditors	Direct insurance business	41	9350	6219
	Reinsurance accepted	42		
	Reinsurance ceded	43	12570	10576
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions	46			
Creditors	Taxation	47	3258	
	Foreseeable dividend	48		
	Other	49	49601	44936
Accruals and deferred income	51	815	828	
Total (19 to 51)	59	319045	327511	
Provision for "reasonably foreseeable adverse variations"	61			
Cumulative preference share capital	62	3500	3500	
Subordinated loan capital	63			
Total (59 to 63)	69	322545	331011	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	16618	14544
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83		
Capital and reserves	84	98216	84704
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	420761	415715

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

Global business

Financial year ended **31 December 2009**

		Company registration number	GL/ UK/ CM	day	month	year	Units
		R16	GL	31	12	2009	£000
				This financial year			Previous year
				1			2
Transfer (to)/from the general insurance business technical account	From Form 20		11			(3585)	(23208)
	Equalisation provisions		12			(6672)	(6840)
Transfer from the long term insurance business revenue account			13				
Investment income	Income		14			14094	17427
	Value re-adjustments on investments		15			14527	(22175)
	Gains on the realisation of investments		16			(3839)	(8232)
Investment charges	Investment management charges, including interest		17			383	395
	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			14142	(43423)
Tax on profit or loss on ordinary activities			31			630	(10764)
Profit or loss on ordinary activities after tax (29-31)			39			13512	(32659)
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			13512	(32659)
Dividends (paid or foreseeable)			51				
Profit or loss retained for the financial year (49-51)			59			13512	(32659)

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2009**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	423930	GL	31	12	2009	£000
Category number	FSA return general insurance business reporting category	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			

Primary (direct) and facultative personal lines business

111	Medical insurance	21	(2)	14	1	
112	HealthCare cash plans	22				
113	Travel	23				
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25		4364	987	
122	Private motor - non-comprehensive	26		104	24	
123	Motor cycle	27				
160	Household and domestic all risks (equals line 6)	28	247178	65752	20274	109776
181	Assistance	29				
182	Creditor	30	25751	9077	1641	9847
183	Extended warranty	31				
184	Legal expenses	32				
185	Mortgage indemnity	33		149	150	485
186	Pet insurance	34				
187	Other personal financial loss	35				

Primary (direct) and facultative commercial lines business

221	Fleets	41		1375	207	
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 2009**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	423930	GL	31	12	2009	£000
Category number	FSA return general insurance business reporting category	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			

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	272927	80835	23284	120108
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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 2009****Total business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2009	£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				265990		277721
	Claims incurred (22.17.4)		12				161109		192001
	Claims management costs (22.18.4)		13				9250		9111
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15						(72)
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17				109981		109646
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(14350)		(32965)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(12258)		(10956)
	Claims management costs (22.14.4)		23				1493		1199
	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				10765		9757
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				(3585)		(23208)
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(3585)		(23208)

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

Global business

Financial year ended **31 December 2009****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2009	£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				265990		277721
	Claims incurred (22.17.4)		12				161109		192001
	Claims management costs (22.18.4)		13				9250		9111
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15						(72)
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17				109981		109646
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(14350)		(32965)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(12258)		(10956)
	Claims management costs (22.14.4)		23				1493		1199
	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				10765		9757
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				(3585)		(23208)
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(3585)		(23208)

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

Global business

Financial year ended **31 December 2009****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	2009	£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				(2)	4594	
	Claims incurred (22.17.4)		12					4826	
	Claims management costs (22.18.4)		13					297	
	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				13	1975	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(15)	(2504)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				11	(1078)	
	Claims management costs (22.14.4)		23				3	31	
	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				(14)	1047	
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				(29)	(1457)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(29)	(1457)	

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

Global business

Financial year ended **31 December 2009****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	2009	£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				170	(156)	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(170)	156	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(5000)	3003	
	Claims management costs (22.14.4)		23				(159)	136	
	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				5159	(3139)	
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				4989	(2983)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				4989	(2983)	

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

Global business

Financial year ended **31 December 2009****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	2009	£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				241030	248446	
	Claims incurred (22.17.4)		12				146241	176780	
	Claims management costs (22.18.4)		13				8661	8524	
	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				99065	99562	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(12937)	(36420)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(8582)	(9326)	
	Claims management costs (22.14.4)		23				1457	1112	
	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				7125	8214	
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				(5812)	(28206)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(5812)	(28206)	

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

Global business

Financial year ended **31 December 2009****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	2009	£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				24962	24681	
	Claims incurred (22.17.4)		12				14868	10395	
	Claims management costs (22.18.4)		13				589	290	
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15					(72)	
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17				10728	8270	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(1223)	5798	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(794)	(2540)	
	Claims management costs (22.14.4)		23				193	(79)	
	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				601	2619	
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				(622)	8417	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(622)	8417	

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

Global business

Financial year ended **31 December 2009****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	2009	£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				5		(5)
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(5)		5
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				2107		(1015)
	Claims management costs (22.14.4)		23				(1)		(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				(2106)		1016
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				(2111)		1021
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(2111)		1021

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2009****Total business**

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2009	£000	001
Premiums receivable during the financial year		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	Unearned at end of this financial year 2	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	6138	(28)		6166			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	15974	9847	2691	218	13283	9629	
	For periods of 12 months	14	131192	109776	7270	8154	123922	101622	
	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	131157	485	8538		122619	485	
Total (12 to 16)		19	284461	120108	18471	8372	265990	111736	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2009****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2009	£000	002
Premiums receivable during the financial year		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	Unearned at end of this financial year 2	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	6138		(28)			6166		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	15974	9847	2691	218	13283	9629	
	For periods of 12 months	14	131192	109776	7270	8154	123922	101622	
	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	131157	485	8538			122619	485	
Total (12 to 16)	19	284461	120108	18471		8372	265990	111736	

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

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

Global business

Financial year ended **31 December 2009**

Total primary (direct) and facultative accident and health

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2009	£000	110
Premiums receivable during the financial year		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	Unearned at end of this financial year 2	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								
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	(2)			(2)			
	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	(2)				(2)			

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

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

Global business

Financial year ended **31 December 2009**

Total primary (direct) and facultative personal lines motor business

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2009	£000	120
Premiums receivable during the financial year		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	Unearned at end of this financial year 2	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								
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 premiumsName of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2009****Primary (direct) and facultative household and domestic all risks**

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2009	£000	160
Premiums receivable during the financial year		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	Unearned at end of this financial year 2	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	6208				6208			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	131194	109776	7270	8154	123924	101622	
	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	119184		8286		110898			
Total (12 to 16)	19	256586	109776	15556	8154	241030	101622		

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

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

Global business

Financial year ended **31 December 2009**

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

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	423930	GL	31	12	2009	£000	180
Premiums receivable during the financial year		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	Unearned at end of this financial year 2	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	(70)	(28)		(42)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	15974	9847	2691	218	13283	9629	
	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	11973	485	252		11721	485	
Total (12 to 16)		19	27877	10332	2915	218	24962	10114	

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

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

Global business

Financial year ended **31 December 2009**

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2009	£000	220
Premiums receivable during the financial year		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	Unearned at end of this financial year 2	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								
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 2009****Total business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2009	£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	121511	77616	31282	(12613)			
	Reinsurers' share	12	4226	2475	1396	(355)			
	Net (11-12)	13	117285	75141	29886	(12258)			
	Claims management costs	14	3906	4462	937	1493			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		89592	72837	162429			
	Reinsurers' share	16		320	1000	1320			
	Net (15-16)	17		89272	71837	161109			
	Claims management costs	18		5494	3756	9250			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	30644	64572	27396	67820			
	Other acquisition expenses	22	14725	26659	11895	29489			
	Administrative expenses	23		14295		14295			
	Reinsurance commissions and profit participations	24	828	1610	815	1623			
	Total (21+22+23-24)	29	44541	103916	38476	109981			
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	44541	103916	38476	109981			
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 2009****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2009	£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		121511	77616		31282	(12613)	
	Reinsurers' share	12		4226	2475		1396	(355)	
	Net (11-12)	13		117285	75141		29886	(12258)	
	Claims management costs	14		3906	4462		937	1493	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			89592		72837	162429	
	Reinsurers' share	16			320		1000	1320	
	Net (15-16)	17			89272		71837	161109	
	Claims management costs	18			5494		3756	9250	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		30644	64572		27396	67820	
	Other acquisition expenses	22		14725	26659		11895	29489	
	Administrative expenses	23			14295			14295	
	Reinsurance commissions and profit participations	24		828	1610		815	1623	
	Total (21+22+23-24)	29		44541	103916		38476	109981	
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		44541	103916		38476	109981	
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 2009****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	2009	£000	110
				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	48	44	15	11			
	Reinsurers' share	12							
	Net (11-12)	13	48	44	15	11			
	Claims management costs	14	2	4	1	3			
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			13		13		
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29			13		13		
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			13		13		
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 2009****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	2009	£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	13031	2556	5479	(4996)			
	Reinsurers' share	12	7	11		4			
	Net (11-12)	13	13024	2545	5479	(5000)			
	Claims management costs	14	130	(84)	55	(159)			
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		170		170			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29			170		170		
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		170		170			
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 2009****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	2009	£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	98255	67112	23052	(8091)			
	Reinsurers' share	12	1658	1772	377	491			
	Net (11-12)	13	96597	65340	22675	(8582)			
	Claims management costs	14	3518	4137	838	1457			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		83267	62974	146241			
	Reinsurers' share	16							
	Net (15-16)	17		83267	62974	146241			
	Claims management costs	18		5132	3529	8661			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	26728	58792	25156	60364			
	Other acquisition expenses	22	14003	25161	11240	27924			
	Administrative expenses	23		12400		12400			
	Reinsurance commissions and profit participations	24	828	1610	815	1623			
	Total (21+22+23-24)	29	39903	94743	35581	99065			
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	39903	94743	35581	99065			
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 2009****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	2009	£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	10128	7377	1154	(1597)			
	Reinsurers' share	12	1577	692	82	(803)			
	Net (11-12)	13	8551	6685	1072	(794)			
	Claims management costs	14	256	422	27	193			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		6325	9863	16188			
	Reinsurers' share	16		320	1000	1320			
	Net (15-16)	17		6005	8863	14868			
	Claims management costs	18		362	227	589			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	3916	5780	2240	7456			
	Other acquisition expenses	22	722	1498	655	1565			
	Administrative expenses	23		1707		1707			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	4638	8985	2895	10728			
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	4638	8985	2895	10728			
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 2009****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	2009	£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	49	527	1582	2060			
	Reinsurers' share	12	984		937	(47)			
	Net (11-12)	13	(935)	527	645	2107			
	Claims management costs	14		(17)	16	(1)			
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			5	5			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29			5		5		
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			5		5		
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 2009**

Total business

Accident year ended		Company registration number	GL/UK/CM	day month year			Units	Category number						
Month	Year			R23	31	12			2009	£000	001			
		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 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	2009	11			89272	55783	16054			161109		265991		60.6
12	2008	12	119307	72693	58650	9330	2709	58380	14313	(2004)		277721	(2.8)	68.4
12	2007	13	173524	107652	79332	6703	3170	861	9955	2798	(2019)	294728	(16.3)	89.4
12	2006	14	119119	82136	57409	4268	4366	1660	7746	5266	(2718)	304634	(17.6)	61.3
12	2005	15	114890	90132	66639	1850	2612	968	4348	2591	(1509)	305415	(20.0)	61.2
12	2004	16	90690	71260	63494	1735	944	518	2943	1169	(915)	285992	(6.4)	55.0
12	2003	17	76561	65562	61794	1122	949	203	2043	1496	(1265)	242710	(2.3)	57.9
12	2002	18	76070	57919	51701	(99)	141	101	1376	416	(1649)	215681	(10.5)	59.3
12	2001	19	64366	57670	47021	273	589	36	832	87	(21)	193134	(16.9)	58.1
12	2000	20	56255	59958	53343	(17)	104		121	7	(41)	164913	(10.9)	66.5
Prior accident years		21			656	611	14	1343	55	(117)				
Reconciliation		22												
Total (11 to 22)		29			164413	78599	23124	89087	28198	148851				

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 2009**

Total primary (direct) and facultative business

Accident year ended		Company registration number	GL/UK/CM	day month year			Units	Category number						
Month	Year			R23	31	12			2009	£000	002			
		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 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	2009	11			89272	55783	16054			161109		265991		60.6
12	2008	12	119307	72693	58650	9330	2709	58380	14313	(2004)		277721	(2.8)	68.4
12	2007	13	173524	107652	79332	6703	3170	9955	2798	(2019)		294728	(16.3)	89.4
12	2006	14	119119	82136	57409	4268	4366	7746	5266	(2718)		304634	(17.6)	61.3
12	2005	15	114890	90132	66639	1850	2612	4348	2591	(1509)		305415	(20.0)	61.2
12	2004	16	90690	71260	63494	1735	944	2943	1169	(915)		285992	(6.4)	55.0
12	2003	17	76561	65562	61794	1122	949	2043	1496	(1265)		242710	(2.3)	57.9
12	2002	18	76070	57919	51701	(99)	141	1376	416	(1649)		215681	(10.5)	59.3
12	2001	19	64366	57670	47021	273	589	832	87	(21)		193134	(16.9)	58.1
12	2000	20	56255	59958	53343	(17)	104	121	7	(41)		164913	(10.9)	66.5
Prior accident years		21			656	611	14	1343	55	(117)				
Reconciliation		22												
Total (11 to 22)		29			164413	78599	23124	89087	28198	148851				

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 2009**

Total primary (direct) and facultative accident and health

Accident year ended		11	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
Month	Year						5	6	7	8					
12	2009	11											(2)		
12	2008	12	4778	48		44	14	1	46	2	11		4594	22.9	105.3
12	2007	13	30606	4083	3193								40639	(21.8)	83.2
12	2006	14	15085	9050	2748								46799	(69.6)	38.1
12	2005	15	14390	17218	14834								44284	(13.8)	66.0
12	2004	16	10276	10402	14242								36679	36.9	66.8
12	2003	17	8546	10175	11556								31809	13.6	63.2
12	2002	18	7437	9577	8625								28419	(9.9)	56.5
12	2001	19	6543	10451	7274								24185	(30.4)	57.1
12	2000	20	4277	6820	6390								16393	(6.3)	65.1
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				44	14	1	46	2	11				

Company registration number **R23** **423930**
 GL/UK/CM **GL** day month year **31 12 2009** Units **£000** Category number **110**

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 2009**

Total primary (direct) and facultative personal lines motor business

Accident year ended		Company registration number	GL/UK/CM	day month year			Units	Category number						
Month	Year			R23	31	12			2009	£000	120			
		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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	2009	11												
12	2008	12												
12	2007	13	1815	1453	477	127	566	199	804	690	(602)	2997	(5.8)	106.2
12	2006	14	8507	10243	4854	1214	1434	357	2429	704	(128)	20275	(23.3)	80.7
12	2005	15	12808	17067	10018	601	1591	237	2582	375	(528)	34389	(27.1)	73.4
12	2004	16	11555	12572	11096	497	264	40	3052	321	(2572)	32589	(5.4)	72.0
12	2003	17	10411	11279	11993	41	257	62	245	47	68	29616	9.5	76.9
12	2002	18	8503	10531	9021	63	97	66	1343	141	(1258)	26248	(12.2)	67.6
12	2001	19	10026	10202	9373	5	10	53	20	6	42	28160	(7.5)	69.1
12	2000	20	12109	11938	11572	(2)	6	(6)	5	5	(12)	29749	(3.1)	79.6
Prior accident years		21				(1)	242	4	241	14	(10)			
Reconciliation		22												
Total (11 to 22)		29				2545	4467	1012	10721	2303	(5000)			

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 2009**

Primary (direct) and facultative household and domestic all risks

Accident year ended		Company registration number	GL/UK/CM	day month year			Units	Category number						
Month	Year			R23	31	12			2009	£000	160			
		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 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	2009	11			83267	48367	14607			146241		241030		60.7
12	2008	12	112170	64609	52110	8615	2530	52341	12268	(1354)		248446	(2.1)	70.6
12	2007	13	139874	97697	73530	6410	2580	652	8951	1982	(1291)	232951	(14.9)	95.7
12	2006	14	94526	60812	48379	3034	2915	1303	5277	4534	(2559)	223682	(8.5)	67.1
12	2005	15	86890	53009	40495	1248	1018	731	1766	2200	(969)	212929	(18.0)	61.2
12	2004	16	68205	46875	37075	710	239	271	873	848	(501)	202647	(18.3)	52.6
12	2003	17	57027	42517	37176	1081	681	141	1782	1449	(1328)	164095	(8.1)	58.6
12	2002	18	58614	35818	33126	(162)	39	35	28	275	(391)	143379	(7.8)	63.9
12	2001	19	45627	34178	29159	268	557	(17)	790	81	(63)	122497	(12.3)	61.7
12	2000	20	36441	38304	34376	(16)	93	6	108	2	(27)	99818	(10.0)	71.0
Prior accident years		21			657	276	10	1001	41	(99)				
Reconciliation		22												
Total (11 to 22)		29			148607	65380	20269	72917	23680	137659				

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 2009**
Total primary (direct) and facultative personal lines financial loss business

Accident year ended		11	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	day month year			12	13
Month	Year						5	6	7	8			31	12	2009		
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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	2009	11				6005	7416	1447			14868		24963		59.6		
12	2008	12	2359	8036		6496	701	178	5993	2043	(661)		24681	(8.2)	39.4		
12	2007	13	1018	4369	2111	174	25	10	185	114	(90)		17958	(46.9)	18.6		
12	2006	14	800	1853	1387	7	19		22	23	(19)		13334	(23.7)	16.6		
12	2005	15	615	2638	1216	1	3			15	(11)		13527	(53.8)	13.6		
12	2004	16	484	1352	1027	6			2		4		12732	(23.6)	11.9		
12	2003	17	354	1539	999		11		18		(7)		14853	(34.4)	9.2		
12	2002	18	1288	1567	805		5		5				15335	(48.3)	13.7		
12	2001	19	1804	2379	1018		22		22				17045	(56.3)	16.7		
12	2000	20	2997	2448	909	1	5		8		(2)		17984	(62.6)	21.8		
Prior accident years		21					93		101		(8)						
Reconciliation		22															
Total (11 to 22)		29				12690	8300	1635	6356	2195	14074						

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 2009**

Total primary (direct) and facultative commercial motor business

Accident year ended		11	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
Month	Year						5	6	7	8					
12	2009	11													
12	2008	12													
12	2007	13	211	50	21	(8)	(1)	15	12	(36)		183	(76.0)	121.9	
12	2006	14	201	178	41	13	(2)	18	5	(12)		544	(70.8)	46.5	
12	2005	15	187	200	76				1	(1)		286	(62.0)	92.0	
12	2004	16	170	59	54	522	441	207	(984)		2154	1345	1974.6	103.6	
12	2003	17	223	52	70				(2)		2	2337	34.6	12.5	
12	2002	18	228	426	124							2300	(70.9)	15.3	
12	2001	19	366	460	197							1247	(57.2)	45.1	
12	2000	20	431	448	96							969	(78.6)	54.4	
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				527	438	207	(953)	18	2107				

Company registration number **R23** **423930**
 GL/UK/CM **GL** day month year **31 12 2009** Units **£000** Category number **220**

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 2009**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**Medical insurance**

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	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2009	11										(2)	
12	2008	12	1407	100	4778	44	14	1	46	2	11	4594	105.3
12	2007	13	11354		33799							40639	83.2
12	2006	14	14231		18077							46803	38.6
12	2005	15	14681		29675							45587	65.1
12	2004	16	14019		26760							39426	67.9
12	2003	17	12417		21357							34237	62.4
12	2002	18	11367		16851							29842	56.5
12	2001	19	7236		13993							24783	56.5
12	2000	20	271		10667							16393	65.1
Prior accident years		21											
Total (11 to 21)		29		100		44	14	1	46	2	11		
Line 29 expressed in sterling		30				44	14	1	46	2	11		

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 2009**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**Primary (direct) and facultative household and domestic all risks**

		R31	423930	GL	31	12	2009	000	160	GBP	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	Incurred but not reported				Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	
12	2009	11	49975	20569		83267	48367	14607			146241	256586	57.0
12	2008	12	93887	2050	112170	52110	8615	2530	52341	12268	(1354)	264170	66.4
12	2007	13	107446	670	218106	8182	2952	657	10595	1995	(799)	245748	93.5
12	2006	14	92906	359	142905	3034	2915	1303	5277	4534	(2559)	235298	63.8
12	2005	15	90448	191	127384	1248	1018	731	1766	2200	(969)	224058	58.2
12	2004	16	84979	72	105280	710	239	271	873	848	(501)	214129	49.7
12	2003	17	79820	95	94203	1081	681	141	1782	1449	(1328)	174503	55.1
12	2002	18	89061	25	91740	(162)	39	35	28	275	(391)	150781	60.8
12	2001	19	71957	27	74786	268	557	(17)	790	81	(63)	128611	58.8
12	2000	20	63766	11	70817	(16)	93	6	108	2	(27)	104440	67.9
Prior accident years		21		22		657	276	10	1001	41	(99)		
Total (11 to 21)		29		24091		150379	65752	20274	74561	23693	138151		
Line 29 expressed in sterling		30				150379	65752	20274	74561	23693	138151		

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 2009**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**Creditor**

Accident year ended		Company registration number	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	Incurred but not reported	Reported	Incurred but not reported			
		R31	423930	GL	31	12	2009	000	182	GBP	AA		
		11	1	2	3	4	5	6	7	8	9	10	11
12	2009	11	1510	2841		6325	8283	1505			16113	27431	58.7
12	2008	12	3111	462	2474	7106	751	123	7026	2378	(1424)	27639	37.8
12	2007	13	2269	8	4857	232	33	13	270	115	(107)	27162	18.9
12	2006	14	2193	1	4485	10	10		19		1	23983	18.8
12	2005	15	1809	1	4236	1	3				4	22997	18.4
12	2004	16	1555		3518	4			2		2	21979	16.0
12	2003	17	1654		4078				7		(7)	18492	22.1
12	2002	18	1381		2986							12837	23.3
12	2001	19	851	1	1308		(1)				(1)	8052	16.2
12	2000	20	747	1	919	2	(2)					5824	15.8
Prior accident years		21											
Total (11 to 21)		29		3315		13680	9077	1641	7324	2493	14581		
Line 29 expressed in sterling		30				13680	9077	1641	7324	2493	14581		

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 2009**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**Mortgage indemnity**

Accident year ended		Company registration number	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	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2009	11						75			75	446	16.8
12	2008	12	7			16		75	3	75	13	723	12.6
12	2007	13	4	1	12		2		2	38	(38)	1082	1.3
12	2006	14	5	2	24	2	9		9	23	(21)	1581	2.2
12	2005	15	5	1	8					15	(15)	2491	0.3
12	2004	16	15		47	4					4	3406	1.5
12	2003	17	61	10	196		11		11			6196	3.3
12	2002	18	226	4	951		5		5			7694	12.4
12	2001	19	522	7	2090		22		22			9599	22.0
12	2000	20	744	14	3625		7		8		(1)	11719	31.0
Prior accident years		21		60			93		100		(7)		
Total (11 to 21)		29		99		22	149	150	160	151	10		
Line 29 expressed in sterling		30				22	149	150	160	151	10		

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 2009**

Company registration number **R32** GL/UK/CM **423930** day month year **GL 31 12 2009** Monetary units **000** Category number **121** Currency code **GBP** Reporting territory code **AA**

Private motor - comprehensive

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) 9	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %		
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported						Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2009	11													
12	2008	12													
12	2007	13	1608	84	2240	127	553	194	786	675	(587)	3547	87.8	6	28.2
12	2006	14	10238	198	13170	1189	1401	348	2374	688	(124)	21064	76.5	77	13.6
12	2005	15	16793	112	22404	588	1554	231	2524	366	(517)	34877	71.0	126	13.4
12	2004	16	15553	57	22126	485	258	39	2981	314	(2513)	32902	69.6	124	12.6
12	2003	17	12495	30	19875	41	252	60	240	46	67	29067	69.6	103	12.2
12	2002	18	11260	10	15563	63	95	65	1312	138	(1227)	25936	60.9	89	12.7
12	2001	19	13129	4	18370	6	9	52	19	6	42	27778	66.4	103	12.8
12	2000	20	16053	6	23240	(1)	6	(6)	5	5	(11)	29435	79.0	120	13.4
Prior accident years		21		9		(1)	236	4	235	14	(10)				
Total (11 to 21)		29		510			2497	4364	987	10476	2252	(4880)			
Line 29 expressed in sterling		30					2497	4364	987	10476	2252	(4880)			

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 2009**

Company registration number **R32** GL/UK/CM **423930** day month year **GL 31 12 2009** Monetary units **000** Category number **122** Currency code **GBP** Reporting territory code **AA**

Private motor - non-comprehensive

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) 9	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %		
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported						Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2009	11													
12	2008	12													
12	2007	13	17	2	53	3	13	5	19	16	(14)	85	87.1	0	4.8
12	2006	14	125	4	282	28	34	8	57	16	(3)	504	69.8	4	3.2
12	2005	15	232	3	550	14	37	6	60	9	(12)	883	68.7	5	4.7
12	2004	16	317	4	653	12	6	1	71	8	(60)	1206	55.7	5	6.4
12	2003	17	485	1	1127	1	6	1	6	1	1	1812	62.6	10	4.9
12	2002	18	441	1	1009	1	2	2	31	3	(29)	1426	71.1	8	5.5
12	2001	19	451		914			1			1	1281	71.4	7	6.4
12	2000	20	508		1087							1144	95.0	8	6.4
Prior accident years		21		8			6		6						
Total (11 to 21)		29		23		59	104	24	250	53	(116)				
Line 29 expressed in sterling		30				59	104	24	250	53	(116)				

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 2009**

Company registration number **GL/UK/CM** day month year **31 12 2009** Monetary units **000** Category number **221** Currency code **GBP** Reporting territory code **AA**

Fleets

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) 9	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %		
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurring but not reported						Reported	Incurring but not reported
		1	2	3	4	5	6	7	8	10	11	12	13		
12	2009	11													
12	2008	12													
12	2007	13	125	9	232	(8)	(1)	15	12	(36)	183	121.9	1	16.8	
12	2006	14	232	3	242	13	(2)	18	5	(12)	579	43.7	1	23.5	
12	2005	15	209	1	263				1	(1)	286	92.0	1	21.0	
12	2004	16	184		223	522	1378	207			2107	1345	173.2	1	18.4
12	2003	17	1588		1790				(2)		2	2337	76.6	11	14.4
12	2002	18	1283		1475						2300	64.1	7	18.3	
12	2001	19	644		828						1247	66.4	2	32.2	
12	2000	20	487		570						969	58.8	1	48.7	
Prior accident years		21													
Total (11 to 21)		29		13	527	1375	207	31	18	2060					
Line 29 expressed in sterling		30			527	1375	207	31	18	2060					

Equalisation provisionsName of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2009**

			Company registration number	GL/ UK/ CM	day month year			Units	
			R37	423930	GL	31	12	2009	£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		Credit insurance business	
	1	2	3	4	5	6		7	
Calculation of the maximum provision									
Total net premiums written in the previous 4 years	11	942597							
Net premiums written in the current year	12	231755							
Maximum provision	13	46974					46974		

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						7476	281
Transfers in	22	6953					6953	
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						14429	281
Excess, if any, of 26 over 13	27							281
Equalisation provision carried forward (26-27)	28						14429	
Transfer in/(out) for financial year (28-21)	29						6953	(281)

Equalisation provisions technical account : Accident year accounting

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

Global business

Financial year ended **31 December 2009**

		Company registration number	GL/UK/CM	day month year			Units
	R38	423930	GL	31	12	2009	£000
	Business grouping A (property) 1	Business grouping B (business interruption) 2	Business grouping C (marine and aviation) 3	Business grouping D (nuclear) 4		Business grouping E (non-proportional treaty) 5	
Other than credit business							
Net premiums earned	11	241030					
Claims incurred net of reinsurance	12	139603					
Trigger claims value	13	174747					
Abnormal loss	19						
Trigger claims ratio		72.5%	72.5%	95%	25%	100%	

Credit business

Net premiums earned	21	446
Claims incurred net of reinsurance	22	11
Claims management costs	23	
Net operating expenditure	24	4
Technical surplus/ (deficit) (21-22-23-24)	29	431

Returns under the Accounts and Statements Rules

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2009

0301 Reconciliation of net admissible assets to capital resources

	2009	2008
	£'000	£'000
Net admissible assets as per FSA Insurance Return		
Assets: Form 13, Line 89 (OLTB)	417,259	413,957
Liabilities: Form 15, Line 69	(322,545)	(331,011)
Net admissible assets	<u>94,714</u>	<u>82,946</u>
Adjustments for:		
Cumulative preference shares: Form 15, Line 62	3,500	3,500
Form 3, Line 79	<u>98,214</u>	<u>86,446</u>

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

	2009	2008
	£'000	£'000
Profit and loss account and other reserves as per FSA Insurance Return		
Profit and loss account and other reserves brought forward	(14,849)	2,810
Retained profit for the financial year: Form 16, Line 59	13,512	(32,659)
Capital Injection	-	15,000
Form 3, Line 12	<u>(1,337)</u>	<u>(14,849)</u>

1301 Aggregate value of certain investments

- The aggregate value of unlisted investments held by the Company amounted to nil (2008: nil).
- The Company does not hold any listed investments, which are not readily realisable.
- The aggregate value of the collective investment schemes held by the Company amounted to nil (2008: nil) in quoted unit trusts.
- The Company does not hold any reversionary interests or remainders in property.

1303 Amount of non-debtor salvage or subrogation recoveries

The company has no non-debtor salvage or subrogation recoveries other than those at line 73.

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2009

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

The investment managers of the shareholders' and general insurance funds of UK companies in the Legal & General Group have been given counterparty limits as authorised by the Audit Committee of the Group. These limits for cash deposits, money market investments, foreign exchange and interest rate management transactions (including exposures related to derivatives, stock lending and cash balances with custodial banks) are limited to approved counterparties and are graded by counterparty and duration, but maximum counterparty exposure is limited to £25.0m of the available cash in the fund. This limit was not exceeded during the financial year.

1306 Exposure at the year end to large counterparties

There were no counterparty exposure in excess of £20,862,950 being 5% of the general business amount.

1307 Aggregate value of certain fully secured rights

No rights exist to which INSPRU2.1.35R 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.

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, to which GENPRU 1.3.30R to GENPRU 1.3.33R applies, 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 FSA, 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

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2009

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.

1503 Cumulative preference share capital

In respect of the cumulative preference shares issued by the Company, a dividend accrual of £2,000 (2008: £4,000) has been made at the year end.

1700 Form 17 has been omitted because all entries would be blank.

20Ae Total primary (direct) and facultative business

The company do 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 authorised to transact this class of business

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.

2102 Unearned premiums

Unearned premiums, except for mortgage indemnity business, have been calculated using the three hundred and sixty fifths method, which is believed to be an appropriate method for annual renewal business accounted for on an accident year basis. Unearned premiums for mortgage indemnity business have been calculated to reflect the exposure to risk over a ten-year period.

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2009

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 as percentages of the unearned premium provision carried forward.

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 £3.4m and for Accident Sickness and Unemployment (ASU) is £0.4m.
2. the rates of interest used for Household and ASU is 5.45%.
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 2009

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	4,008	Nil	Nil	Nil
Swiss Re, 30 St Mary Axe, London, United Kingdom.	Nil	60	Nil	Nil	376
International Property Catastrophe Reinsurance Ltd 29 Richmond Road, Pembroke HM08, Bermuda.	Nil	1,097	Nil	Nil	Nil
Cardif Pinnacle Ltd A1 Barnet Way Borehamwood, Hertfordshire, United Kingdom	2,881	Nil	Nil	Nil	1,082
Legal & General Assurance Society Limited, 1 Coleman Street, London, EC2R 5AA	Nil	4,111	Nil	Nil	Nil

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2009

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.

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 FSA 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.

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2009

Rule 9.29: Additional information on derivative contracts (continued)

- (c) No written options were entered into during the year.
- (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) The Company did not grant any rights under derivative contracts.

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.

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2009

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 2009 – 30 April 2010
	75% Quota Share of one scheme		1 May 2008 – 30 April 2009
Household Liability	Accident Excess of Loss Treaty (contract cover £9.25m xs £0.75m for Employers' Liability £4.25m xs £0.75m for Public' Liability)	Unlimited reinstatements	1 April 2009 – 30 June 2010
	Accident Excess of Loss Treaty (contract cover £9.25m xs £0.75m for Employers' Liability £4.25m xs £0.75m for Public' Liability)	Unlimited reinstatements	1 April 2008 – 31 March 2009
Household & Domestic all risks	Catastrophe Excess of Loss Treaty (contract cover £50m xs £30m)	One reinstatement	1 July 2009 – 30 June 2010
	Catastrophe Excess of Loss Treaty (contract cover £65m xs £80m)	One reinstatement	1 July 2009 – 30 June 2010
	Catastrophe Excess of Loss Treaty (contract cover £105xs £145m)	One reinstatement	1 July 2009 – 30 June 2010
	Risk Excess of Loss Treaty (contract cover £2.25m xs £1m)	One reinstatement	1 October 2009 – 30 September 2010
	Catastrophe Excess of Loss Treaty (contract cover £50m xs £30m)	One reinstatement	1 July 2008 – 30 June 2009
	Catastrophe Excess of Loss Treaty (contract cover £65m xs £80m)	One reinstatement	1 July 2008 – 30 June 2009
	Catastrophe Excess of Loss Treaty (contract cover £105m xs £145m)	One reinstatement	1 July 2008 – 30 June 2009
	Catastrophe Excess of Loss Treaty (contract cover £20m xs £250m)	One reinstatement	1 July 2008 – 30 June 2009
	Risk Excess of Loss Treaty (contract cover £2.25m xs £1m)	Three reinstatements	1 October 2008 – 30 September 2009

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2009

Rule 9.32: Additional information on business ceded (continued)

6Maximum 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	48	13,729
Medical Insurance	275	8,152
Motor business	1,000	1,000
Household liability	750	750
Household & domestic all risks	1,000	43,088
Mortgage indemnity	50	446

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	15,424
Personal lines financial loss	Nil	2,881

Returns under the Accounts and Statements Rules

Directors' certificate required by Rule 9.34

Legal and General Insurance Limited

Financial Year ended 31 December 2009

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:
 - 1) throughout the financial year, the company has complied in all material respects with the requirements in SYSC and PRIN as well as the provisions of IPRU(INS), PRU, GENPRU and INSPRU (as applicable), and

 - 2) it is reasonable to believe that the insurer has continued to comply subsequently and will continue to comply in future.

J.B. Pollock, Chairman.....

P.J. Graham, Director.....

M.A. Lawler, Director.....

1 Coleman Street
London EC2R 5AA
25 March 2010

Returns under the Accounts and Statements Rules

Report of the Auditors to the directors pursuant to Rule 9.35

Legal and General Insurance Limited

Financial Year ended 31 December 2009

Report to the directors pursuant to rule 9.35 of the Interim Prudential Sourcebook for Insurers

We have examined the following documents prepared by the company 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 Insurance Prudential Sourcebook ("the Rules") made by the Financial Services Authority under section 138 of the Financial Services and Markets Act 2000:

- * Forms 1, 3, 11 to 13, 15, 16, 20 to 23, 31, 32, 37 and 38 (including the supplementary notes) on pages 1 to 58 ("the Forms"); and
- * the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 59 to 61 ("the Statements").

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

- * the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 61 to 63 and
- * the certificate required by IPRU(INS) rule 9.34 on page 64 ("the certificate").

Respective responsibilities of the company and its auditors

The company is responsible for the preparation of an annual return (including the Forms, the Statements, the statements not examined by us and the certificate) under the provisions of the Rules. Under IPRU(INS) rule 9.11 the Forms, the Statements, the statements not examined by us and the certificate 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, the company has not kept proper accounting records or if we have not received all the information we require for our examination. This report has been prepared for the directors of Legal & General Insurance Ltd 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.

Returns under the Accounts and Statements Rules

Report of the Auditors to the directors pursuant to Rule 9.35

Legal and General Insurance Limited

Financial Year ended 31 December 2009

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 company for the financial year. It also included an assessment of the significant estimates and judgements made by the company 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
Registered Auditors
Hay's Galleria
1 Hay's Lane
London SE1 2RD

25 March 2010