

Legal & General Insurance Limited

Annual PRA Insurance Returns for the year ended

31 December 2014

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

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

Global business

Financial year ended **31 December 2014**

Solo solvency calculation

	Company registration number	GL/UK/CM	day	month	year	Units	
	R1	423930	GL	31	12	2014	£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	159519	138638
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	159519	138638

Guarantee fund

Guarantee fund requirement	21	20303	20294
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	139216	118344

Minimum capital requirement (MCR)

General insurance capital requirement	31	60908	60883
Base capital resources requirement	33	2902	3146
Individual minimum capital requirement	34	60908	60883
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	60908	60883
Excess (deficiency) of available capital resources to cover 50% of MCR	37	129065	108196
Excess (deficiency) of available capital resources to cover 75% of MCR	38	113838	92975

Capital resources requirement (CRR)

Capital resources requirement	41	60908	60883
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	98611	77755

Contingent liabilities

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

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

Global business

Financial year ended **31 December 2014**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	423930	GL	31	12	2014	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year		Total as at the end of the previous year	
		1	2	3		4	

Core tier one capital

Permanent share capital	11	7000		7000	7000
Profit and loss account and other reserves	12	136695		136695	94729
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	239748		239748	197782

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	239748		239748	197782
Investments in own shares	32				
Intangible assets	33	18759		18759	6287
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	58613		58613	48840
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	77372		77372	55127
Total tier one capital after deductions (31-37)	39	162376		162376	142655

Components of capital resources

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

Global business

Financial year ended **31 December 2014**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	423930	GL	31	12	2014	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year		
		1	2	3	4		

Tier two capital

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

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

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

Components of capital resources

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

Global business

Financial year ended **31 December 2014**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	423930	GL	31	12	2014	£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	162376		162376	142655
Inadmissible assets other than intangibles and own shares	73	2857		2857	4017
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	159519		159519	138638

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	159519		159519	138638
Available capital resources for 50% MCR requirement	82	159519		159519	138638
Available capital resources for 75% MCR requirement	83	159519		159519	138638

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 2014**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R11	423930	GL	31	12	2014	£000
					This financial year 1		Previous year 2	
Gross premiums written				11	376543		375026	
Premiums taxes and levies (included in line 11)				12				
Premiums written net of taxes and levies (11-12)				13	376543		375026	
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	376543		375026	
Gross premiums earned				21	375875		359432	
Premium taxes and levies (included in line 21)				22				
Premiums earned net of taxes and levies (21-22)				23	375875		359432	
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	375875		359432	
Sub-total I (higher of sub-total A and sub-total H)				30	376543		375026	
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	67778		67505	
	Excess (if any) over 61.3M EURO x 0.02			33	6569		6458	
Sub-total J (32-33)				34	61208		61047	
Claims paid in period of 3 financial years				41	492658		490519	
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	91969		102747	
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	91994		126050	
Sub-total C (41+42+43-44-45)				46	492633		467216	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C				47	2419		1248	
Sub-total D (46-47)				48	490214		465968	
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)				49	1.00		1.00	
Premiums amount (Sub-total J x reinsurance ratio)				50	60908		60883	
Provision for claims outstanding (before discounting and net of reinsurance)				51	90741		102345	
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	53980		55796	
Greater of lines 50 and 53				54	60908		60883	

Calculation of general insurance capital requirement - claims amount and result

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

Global business

Financial year ended **31 December 2014**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	423930	GL	31	12	2014	£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		492658			490519	
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		91969			102747	
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		91994			126050	
Claims incurred in reference period (21+22+23-24-25)		26		492633			467216	
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		492633			467216	
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		164211			155739	
Division of sub-total F (gross adjusted claims amount)	x 0.26	32		42695			40492	
	Excess (if any) over 42.9M EURO x 0.03	33		3917			3578	
Sub-total G (32-33)		39		38778			36914	
Claims amount Sub-total G x reinsurance ratio (11.49)		41		38587			36815	
Higher of premiums amount and brought forward amount (11.54)		42		60908			60883	
General insurance capital requirement (higher of lines 41 and 42)		43		60908			60883	

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2014**

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	2014	£000	1
					As at end of this financial year	As at end of the previous year	
					1	2	
Land and buildings			11				

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21		
	Debts and loans	22		
Other insurance dependants	Shares	23		
	Debts and loans	24		
Non-insurance dependants	Shares	25	2000	2000
	Debts and loans	26		
Other group undertakings	Shares	27		
	Debts and loans	28	166	2518
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	310862		
Rights under derivative contracts	44	576		
Fixed interest securities	Approved	45	66923	86347
	Other	46	6700	254283
Variable interest securities	Approved	47		
	Other	48		1780
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		25242
	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 2014**

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	2014	£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	14049	11079
Claims outstanding	61	1228	402
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	77551	72391
	Intermediaries	72	28332	30254
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75		
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	17	4
	due in more than 12 months	79		

Other assets

Tangible assets	80	4171	503
Deposits not subject to time restriction on withdrawal with approved institutions	81	8388	7540
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	751	6368
Deferred acquisition costs (general business only)	85	61267	60064
Other prepayments and accrued income	86	1200	1278
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	584181	562053

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2014**

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	2014	£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	584181	562053
Admissible assets in excess of market and counterparty limits	92		
Inadmissible assets directly held	93	21616	10304
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	605797	572357
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 2014**

Company registration number	GL/UK/CM	day	month	year	Units	
R15	423930	GL	31	12	2014	£000
					As at end of this financial year	As at end of the previous year
					1	2

Technical provisions (gross amount)

Provisions for unearned premiums	11	195151	194483
Claims outstanding	12	91969	102747
Provision for unexpired risks	13		
Equalisation provisions	Credit business	14	
	Other than credit business	15	48840
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	345733	346070

Provisions and creditors

Provisions	Taxation	21	12385	9719
	Other risks and charges	22		
Deposits received from reinsurers	31			
Creditors	Direct insurance business	41	13493	15072
	Reinsurance accepted	42		
	Reinsurance ceded	43	12288	4731
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions	46			
Creditors	Taxation	47	8604	8348
	Foreseeable dividend	48		
	Other	49	30628	38092
Accruals and deferred income	51	1531	1383	
Total (19 to 51)	59	424662	423415	
Provision for "reasonably foreseeable adverse variations"	61			
Cumulative preference share capital	62			
Subordinated loan capital	63			
Total (59 to 63)	69	424662	423415	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	21589	18784
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83	(58613)	(48840)
Capital and reserves	84	239748	197782
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	605797	572357

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

Global business

Financial year ended **31 December 2014**

		Company registration number	GL/ UK/ CM	day	month	year	Units	
		R16	423930	GL	31	12	2014	£000
				This financial year			Previous year	
				1			2	
Transfer (to)/from the general insurance business technical account	From Form 20	11				30569	42533	
	Equalisation provisions	12				(9773)	(9928)	
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14				14197	15771	
	Value re-adjustments on investments	15				(2948)	(9938)	
	Gains on the realisation of investments	16				12064		
Investment charges	Investment management charges, including interest	17				656	529	
	Value re-adjustments on investments	18						
	Loss on the realisation of investments	19					657	
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				43453	37252	
Tax on profit or loss on ordinary activities		31				11260	9623	
Profit or loss on ordinary activities after tax (29-31)		39				32193	27629	
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				32193	27629	
Dividends (paid or foreseeable)		51						
Profit or loss retained for the financial year (49-51)		59				32193	27629	

Analysis of derivative contractsName of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2014**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/ UK/ CM	day month year			Units	Category of assets	
		R17	423930	GL	31	12	2014	£000	1
Derivative contracts		Value as at the end of this financial year			Notional amount as at the end of this financial year				
		Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4	
Futures and contracts for differences	Fixed-interest securities	11	95	461	93337	11982			
	Interest rates	12							
	Inflation	13							
	Credit index / basket	14							
	Credit single name	15							
	Equity index	16							
	Equity stock	17							
	Land	18							
	Currencies	19	481						
	Mortality	20							
	Other	21							
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
	Other	36							
Out of the money options	Swaptions	41							
	Equity index calls	42							
	Equity stock calls	43							
	Equity index puts	44							
	Equity stock puts	45							
	Other	46							
Total (11 to 46)		51	576	461	93337	11982			
Adjustment for variation margin		52							
Total (51 + 52)		53	576	461					

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

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2014**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	423930	GL	31	12	2014	£000
Category number	PRA return general insurance business reporting category		Gross Premium written in this financial year 1	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 4	
				Reported 2	Incurred but not reported 3			
001	Total business	1	376543	60225		29279	195151	
002	Total primary (direct) and facultative business	2	376543	60225		29279	195151	
003	Total treaty reinsurance accepted business	3						
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4						
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5		1314		49		
160	Primary (direct) and facultative household and domestic all risks	6	353917	51240		28164	185078	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	22626	7671		1066	10073	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8						
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9						
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10						
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11						
330	Total primary (direct) and facultative aviation (category numbers 331 to 333)	12						
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13						
350	Total primary (direct) and facultative goods in transit	14						
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty reinsurance business accepted (category numbers 510 to 590)	16						
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17						
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	376543	60225		29279	195151	

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2014**

Category number	PRA return general insurance business reporting category	Company registration number	GL/UK/CM	day month year			units
		R20A	423930	GL	31	12	2014
		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				
112	HealthCare cash plans	22				
113	Travel	23				
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25		1314	49	
122	Private motor - non-comprehensive	26				
123	Motor cycle	27				
160	Household and domestic all risks (equals line 6)	28	353917	51240	28164	185078
181	Assistance	29				
182	Creditor	30	22626	7671	866	10073
183	Extended warranty	31				
184	Legal expenses	32				
185	Mortgage indemnity	33			200	
186	Pet insurance	34				
187	Other personal financial loss	35				

Primary (direct) and facultative commercial lines business

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

Primary (direct) and facultative aviation

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

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2014**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	423930	GL	31	12	2014	£000
Category number	PRA 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	376543	60225	29279	195151
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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 2014****Total business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2014	£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	349587	336373					
	Claims incurred (22.17.4)	12	169053	160174					
	Claims management costs (22.18.4)	13	8150	10643					
	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	149732	140558					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	22652	24998					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(8673)	(18497)					
	Claims management costs (22.14.4)	23	756	962					
	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	7917	17535					
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	30569	42533					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	30569	42533					

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

Global business

Financial year ended **31 December 2014****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2014	£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				349587		336373	
	Claims incurred (22.17.4)	12				169053		160174	
	Claims management costs (22.18.4)	13				8150		10643	
	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					149732	140558	
Balance of year's underwriting (11-12-13+14-15+16-17)	19					22652	24998		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22				(8673)	(18497)		
	Claims management costs (22.14.4)	23				756	962		
	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					7917	17535		
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				30569	42533		
Allocated investment income		51							
Transfer to non-technical account (49+51)		59				30569	42533		

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

Global business

Financial year ended **31 December 2014****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	2014	£000	110
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11						
	Claims incurred (22.17.4)		12						
	Claims management costs (22.18.4)		13						
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17						
	Balance of year's underwriting (11-12-13+14-15+16-17)		19						
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				1	3	
	Claims management costs (22.14.4)		23						
	Adjustment for discounting (22.51.4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22.41.4)		26						
	Balance (21-22-23+24+25-26)		29				(1)	(3)	
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)		31						
	Other technical income or charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49				(1)	(3)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(1)	(3)	

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

Global business

Financial year ended **31 December 2014****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	2014	£000	120
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11							
	Claims incurred (22.17.4)	12							
	Claims management costs (22.18.4)	13							
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22				(68)	1183		
	Claims management costs (22.14.4)	23				(1)	7		
	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				69	(1190)		
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				69	(1190)		
Allocated investment income		51							
Transfer to non-technical account (49+51)		59				69	(1190)		

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

Global business

Financial year ended **31 December 2014****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	2014	£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	328063	315709					
	Claims incurred (22.17.4)	12	155243	146468					
	Claims management costs (22.18.4)	13	7742	10096					
	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	140711	131759					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	24367	27386					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(8353)	(18733)					
	Claims management costs (22.14.4)	23	581	782					
	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	7772	17951					
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	32139	45337					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	32139	45337					

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

Global business

Financial year ended **31 December 2014****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	2014	£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	21524	20664					
	Claims incurred (22.17.4)	12	13810	13706					
	Claims management costs (22.18.4)	13	408	547					
	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	9021	8799					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(1715)	(2388)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(253)	(951)					
	Claims management costs (22.14.4)	23	176	173					
	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	77	778					
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	(1638)	(1610)					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	(1638)	(1610)					

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

Global business

Financial year ended **31 December 2014****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	2014	£000	220
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11							
	Claims incurred (22.17.4)	12							
	Claims management costs (22.18.4)	13							
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17							
Balance of year's underwriting (11-12-13+14-15+16-17)	19								
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22						1	
	Claims management costs (22.14.4)	23							
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
Balance (21-22-23+24+25-26)	29							(1)	
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)	49							(1)	
Allocated investment income	51								
Transfer to non-technical account (49+51)	59							(1)	

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

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

Global business

Financial year ended **31 December 2014****Total business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2014	£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	(435)				(435)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	12500	10073	1115		11385	10073	
	For periods of 12 months	14	169327	185078	14094	14049	155233	171029	
	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	194483		11079		183404		
Total (12 to 16)		19	375875	195151	26288	14049	349587	181102	

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

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

Global business

Financial year ended **31 December 2014**

Total primary (direct) and facultative business

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2014	£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	(435)			(435)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	12500	10073	1115		11385	10073	
	For periods of 12 months	14	169327	185078	14094	14049	155233	171029	
	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	194483		11079		183404		
Total (12 to 16)		19	375875	195151	26288	14049	349587	181102	

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

Global business

Financial year ended **31 December 2014****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	2014	£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							
	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 2014****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	2014	£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 premiums

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

Global business

Financial year ended **31 December 2014**

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	2014	£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	(488)			(488)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	169327	185078	14094	14049	155233	171029	
	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	184397	11079		173318			
Total (12 to 16)		19	353236	185078	25173	14049	328063	171029	

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

Global business

Financial year ended **31 December 2014****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	2014	£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	53			53			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	12500	10073	1115		11385	10073	
	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	10086				10086		
Total (12 to 16)		19	22639	10073	1115		21524	10073	

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

Global business

Financial year ended **31 December 2014****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	2014	£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 2014****Total business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2014	£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	98752		68362		22931		(7459)
	Reinsurers' share	12	402		647		969		1214
	Net (11-12)	13	98350		67715		21962		(8673)
	Claims management costs	14	3995		4107		644		756
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			102795		66572		169367
	Reinsurers' share	16			55		259		314
	Net (15-16)	17			102740		66313		169053
	Claims management costs	18			6328		1822		8150
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	46249		91356		47161		90444
	Other acquisition expenses	22	13815		27024		14106		26733
	Administrative expenses	23			35440				35440
	Reinsurance commissions and profit participations	24	1383		3033		1531		2885
	Total (21+22+23-24)	29	58681		150787		59736		149732
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	58681		150787		59736		149732
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 2014****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2014	£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	98752	68362	22931	(7459)			
	Reinsurers' share	12	402	647	969	1214			
	Net (11-12)	13	98350	67715	21962	(8673)			
	Claims management costs	14	3995	4107	644	756			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		102795	66572	169367			
	Reinsurers' share	16		55	259	314			
	Net (15-16)	17		102740	66313	169053			
	Claims management costs	18		6328	1822	8150			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	46249	91356	47161	90444			
	Other acquisition expenses	22	13815	27024	14106	26733			
	Administrative expenses	23		35440		35440			
	Reinsurance commissions and profit participations	24	1383	3033	1531	2885			
	Total (21+22+23-24)	29	58681	150787	59736	149732			
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	58681	150787	59736	149732			
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 2014****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	2014	£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				1			1
	Reinsurers' share	12							
	Net (11-12)	13				1			1
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Global business

Financial year ended **31 December 2014****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	2014	£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	1530	99	1362	(69)			
	Reinsurers' share	12	(1)		(2)	(1)			
	Net (11-12)	13	1531	99	1364	(68)			
	Claims management costs	14	15		14	(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							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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

Global business

Financial year ended **31 December 2014**

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	2014	£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	87923		59854		20789		(7280)
	Reinsurers' share	12	139		263		949		1073
	Net (11-12)	13	87784		59591		19840		(8353)
	Claims management costs	14	3794		3761		614		581
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			96741		58615		155356
	Reinsurers' share	16					113		113
	Net (15-16)	17			96741		58502		155243
	Claims management costs	18			6079		1663		7742
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	44116		86300		44997		85419
	Other acquisition expenses	22	13178		25782		13483		25477
	Administrative expenses	23			32700				32700
	Reinsurance commissions and profit participations	24	1383		3033		1531		2885
	Total (21+22+23-24)	29	55911		141749		56949		140711
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	55911		141749		56949		140711
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 2014****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	2014	£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	9299	8408	780	(111)			
	Reinsurers' share	12	264	384	22	142			
	Net (11-12)	13	9035	8024	758	(253)			
	Claims management costs	14	186	346	16	176			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		6054	7957	14011			
	Reinsurers' share	16		55	146	201			
	Net (15-16)	17		5999	7811	13810			
	Claims management costs	18		249	159	408			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	2133	5056	2164	5025			
	Other acquisition expenses	22	637	1242	623	1256			
	Administrative expenses	23		2740		2740			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	2770	9038	2787	9021			
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	2770	9038	2787	9021			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Global business

Financial year ended **31 December 2014****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	2014	£000	220
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11							
	Reinsurers' share	12							
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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

Global business

Financial year ended **31 December 2014****Total business**

		Company registration number		GL/UK/CM		day month year			Units	Category number				
		R23	423930	GL	31	12	2014	£000	001					
Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
12	2014	11			102739	44158	22156			169053		349587		48.4
12	2013	12	85152	75022	59465	6498	2400	49056	25966	(6659)		336373	(8.9)	45.6
12	2012	13	91707	71819	48049	4396	2058	1466	6007	4249	(2336)	300727	(22.1)	49.1
12	2011	14	74546	47681	42592	1486	(2280)	(5126)	(1080)	(3786)	(1054)	269314	(23.1)	41.3
12	2010	15	82326	89276	92348	911	4651	6231	4890	6204	699	249410	16.7	74.8
12	2009	16	89272	71837	62938	411	905	402	934	631	153	265991	(10.0)	57.9
12	2008	17	119307	72693	68518	611	547	287	394	378	673	277721	(3.8)	68.2
12	2007	18	173524	107652	90390	(71)	328	802	559	813	(313)	294728	(15.1)	89.9
12	2006	19	119119	82136	65249	178	376	99	247	229	177	304634	(19.8)	60.7
12	2005	20	114890	90132	71219	84	249	256	208	248	133	305415	(20.3)	61.1
Prior accident years		21			245	1575	237	1982	221	(146)				
Reconciliation		22												
Total (11 to 22)		29			170455	59065	29210	63197	35153	160380				

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 2014****Total primary (direct) and facultative business**

		Company registration number		GL/UK/CM		day month year			Units	Category number				
		R23	423930	GL	31	12	2014	£000	002					
Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
12	2014	11			102739	44158	22156			169053		349587		48.4
12	2013	12	85152	75022	59465	6498	2400	49056	25966	(6659)		336373	(8.9)	45.6
12	2012	13	91707	71819	48049	4396	2058	1466	6007	4249	(2336)	300727	(22.1)	49.1
12	2011	14	74546	47681	42592	1486	(2280)	(5126)	(1080)	(3786)	(1054)	269314	(23.1)	41.3
12	2010	15	82326	89276	92348	911	4651	6231	4890	6204	699	249410	16.7	74.8
12	2009	16	89272	71837	62938	411	905	402	934	631	153	265991	(10.0)	57.9
12	2008	17	119307	72693	68518	611	547	287	394	378	673	277721	(3.8)	68.2
12	2007	18	173524	107652	90390	(71)	328	802	559	813	(313)	294728	(15.1)	89.9
12	2006	19	119119	82136	65249	178	376	99	247	229	177	304634	(19.8)	60.7
12	2005	20	114890	90132	71219	84	249	256	208	248	133	305415	(20.3)	61.1
Prior accident years		21			245	1575	237	1982	221	(146)				
Reconciliation		22												
Total (11 to 22)		29			170455	59065	29210	63197	35153	160380				

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 2014**

Total primary (direct) and facultative accident and health

Company registration number **GL/UK/CM** day month year **31 12 2014** Units **£000** Category number **110**

R23	423930	GL	31	12	2014	£000	110
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Accident year ended			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 %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2014	11													
12	2013	12													
12	2012	13													
12	2011	14													
12	2010	15											(1)		
12	2009	16											(2)		
12	2008	17	4778	48	24								4594	(50.0)	104.5
12	2007	18	30606	4083	3193	1					1		40639	(21.8)	83.2
12	2006	19	15085	9050	2748								46799	(69.6)	38.1
12	2005	20	14390	17218	14834								44284	(13.8)	66.0
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				1					1				

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 2014**

Total primary (direct) and facultative personal lines motor business

Company registration number **GL/UK/CM** day month year **31 12 2014** Units **£000** Category number **120**

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	2014	11													
12	2013	12													
12	2012	13													
12	2011	14													
12	2010	15													
12	2009	16													
12	2008	17													
12	2007	18	1815	1453	1230	7	1	4	1	(7)	18		2997	(14.5)	102.0
12	2006	19	8507	10243	7105	1	(1)		(1)	37	(36)		20275	(30.6)	77.0
12	2005	20	12808	17067	12795	13	20	7	22	13	5		34389	(24.8)	74.6
Prior accident years		21				78	1294	38	1457	9	(56)				
Reconciliation		22													
Total (11 to 22)		29				99	1314	49	1479	52	(69)				

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 2014**

Primary (direct) and facultative household and domestic all risks

		Company registration number		GL/UK/CM		day month year			Units	Category number				
		R23	423930	GL	31	12	2014	£000	160					
Accident year ended		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 %
Month	Year	1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13
12	2014	11			96741	37337	21164			155242		328063		47.3
12	2013	12	79767	66701	51797	5927	2395	42154	24547	(6582)		315710	(9.9)	44.3
12	2012	13	89033	66677	43977	4072	1977	1466	5587	4154	(2226)	281859	(22.8)	49.9
12	2011	14	72006	43505	38972	1463	(2323)	(5126)	(1139)	(3822)	(1025)	249411	(24.2)	42.1
12	2010	15	79158	84464	88226	902	4641	6231	4877	6177	720	228383	18.4	78.4
12	2009	16	83267	62974	55702	410	858	402	941	595	134	241030	(8.9)	58.3
12	2008	17	112170	64609	61417	611	547	287	359	378	708	248446	(2.7)	70.5
12	2007	18	139874	97697	83644	(79)	327	798	558	820	(332)	232951	(13.3)	96.4
12	2006	19	94526	60812	53945	177	377	99	248	192	213	223682	(10.2)	66.7
12	2005	20	86890	53009	42296	71	229	249	186	235	128	212929	(19.2)	60.9
Prior accident years		21			167	281	199	525	212	(90)				
Reconciliation		22												
Total (11 to 22)		29			156332	50178	28164	54296	33488	146890				

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 2014**

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

		Company registration number		GL/UK/CM		day month year			Units	Category number				
		R23	423930	GL	31	12	2014	£000	180					
Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
12	2014	11			5998	6821	992			13811		21524		64.2
12	2013	12	5385	8321	7668	571	5	6902	1419	(77)		20663	(0.9)	66.0
12	2012	13	2674	5142	4072	324	81	420	95	(110)		18868	(12.9)	37.9
12	2011	14	2540	4176	3620	23	43	59	36	(29)		19903	(11.7)	31.3
12	2010	15	3168	4812	4122	9	10	13	27	(21)		21028	(13.9)	34.8
12	2009	16	6005	8863	7236	1	47	(7)	36	19		24963	(17.8)	53.2
12	2008	17	2359	8036	7077			35		(35)		24681	(11.9)	38.2
12	2007	18	1018	4369	2311							17958	(47.1)	18.5
12	2006	19	800	1853	1398							13334	(24.6)	16.5
12	2005	20	615	2638	1218							13527	(53.8)	13.6
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			14023	7573	997	7422	1613	13558				

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 2014**

Total primary (direct) and facultative commercial motor business

Company registration number **GL/UK/CM** day month year **31 12 2014** Units **£000** Category number **220**

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	2014	11													
12	2013	12													
12	2012	13													
12	2011	14													
12	2010	15													
12	2009	16													
12	2008	17													
12	2007	18	211	50	12							183	(76.0)	121.9	
12	2006	19	201	178	53							544	(70.2)	46.7	
12	2005	20	187	200	76							286	(62.0)	92.0	
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29													

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 2014**

Medical insurance

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2014** Monetary units **000** Category number **111** Currency code **GBP** Reporting territory code **AA**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2014	11											
12	2013	12											
12	2012	13											
12	2011	14											
12	2010	15										(1)	
12	2009	16										(2)	
12	2008	17	1502	5	4803							4594	104.5
12	2007	18	11354		33799	1					1	40639	83.2
12	2006	19	14231		18077							46803	38.6
12	2005	20	14681		29675							45587	65.1
Prior accident years		21											
Total (11 to 21)		29		5		1					1		
Line 29 expressed in sterling		30				1					1		

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 2014**

Primary (direct) and facultative household and domestic all risks

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2014** Monetary units **000** Category number **160** Currency code **GBP** Reporting territory code **AA**

Accident year ended		11	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	2014	11	36300	5915		96741	37450	21164			155355	353236	44.0
12	2013	12	47999	695	79767	51797	6876	2395	42154	24547	(5633)	337424	41.7
12	2012	13	44174	252	133010	4072	1977	1466	5592	4154	(2231)	301469	46.6
12	2011	14	45610	176	110978	1463	(2323)	(5126)	(1139)	(3822)	(1025)	264818	39.6
12	2010	15	57192	106	167384	902	4641	6231	4877	6177	720	243257	73.6
12	2009	16	68780	696	138969	410	858	402	941	595	134	256586	54.8
12	2008	17	95453	433	173587	611	547	287	359	378	708	264170	66.3
12	2007	18	107942	150	230563	184	327	798	695	817	(203)	245748	94.4
12	2006	19	93200	45	148471	177	377	99	248	192	213	235298	63.4
12	2005	20	90605	37	129185	71	229	249	186	235	128	224058	57.9
Prior accident years		21		57		167	281	199	525	212	(90)		
Total (11 to 21)		29		8562		156595	51240	28164	54438	33485	148076		
Line 29 expressed in sterling		30				156595	51240	28164	54438	33485	148076		

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 2014**

Creditor

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2014** Monetary units **000** Category number **182** Currency code **GBP** Reporting territory code **AA**

Accident year ended		Number of claims	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported				Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	
12	2014	11	713	1283		6054	6899	858		13811	22639	61.0	
12	2013	12	2082	191	5478	7999	589	7	7061	1287	247	22008	63.9
12	2012	13	1847	39	7014	369	81	1	448	103	(100)	20576	36.3
12	2011	14	1990	26	6514	28	43		61	36	(26)	21888	30.1
12	2010	15	2578	5	7748	10	10		13	27	(20)	23178	33.5
12	2009	16	4675	2	14470	2	49		(7)	36	22	27431	52.9
12	2008	17	3917	1	10297				35		(35)	27639	37.3
12	2007	18	1818		5135							27162	18.9
12	2006	19	1106		4504							23983	18.8
12	2005	20	1080		4242							22997	18.4
Prior accident years		21											
Total (11 to 21)		29		1547		14463	7671	866	7611	1489	13900		
Line 29 expressed in sterling		30				14463	7671	866	7611	1489	13900		

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 2014**

Mortgage indemnity

Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
R31	423930	GL	31	12	2014	000	185	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	2014	11						200			200		
12	2013	12								200	(200)		
12	2012	13	1		131							82	160.0
12	2011	14	1		120							148	81.1
12	2010	15	1		117							255	45.9
12	2009	16										446	
12	2008	17	7		16							723	2.2
12	2007	18	5		12							1082	1.1
12	2006	19	7		26							1581	1.6
12	2005	20	5		8							2491	0.3
Prior accident years		21											
Total (11 to 21)		29						200		200			
Line 29 expressed in sterling		30						200		200			

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

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

Currency **British Pound**

Global business

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

Financial year ended **31 December 2014**

Private motor - comprehensive

Company registration number **R32** GL/UK/CM **GL** day month year **31 12 2014** Monetary units **000** Category number **121** Currency code **GBP** Reporting territory code **AA**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13	
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurring but not reported 6	Reported 7	Incurring but not reported 8						
12	2014	11														
12	2013	12														
12	2012	13														
12	2011	14														
12	2010	15														
12	2009	16														
12	2008	17														
12	2007	18	1679	1	2979	7	98	4	118	(7)	(2)	3547	87.1	6	28.0	
12	2006	19	10424	1	15372	1	10		(25)	36		21064	73.0	77	13.5	
12	2005	20	16902	7	25119	13	175	7	186	12	(3)	34877	72.6	126	13.4	
Prior accident years		21		9		76	1031	38	1165	8	(28)					
Total (11 to 21)		29		18		97	1314	49	1444	49	(33)					
Line 29 expressed in sterling		30				97	1314	49	1444	49	(33)					

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 2014**

Private motor - non-comprehensive

Company registration number **R32** GL/UK/CM **GL** day month year **31 12 2014** Monetary units **000** Category number **122** Currency code **GBP** Reporting territory code **AA**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurred but not reported 6	Reported 7	Incurred but not reported 8					
12	2014	11													
12	2013	12													
12	2012	13													
12	2011	14													
12	2010	15													
12	2009	16													
12	2008	17													
12	2007	18	19		70			3			(3)	85	82.4	0	4.8
12	2006	19	130		335			(1)	1			504	66.5	4	3.3
12	2005	20	235		615			4			(4)	883	69.6	5	4.7
Prior accident years		21		1		2		28	1		(27)				
Total (11 to 21)		29		1		2		34	2		(34)				
Line 29 expressed in sterling		30				2		34	2		(34)				

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 2014**

Company registration number **R32** GL/UK/CM **GL** day month year **31 12 2014** 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 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurring but not reported 6	Reported 7	Incurring but not reported 8					
12	2014	11													
12	2013	12													
12	2012	13													
12	2011	14													
12	2010	15													
12	2009	16													
12	2008	17													
12	2007	18	135		223						183	121.9	1	16.9	
12	2006	19	235		254						579	43.9	1	23.5	
12	2005	20	209		263						286	92.0	1	20.9	
Prior accident years		21													
Total (11 to 21)		29													
Line 29 expressed in sterling		30													

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

Global business

Financial year ended **31 December 2014**

							Company registration number			GL/UK/CM	day month year			Units
							R37	423930	GL	31	12	2014	£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				
Calculation of the maximum provision	1	2	3	4	5	6				7				
Total net premiums written in the previous 4 years	11	1147058												
Net premiums written in the current year	12	325774												
Maximum provision	13	58913				58913								

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21									48840	
Transfers in	22	9773								9773	
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									58613	
Excess, if any, of 26 over 13	27										
Equalisation provision carried forward (26-27)	28									58613	
Transfer in/(out) for financial year (28-21)	29									9773	

Equalisation provisions technical account : Accident year accounting

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

Global business

Financial year ended **31 December 2014**

		Company registration number	GL/UK/CM	day month year			Units
	R38	423930	GL	31	12	2014	£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	328063					
Claims incurred net of reinsurance	12	145058					
Trigger claims value	13	237846					
Abnormal loss	19						
Trigger claims ratio		72.5%	72.5%	95%	25%	100%	

Credit business

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