

U K Insurance Limited

Annual PRA Insurance Returns for the year ended

31 December 2013

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

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Statement of solvency - general insurance businessName of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day month year			Units	
	R1	1179980	GL	31	12	2013	£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	2535848	2590721
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	2535848	2590721

Guarantee fund

Guarantee fund requirement	21	273264	309555
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	1798374	1795211

Minimum capital requirement (MCR)

General insurance capital requirement	31	789729	887353
Base capital resources requirement	33	3146	2984
Individual minimum capital requirement	34	789729	887353
Capital requirements of regulated related undertakings	35	10021	13771
Minimum capital requirement (34+35)	36	799750	901124
Excess (deficiency) of available capital resources to cover 50% of MCR	37	1691028	1662242
Excess (deficiency) of available capital resources to cover 75% of MCR	38	1491091	1436961

Capital resources requirement (CRR)

Capital resources requirement	41	799750	901124
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	1736098	1689597

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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	1179980	GL	31	12	2013	£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	580765		580765	580765
Profit and loss account and other reserves	12	1596841		1596841	1591300
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	7063		7063	5249
Core tier one capital (sum of 11 to 16)	19	2184669		2184669	2177314

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	2184669		2184669	2177314
Investments in own shares	32				
Intangible assets	33	940		940	1300
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	92826		92826	63210
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	93766		93766	64510
Total tier one capital after deductions (31-37)	39	2090903		2090903	2112804

Components of capital resources

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/UK/CM	day	month	year	Units	
	R3	1179980	GL	31	12	2013	£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	502740		502740	502031
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59	502740		502740	502031

Total tier two capital before restrictions (49+59)	61	502740		502740	502031
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	502740		502740	502031

Components of capital resources

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/UK/CM	day	month	year	Units	
	R3	1179980	GL	31	12	2013	£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	2593643		2593643	2614835
Inadmissible assets other than intangibles and own shares	73	57795		57795	24114
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	2535848		2535848	2590721

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	2071638		2071638	2104766
Available capital resources for 50% MCR requirement	82	2090903		2090903	2112804
Available capital resources for 75% MCR requirement	83	2090903		2090903	2112804

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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

General insurance business

	Company registration number	GL/UK/CM	day	month	year	Units	
	R11	1179980	GL	31	12	2013	£000
						This financial year 1	Previous year 2
Gross premiums written			11			3194138	3402078
Premiums taxes and levies (included in line 11)			12				
Premiums written net of taxes and levies (11-12)			13			3194138	3402078
Premiums for classes 11, 12 or 13 (included in line 13)			14			88648	89210
Premiums for "actuarial health insurance" (included in line 13)			15				
Sub-total A (13 + 1/2 14 - 2/3 15)			16			3238462	3446683
Gross premiums earned			21			3281057	3491656
Premium taxes and levies (included in line 21)			22				
Premiums earned net of taxes and levies (21-22)			23			3281057	3491656
Premiums for classes 11, 12 or 13 (included in line 23)			24			88647	91592
Premiums for "actuarial health insurance" (included in line 23)			25				
Sub-total H (23 + 1/2 24 - 2/3 25)			26			3325381	3537452
Sub-total I (higher of sub-total A and sub-total H)			30			3325381	3537452
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			598569	636741
	Excess (if any) over 61.3M EURO x 0.02		33			65465	69760
Sub-total J (32-33)			34			533103	566981
Claims paid in period of 3 financial years			41			8331155	9435100
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42			3900	4766
	For insurance business accounted for on an accident year basis		43			7038652	7976675
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44			4766	9697
	For insurance business accounted for on an accident year basis		45			9427258	5415700
Sub-total C (41+42+43-44-45)			46			5941683	11991144
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47			(430621)	1436036
Sub-total D (46-47)			48			6372303	10555108
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)			49			1.00	0.88
Premiums amount (Sub-total J x reinsurance ratio)			50			533103	499081
Provision for claims outstanding (before discounting and net of reinsurance)			51			4394378	4937597
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			789729	887353
Greater of lines 50 and 53			54			789729	887353

Calculation of general insurance capital requirement - claims amount and result

 Name of insurer **U K Insurance Limited**

Global business

 Financial year ended **31 December 2013**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	1179980	GL	31	12	2013	£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	8331155			9435100		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	3900			4766		
	For insurance business accounted for on an accident year basis	23	7038652			7976675		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	4766			9697		
	For insurance business accounted for on an accident year basis	25	9427258			5415700		
Claims incurred in reference period (21+22+23-24-25)		26	5941683			11991144		
Claims incurred for classes 11, 12 or 13 (included in 26)		27	39224			115755		
Claims incurred for "actuarial health insurance" (included in 26)		28						
Sub-total E (26 +1/2 27 - 2/3 28)		29	5961295			12049021		
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	1987098			4016340		
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	516646			1044249		
	Excess (if any) over 42.9M EURO x 0.03	33	58519			119452		
Sub-total G (32-33)		39	458127			924796		
Claims amount Sub-total G x reinsurance ratio (11.49)		41	458127			814044		
Higher of premiums amount and brought forward amount (11.54)		42	789729			887353		
General insurance capital requirement (higher of lines 41 and 42)		43	789729			887353		

Analysis of admissible assets

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

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	1179980	GL	31	12	2013	£000
						As at end of this financial year	As at end of the previous year
						1	2
Land and buildings			11			218884	130600

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21		19977	15866
	Debts and loans	22			
Other insurance dependants	Shares	23			
	Debts and loans	24			
Non-insurance dependants	Shares	25			
	Debts and loans	26			
Other group undertakings	Shares	27			
	Debts and loans	28		307307	282268
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		438216	854423	
Rights under derivative contracts	44		40657	37475	
Fixed interest securities	Approved	45		2050070	2712629
	Other	46		3711093	3455148
Variable interest securities	Approved	47		62741	36818
	Other	48		402553	153996
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		55000	
	More than one month withdrawal	55		435721	695000
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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

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	1179980	GL	31	12	2013	£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	62004	62734
Claims outstanding	61	717690	751581
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	829831	865492
	Intermediaries	72	52370	106736
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75	18887	21914
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	32502	7610
	due in more than 12 months	79		

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	212631	134089
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)		83	
Accrued interest and rent	84	1252	1982
Deferred acquisition costs (general business only)	85	223333	250729
Other prepayments and accrued income	86	44866	41180

Deductions from the aggregate value of assets	87		
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	9937584	10618272
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Analysis of admissible assets

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

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	1179980	GL	31	12	2013	£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	9937584	10618272
Admissible assets in excess of market and counterparty limits	92	32906	
Inadmissible assets directly held	93	25828	25051
Capital resources requirement deduction of regulated related undertakings	94	10021	13771
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	2	363
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	10006340	10657457
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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/ UK/ CM	day	month	year	Units	
	R15	1179980	GL	31	12	2013	£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	1479396	1566315
Claims outstanding	12	5112067	5689178
Provision for unexpired risks	13		4338
Equalisation provisions	Credit business	14	
	Other than credit business	15	92826
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	6684289	7323040

Provisions and creditors

Provisions	Taxation	21	19880	13900
	Other risks and charges	22	35900	33130
Deposits received from reinsurers	31			
Creditors	Direct insurance business	41	22600	11500
	Reinsurance accepted	42		
	Reinsurance ceded	43	41600	34900
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions	46	40024	47500	
Creditors	Taxation	47	4040	18100
	Foreseeable dividend	48		
	Other	49	481652	457300
Accruals and deferred income	51	98900	73200	
Total (19 to 51)	59	7428885	8012570	
Provision for "reasonably foreseeable adverse variations"	61			
Cumulative preference share capital	62			
Subordinated loan capital	63	492675	536000	
Total (59 to 63)	69	7921560	8548570	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71		
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83	(92826)	(63210)
Capital and reserves	84	2177600	2172097
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	10006335	10657457

Profit and loss account (non-technical account)Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day	month	year	Units	
		R16	1179980	GL	31	12	2013	£000
				This financial year		Previous year		
				1		2		
Transfer (to)/from the general insurance business technical account	From Form 20		11	63877		(155749)		
	Equalisation provisions		12	(29616)		(32918)		
Transfer from the long term insurance business revenue account			13					
Investment income	Income		14	280440		294514		
	Value re-adjustments on investments		15	7486		21955		
	Gains on the realisation of investments		16	54111		94400		
Investment charges	Investment management charges, including interest		17	47247		37600		
	Value re-adjustments on investments		18	98553		4800		
	Loss on the realisation of investments		19	9961		20000		
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	16310		18180		
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)			29	236847		177982		
Tax on profit or loss on ordinary activities			31	79121		60800		
Profit or loss on ordinary activities after tax (29-31)			39	157725		117182		
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	157725		117182		
Dividends (paid or foreseeable)			51					
Profit or loss retained for the financial year (49-51)			59	157725		117182		

Analysis of derivative contractsName of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**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	1179980	GL	31	12	2013	£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							
	Interest rates	12	16881	17820			(1671344)		
	Inflation	13							
	Credit index / basket	14							
	Credit single name	15							
	Equity index	16							
	Equity stock	17							
	Land	18							
	Currencies	19	23775	(0)				1315795	
	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	40657	17820			(355548)		
Adjustment for variation margin		52							
Total (51 + 52)		53	40657	17820					

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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	1179980	GL	31	12	2013	£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	3194138	3753911	3184298	1479395		
002	Total primary (direct) and facultative business	2	3194138	3743927	3184298	1479395		
003	Total treaty reinsurance accepted business	3		9985				
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4	89322	20096	10857	12783		
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	1355021	2917086	2827424	663552		
160	Primary (direct) and facultative household and domestic all risks	6	902350	238277	104275	454086		
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	372901	34563	62069	116907		
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	124797	186261	81025	58769		
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	261098	125497	5914	130169		
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	88648	218248	92735	43128		
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		3900				
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		9985				
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	3194138	3753911	3184298	1479395		

General insurance business : Summary of business carried on

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Category number	PRA return general insurance business reporting category	Company registration number	GL/UK/CM	day month year			units
		R20A	1179980	GL	31	12	2013
		Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
		1	Reported	Incurred but not reported	3		4
			2	3			

Primary (direct) and facultative personal lines business

111	Medical insurance	21				
112	HealthCare cash plans	22				
113	Travel	23	89322	20096	10857	12783
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25	1355021	2605892	2615891	663552
122	Private motor - non-comprehensive	26		292697	201634	
123	Motor cycle	27		18497	9899	
160	Household and domestic all risks (equals line 6)	28	902350	238277	104275	454086
181	Assistance	29	161064	3812	(67)	64572
182	Creditor	30	31202	4368	22021	1943
183	Extended warranty	31				
184	Legal expenses	32	102713	18286	32925	50329
185	Mortgage indemnity	33				
186	Pet insurance	34	77923	8096	7190	64
187	Other personal financial loss	35				

Primary (direct) and facultative commercial lines business

221	Fleets	41	50124	58778	15217	23851
222	Commercial vehicles (non-fleet)	42	73695	127483	65808	34700
223	Motor other	43	977			218
261	Commercial property	44	238739	95492	(5633)	118939
262	Consequential loss	45	22359	30005	11547	11230
263	Contractors or engineering all risks	46				
271	Employers liability	47				
272	Professional indemnity	48				
273	Public and products liability	49	88648	218248	92735	43128
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 : Technical account (excluding equalisation provisions)Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£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	3142105			3357399		
	Claims incurred (22.17.4)		12	2156249			2353428		
	Claims management costs (22.18.4)		13	226702			241010		
	Adjustment for discounting (22.52.4)		14	31718			45017		
	Increase in provision for unexpired risks (22.19.4)		15	(4338)			694		
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17	1179998			1317322		
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(384788)			(510037)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21	29			(271)		
	Claims incurred (22.13.4)		22	(679594)			(758019)		
	Claims management costs (22.14.4)		23	13778			27002		
	Adjustment for discounting (22.51.4)		24	(217176)			(376544)		
	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	448668			354202		
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)		31	(4)			86		
	Other technical income or charges (particulars to be specified by way of supplementary note)		32						
	Total		39	(4)			86		
Balance of all years' underwriting (19+29+39)			49	63877			(155749)		
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	63877			(155749)		

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

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£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	3142105				3357400	
	Claims incurred (22.17.4)		12	2156249				2353428	
	Claims management costs (22.18.4)		13	226702				241010	
	Adjustment for discounting (22.52.4)		14	31718				45017	
	Increase in provision for unexpired risks (22.19.4)		15	(4338)				694	
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17	1179998				1317322	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(384788)				(510036)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21	29				(271)	
	Claims incurred (22.13.4)		22	(679669)				(739519)	
	Claims management costs (22.14.4)		23	13778				27457	
	Adjustment for discounting (22.51.4)		24	(217176)				(376544)	
	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	448743				335246	
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)		31	(4)				86	
	Other technical income or charges (particulars to be specified by way of supplementary note)		32						
	Total		39	(4)				86	
Balance of all years' underwriting (19+29+39)			49	63951				(174704)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	63951				(174704)	

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

Global business

Financial year ended **31 December 2013****Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£000	003
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					(1)	
	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					(1)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				75	(18500)	
	Claims management costs (22.14.4)		23					(456)	
	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				(75)	18956	
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			(75)	18955		
Allocated investment income			51						
Transfer to non-technical account (49+51)			59			(75)	18955		

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

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative accident and health**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£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				87041	88558	
	Claims incurred (22.17.4)		12				73007	67122	
	Claims management costs (22.18.4)		13				7057	6326	
	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				23302	21937	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(16325)	(6826)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(4267)	(595)	
	Claims management costs (22.14.4)		23				1182	597	
	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				3085	(2)	
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				(13240)	(6828)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(13240)	(6828)	

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

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative personal lines motor business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£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	1387197			1550440		
	Claims incurred (22.17.4)		12	1163745			1322454		
	Claims management costs (22.18.4)		13	125952			145921		
	Adjustment for discounting (22.52.4)		14	31548			42765		
	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	430310			556689		
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(301262)			(431860)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21	218			(3)		
	Claims incurred (22.13.4)		22	(594413)			(595843)		
	Claims management costs (22.14.4)		23	(9229)			16451		
	Adjustment for discounting (22.51.4)		24	(208482)			(360083)		
	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	395378			219307		
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	94117			(212553)		
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	94117			(212553)		

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

Global business

Financial year ended **31 December 2013****Primary (direct) and facultative household and domestic all risks**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£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	864468				896133	
	Claims incurred (22.17.4)		12	459342				515397	
	Claims management costs (22.18.4)		13	49363				54087	
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15					(444)	
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17	396402				409715	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(40638)				(82621)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21	(1)				(9)	
	Claims incurred (22.13.4)		22	(52062)				(44299)	
	Claims management costs (22.14.4)		23	12977				2246	
	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	39085				42044	
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	(1553)				(40577)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	(1553)				(40577)	

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

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative personal lines financial loss business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£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	382120				419186	
	Claims incurred (22.17.4)		12	149388				147007	
	Claims management costs (22.18.4)		13	24408				22497	
	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	118300				127061	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	90024				122621	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21					(3)	
	Claims incurred (22.13.4)		22	(12036)				(21378)	
	Claims management costs (22.14.4)		23	2388				2403	
	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	9648				18972	
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	99672				141593	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	99672				141593	

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

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial motor business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£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	106906				93975	
	Claims incurred (22.17.4)		12	106190				79625	
	Claims management costs (22.18.4)		13	6139				3619	
	Adjustment for discounting (22.52.4)		14	170				2252	
	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	36697				34393	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(41950)				(21410)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21	(26)				(5)	
	Claims incurred (22.13.4)		22	13069				(73638)	
	Claims management costs (22.14.4)		23	2175				(87)	
	Adjustment for discounting (22.51.4)		24	(8694)				(16462)	
	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	(23964)				57258	
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	(65914)				35848	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	(65914)				35848	

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

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£000	260
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				227236	218271	
	Claims incurred (22.17.4)		12				120487	142021	
	Claims management costs (22.18.4)		13				7234	4014	
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15				(4338)	1138	
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17				133380	124035	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(29526)	(52937)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21				(123)	(188)	
	Claims incurred (22.13.4)		22				(21503)	(27524)	
	Claims management costs (22.14.4)		23				5551	5672	
	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				15829	21665	
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				(13697)	(31272)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(13697)	(31272)	

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

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial lines liability business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£000	270
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				87136	90837	
	Claims incurred (22.17.4)		12				84089	79803	
	Claims management costs (22.18.4)		13				6549	4546	
	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				41609	43491	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(45111)	(37003)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21				(40)	(65)	
	Claims incurred (22.13.4)		22				(8457)	23758	
	Claims management costs (22.14.4)		23				(1266)	175	
	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				9682	(23998)	
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				(35429)	(61001)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(35429)	(61001)	

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

Global business

Financial year ended **31 December 2013****Balance of all primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£000	409
Items to be shown net of reinsurance				This financial year				Previous year	
				1				2	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11						
	Claims incurred (22.17.4)		12						
	Claims management costs (22.18.4)		13						
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17						
	Balance of year's underwriting (11-12-13+14-15+16-17)		19						
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22						
	Claims management costs (22.14.4)		23						
	Adjustment for discounting (22.51.4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22.41.4)		26						
	Balance (21-22-23+24+25-26)		29						
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)		31				(4)	86	
	Other technical income or charges (particulars to be specified by way of supplementary note)		32						
	Total		39				(4)	86	
Balance of all years' underwriting (19+29+39)			49				(4)	86	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(4)	86	

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

Global business

Financial year ended **31 December 2013****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£000	600
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				75	9910	
	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				(75)	(9910)	
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				(75)	(9910)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(75)	(9910)	

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

Global business

Financial year ended **31 December 2013****Balance of all treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2013	£000	709
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					(1)	
	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					(1)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22					(28410)	
	Claims management costs (22.14.4)		23					(456)	
	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					28865	
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					28864	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59					28864	

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total business

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£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	3	(26)			29		
		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	(6277)	157		(6434)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	98920	999	2		98917	999	
	For periods of 12 months	14	1609899	1462648	76056	62004	1533843	1400644	
	For periods of more than 12 months	15	12198	15747			12198	15747	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1566314		62734		1503580		
Total (12 to 16)		19	3281054	1479394	138949	62004	3142105	1417391	

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative business

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£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	3	(26)			29		
		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	(6277)	157		(6434)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	98920	999	2		98917	999	
	For periods of 12 months	14	1609899	1462648	76056	62004	1533843	1400644	
	For periods of more than 12 months	15	12198	15747			12198	15747	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1566314		62734		1503580		
Total (12 to 16)		19	3281054	1479394	138949	62004	3142105	1417391	

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative accident and health

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£000	110
		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11								
		Earned In this financial year	Unearned at end of this financial year	Earned In this financial year	Unearned at end of this financial year	Earned In this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	(207)				(207)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	54796	194	2		54794	194	
	For periods of 12 months	14	20831	12466	585		20246	12466	
	For periods of more than 12 months	15	1119	122			1119	122	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	11089				11089			
Total (12 to 16)	19	87628	12782	587		87041	12782		

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

Name of insurer

U K Insurance Limited

Global business

Financial year ended

31 December 2013**Total primary (direct) and facultative personal lines motor business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£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	218				218		
			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	(327)		(13)		(314)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	(7599)				(7599)		
	For periods of 12 months	14	690598	648756	27966	25818	662632	622938	
	For periods of more than 12 months	15	8560	14796			8560	14796	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	750109		26191		723918		
Total (12 to 16)		19	1441341	663552	54144	25818	1387197	637734	

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

Name of insurer

U K Insurance Limited

Global business

Financial year ended

31 December 2013**Primary (direct) and facultative household and domestic all risks**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£000	160
		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial years		11	(1)			(1)			
		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	(4450)			(4450)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	(2998)			(2998)			
	For periods of 12 months	14	455713	454086	23726	23564	431986	430522	
	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	466686		26756		439930		
Total (12 to 16)		19	914951	454086	50482	23564	864468	430522	

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

Name of insurer

U K Insurance Limited

Global business

Financial year ended

31 December 2013**Total primary (direct) and facultative personal lines financial loss business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£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	(2823)				(2823)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	54721	805			54721	805	
	For periods of 12 months	14	201466	115273	91		201375	115273	
	For periods of more than 12 months	15	2520	829			2520	829	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	126327				126327		
Total (12 to 16)		19	382211	116907	91		382120	116907	

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£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	(27)	(1)		(26)			
		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	56	3		53			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	66128	58769	2938	2679	63190	56090	
	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	45283	1620		43663			
Total (12 to 16)		19	111467	58769	4560	2679	106906	56090	

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

Name of insurer

U K Insurance Limited

Global business

Financial year ended

31 December 2013**Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£000	260
		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	(145)	(23)		(123)			
		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	953	149		805			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	130121	130169	19216	9705	110905	120465	
	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	123693	8167		115526			
Total (12 to 16)		19	254767	130169	27531	9705	227236	120465	

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative commercial lines liability business

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2013	£000	270
		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	(42)		(2)		(40)			
		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	520		19		501			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	45042	43128	1534	239	43508	42889	
	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	43127				43127			
Total (12 to 16)	19	88689	43128	1553	239	87136	42889		

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

Name of company **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£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	7836185	1262914	5544883	(1028388)			
	Reinsurers' share	12	1827017	22021	1456202	(348794)			
	Net (11-12)	13	6009168	1240893	4088681	(679594)			
	Claims management costs	14	140490	118196	36072	13778			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		927514	1389426	2316940			
	Reinsurers' share	16		86	160606	160691			
	Net (15-16)	17		927428	1228821	2156249			
	Claims management costs	18		158432	68270	226702			
Provision for unexpired risks		19	4338			(4338)			
Net operating expenses	Commissions	21	163095	325826	155463	333458			
	Other acquisition expenses	22	110747	195805	94655	211897			
	Administrative expenses	23		634643		634643			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	273842	1156274	250118	1179998			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	2292262		1930486	(361777)			
	Reinsurers' share	32	1075436		899118	(176318)			
	Claims management costs	33							
	Total (31-32+33)	39	1216826		1031368	(185458)			
Split of line 29	Prior financial years	41							
	This financial year	42	273842	1156274	250118	1179998			
Split of line 39	Incidents occurring prior to this financial year	51	1216826		999650	(217176)			
	Incidents occurring in this financial year	52			31718	31718			

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

Name of company **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R22	1179980	GL	31	12	2013	£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		7826275	1262914		5534899	(1028462)	
	Reinsurers' share	12		1827017	22021		1456202	(348794)	
	Net (11-12)	13		5999258	1240893		4078697	(679669)	
	Claims management costs	14		140490	118196		36072	13778	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			927514		1389426	2316940	
	Reinsurers' share	16			86		160606	160691	
	Net (15-16)	17			927428		1228821	2156249	
	Claims management costs	18			158432		68270	226702	
Provision for unexpired risks		19		4338				(4338)	
Net operating expenses	Commissions	21		163095	325826		155463	333458	
	Other acquisition expenses	22		110747	195805		94655	211897	
	Administrative expenses	23			634643			634643	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		273842	1156274		250118	1179998	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31		2292262			1930486	(361777)	
	Reinsurers' share	32		1075436			899118	(176318)	
	Claims management costs	33							
	Total (31-32+33)	39		1216826			1031368	(185458)	
Split of line 29	Prior financial years	41							
	This financial year	42		273842	1156274		250118	1179998	
Split of line 39	Incidents occurring prior to this financial year	51		1216826			999650	(217176)	
	Incidents occurring in this financial year	52					31718	31718	

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

Name of company **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£000	003
				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	9910				9985	75	
	Reinsurers' share	12							
	Net (11-12)	13	9910				9985	75	
	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 provisions

Name of company **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative accident and health**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£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	26657		15943		5816	(4899)	
	Reinsurers' share	12	854		3		219	(631)	
	Net (11-12)	13	25803		15940		5596	(4267)	
	Claims management costs	14	1090		2023		249	1182	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			47828		25137	72965	
	Reinsurers' share	16			(4)		(38)	(42)	
	Net (15-16)	17			47832		25175	73007	
	Claims management costs	18			5866		1191	7057	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	1556		2795		1075	3276	
	Other acquisition expenses	22	692		3114		662	3144	
	Administrative expenses	23			16883			16883	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	2248		22791		1737	23302	
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	2248		22791		1737	23302	
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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative personal lines motor business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£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		6657579	826527		4914036	(917016)	
	Reinsurers' share	12		1722561	16571		1383386	(322603)	
	Net (11-12)	13		4935018	809956		3530649	(594413)	
	Claims management costs	14		104098	70217		24652	(9229)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			482735		830474	1313208	
	Reinsurers' share	16			(0)		149463	149463	
	Net (15-16)	17			482735		681011	1163745	
	Claims management costs	18			83503		42449	125952	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		21491	30735		17102	35123	
	Other acquisition expenses	22		48042	82087		39163	90966	
	Administrative expenses	23			304220			304220	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		69533	417042		56266	430310	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31		2227095			1881194	(345902)	
	Reinsurers' share	32		1027788			858820	(168968)	
	Claims management costs	33							
	Total (31-32+33)	39		1199308			1022373	(176934)	
Split of line 29	Prior financial years	41							
	This financial year	42		69533	417042		56266	430310	
Split of line 39	Incidents occurring prior to this financial year	51		1199308			990825	(208482)	
	Incidents occurring in this financial year	52					31548	31548	

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

Name of company **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Primary (direct) and facultative household and domestic all risks**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£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		365555	203073		96017	(66465)	
	Reinsurers' share	12		14926	(148)		670	(14403)	
	Net (11-12)	13		350629	203220		95347	(52062)	
	Claims management costs	14		15588	25778		2787	12977	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			212534		246535	459069	
	Reinsurers' share	16			0		(273)	(273)	
	Net (15-16)	17			212534		246808	459342	
	Claims management costs	18			37152		12210	49363	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		90111	173010		86584	176537	
	Other acquisition expenses	22		32078	51716		26065	57730	
	Administrative expenses	23			162135			162135	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		122189	386861		112649	396402	
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		122189	386861		112649	396402	
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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative personal lines financial loss business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£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		105114	43472		51126	(10516)	
	Reinsurers' share	12		(1461)	58			1519	
	Net (11-12)	13		106575	43414		51126	(12036)	
	Claims management costs	14		4483	6109		761	2388	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			103965		45506	149471	
	Reinsurers' share	16			53		30	83	
	Net (15-16)	17			103912		45477	149388	
	Claims management costs	18			21062		3346	24408	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		5469	22947		6048	22369	
	Other acquisition expenses	22		10177	21197		9767	21607	
	Administrative expenses	23			74324			74324	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		15647	118468		15815	118300	
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		15647	118468		15815	118300	
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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial motor business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R22	1179980	GL	31	12	2013	£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		247553	60733	190542	3722		
	Reinsurers' share	12		72068	2430	60291	(9347)		
	Net (11-12)	13		175484	58303	130250	13069		
	Claims management costs	14		4582	4541	2216	2175		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			34154	76744	110898		
	Reinsurers' share	16			37	4671	4707		
	Net (15-16)	17			34118	72073	106190		
	Claims management costs	18			3502	2638	6139		
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		6033	12181	6051	12163		
	Other acquisition expenses	22		2589	4479	2216	4853		
	Administrative expenses	23			19681		19681		
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		8622	36341	8267	36697		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31		65167		49292	(15875)		
	Reinsurers' share	32		47649		40298	(7351)		
	Claims management costs	33							
	Total (31-32+33)	39		17518		8994	(8524)		
Split of line 29	Prior financial years	41							
	This financial year	42		8622	36341	8267	36697		
Split of line 39	Incidents occurring prior to this financial year	51		17518		8824	(8694)		
	Incidents occurring in this financial year	52				170	170		

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

Name of company **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£000	260
			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	131117	61300			45141	(24676)	
	Reinsurers' share	12	16740	2964			10604	(3173)	
	Net (11-12)	13	114376	58336			34537	(21503)	
	Claims management costs	14	2997	7017			1532	5551	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		40580			86271	126851	
	Reinsurers' share	16					6364	6364	
	Net (15-16)	17		40580			79907	120487	
	Claims management costs	18		5411			1823	7234	
Provision for unexpired risks		19	4338					(4338)	
Net operating expenses	Commissions	21	29466	66651			30097	66019	
	Other acquisition expenses	22	13234	25654			13093	25796	
	Administrative expenses	23		41565				41565	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	42700	133869			43190	133380	
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	42700	133869			43190	133380	
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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial lines liability business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£000	270
				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		292701	51866		232223	(8611)	
	Reinsurers' share	12		1329	143		1031	(155)	
	Net (11-12)	13		291372	51723		231192	(8457)	
	Claims management costs	14		7652	2511		3875	(1266)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			5719		78760	84479	
	Reinsurers' share	16					390	390	
	Net (15-16)	17			5719		78370	84089	
	Claims management costs	18			1936		4613	6549	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		8969	17508		8505	17971	
	Other acquisition expenses	22		3934	7557		3690	7802	
	Administrative expenses	23			15836			15836	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		12903	40901		12195	41609	
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		12903	40901		12195	41609	
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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2013	£000	600
				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	9910				9985	75	
	Reinsurers' share	12							
	Net (11-12)	13	9910				9985	75	
	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 **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total business**

Accident year ended		11	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	2013	11				927428	860811	368010			2156249	31718	3142105		68.6
12	2012	12	1037900	1315528		532679	399438	224208	939335	376193	(159202)	33167	3357399	(12.1)	65.4
12	2011	13	1176548	1632837	535567	154398	374497	309833	541605	371909	(74786)	103325	3882802	(15.8)	65.7
12	2010	14	1658135	2538788	1177235	175999	386478	328881	519357	478964	(106962)	128892	4658437	(18.5)	80.0
12	2009	15	1670677	2022737	1359382	161393	288377	396063	477524	456128	(87818)	211252	4713722	9.0	82.2
12	2008	16	1598130	1753231	1406837	97165	153558	156705	252418	255695	(100684)	102140	4742071	3.5	72.0
12	2007	17	1396998	2074814	1701703	59656	195212	169275	251878	240988	(68723)	138694	4347726	2.5	81.0
12	2006	18	1429990	1752332	1216246	27099	168345	102749	168132	128634	1426	122158	4270665	(13.6)	68.9
12	2005	19	1449278	1649310	1169071	13391	64363	36175	84981	82404	(53455)	31626	4253399	(22.2)	64.2
12	2004	20	1240934	1326774	1079173	8432	85866	52712	95518	78869	(27377)	55841	3881160	(7.6)	63.6
Prior accident years		21				10678	116401	79545	115108	93528	(2012)	72553			
Reconciliation		22													
Total (11 to 22)		29				2168321	3093345	2224157	3445855	2563313	1476655	1031368			

Company
registration
numberGL/
UK/
CM

day month year

Units

Category
number**R23****1179980****GL****31****12****2013****£000****001**

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative business**

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)	day month year			Units	Category number
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)			31	12	2013		
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13		
12	2013	11				927428	860811	368010			2156249	31718	3142105		68.6		
12	2012	12	1037900	1315528		532679	399438	224208	939335	376193	(159202)	33167	3357400	(12.1)	65.4		
12	2011	13	1176548	1632837	535567	154398	374497	309833	541605	371909	(74786)	103325	3873202	(15.8)	65.9		
12	2010	14	1658135	2538788	1177235	175999	386478	328881	519357	478964	(106962)	128892	4658437	(18.5)	80.0		
12	2009	15	1670677	2022737	1359382	161393	288377	396063	477524	456128	(87818)	211252	4713722	9.0	82.2		
12	2008	16	1598130	1753231	1406837	97165	153558	156705	252418	255695	(100684)	102140	4742071	3.5	72.0		
12	2007	17	1396998	2074814	1701703	59656	195212	169275	251878	240988	(68723)	138694	4347726	2.5	81.0		
12	2006	18	1429990	1752332	1216246	27099	168345	102749	168132	128634	1426	122158	4270665	(13.6)	68.9		
12	2005	19	1449278	1649310	1169062	13391	64363	36175	84981	82404	(53455)	31626	4253399	(22.2)	64.2		
12	2004	20	1240934	1326774	1079151	8432	85866	52712	95518	78869	(27377)	55841	3881160	(7.6)	63.6		
Prior accident years		21				10678	106416	79545	105198	93528	(2087)	72553					
Reconciliation		22															
Total (11 to 22)		29				2168321	3083361	2224157	3435945	2563313	1476580	1031368					

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total treaty reinsurance accepted business

										Company registration number	GL/UK/CM	day month year			Units	Category number	
										R23	1179980	GL	31	12	2013	£000	003
Month	Year	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 %		
							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	2013	11															
12	2012	12												(1)			
12	2011	13												9600			
12	2010	14															
12	2009	15															
12	2008	16															
12	2007	17			(0)												
12	2006	18			0												
12	2005	19			9												
12	2004	20			22												
Prior accident years		21					9985		9910		75						
Reconciliation		22															
Total (11 to 22)		29					9985		9910		75						

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative accident and health

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)	day month year			Units	Category number
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)			31	12	2013		
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13		
12	2013	11				47832	16985	8190			73007		87041				
12	2012	12	45664	21458		14950	661	1517	14093	7365	(4330)		88558	(20.2)			70.9
12	2011	13	47656	15501	12600	640	870	294	1619	594	(409)		87104	(7.1)			71.2
12	2010	14	45855	23334	15391	174	412	357	610	402	(69)		90053	(30.0)			69.1
12	2009	15	40089	18852	13968	63	175	34	191	52	28		88723	(24.5)			61.2
12	2008	16	36714	26223	17370	43	64	362	94	22	352		86680	(32.0)			62.9
12	2007	17	35280	29827	21586	9	117	115	125	(5)	120		87241	(26.8)			65.5
12	2006	18	29551	24841	16450	54	375	(18)	444	7	(40)		77594	(32.1)			59.8
12	2005	19	19328	19279	17087	2	33	19	35	4	15		72245	(11.1)			50.5
12	2004	20	23748	13624	21171	0	21	5	21	(2)	6		56711	55.6			79.3
Prior accident years		21				6	151	32	154	(22)	58						
Reconciliation		22															
Total (11 to 22)		29				63772	19865	10907	17385	8418	68740						

Company registration number **R23**
 1179980
 GL/UK/CM **GL**
 day month year **31 12 2013**
 Units **£000**
 Category number **110**

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative personal lines motor business**

										Company registration number	GL/UK/CM	day month year			Units	Category number	
										R23	1179980	GL	31	12	2013	£000	120
Accident year ended	Month	Year	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 %		
							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	2013	11				482735	496853	184157			1163745	31548	1387197		83.9		
12	2012	12	532312	790142		245686	265281	176351	582980	207163	(102824)	31712	1550440	(13.0)	78.7		
12	2011	13	636133	1134175	289333	97505	271677	282474	384973	323842	(57158)	102709	1891677	(17.0)	83.4		
12	2010	14	1008548	1820490	632487	129947	317896	308305	419316	446439	(109606)	126322	2445290	(23.7)	98.0		
12	2009	15	1034613	1366521	921523	139658	243312	378840	419547	434664	(92402)	210661	2526676	23.2	107.6		
12	2008	16	1008405	1119630	952400	80815	140567	148520	224454	243280	(97832)	101683	2585340	18.1	90.2		
12	2007	17	835908	1262622	1094280	51811	180393	162094	230836	231209	(67747)	138034	2394994	17.9	97.1		
12	2006	18	946530	1141440	830043	28897	162937	98935	159225	124109	7435	121699	2375594	(1.8)	87.0		
12	2005	19	919675	1137592	814005	14843	61866	33382	79708	79485	(49102)	30829	2403658	(18.8)	76.7		
12	2004	20	804786	847424	760724	10606	82706	48388	90629	75793	(24720)	55333	2224987	6.5	76.7		
Prior accident years		21				10186	107911	58815	105672	71696	(455)	71844					
Reconciliation		22															
Total (11 to 22)		29				1292690	2331399	1880261	2697338	2237679	569332	1022373					

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Primary (direct) and facultative household and domestic all risks

Accident year ended		11	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	2013	11				212534	161209	85599			459342		864468		53.1
12	2012	12	272181	243215		166420	30141	6842	172718	70498	(39812)		896133	(16.4)	53.1
12	2011	13	281470	200529	132612	18621	16003	5944	33944	7754	(1130)		991134	(13.6)	45.9
12	2010	14	355088	345845	362312	9073	15082	1877	22818	5946	(2732)		1107542	12.3	67.1
12	2009	15	351347	282104	213662	3945	6752	225	11414	5086	(5577)		1064636	(20.4)	54.1
12	2008	16	322585	260707	191569	1468	2528	409	4143	1056	(794)		1033848	(24.8)	50.2
12	2007	17	347820	435089	335624	1374	3520	958	4032	1639	181		899297	(21.5)	76.6
12	2006	18	260869	264744	184826	553	2411	165	2583	1528	(982)		886373	(29.0)	50.6
12	2005	19	318275	240098	182225	572	625	134	1167	1025	(861)		867822	(23.5)	57.8
12	2004	20	265409	231369	160189	285	283	9	567	538	(528)		849494	(30.5)	50.2
Prior accident years		21				909	(756)	2195	(537)	2711	173				
Reconciliation		22													
Total (11 to 22)		29				415754	237798	104357	252850	97780	407280				

Company
registration
numberGL/
UK/
CM

day month year

Units

Category
number

R23

1179980

GL

31

12

2013

£000

160

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

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

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)	day month year			Units	Category number
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)			31	12	2013		
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13		
12	2013	11				103912	14528	30949			149388		382120		39.1		
12	2012	12	95383	51624		30524	3671	11740	17615	34009	(5689)		419186	(11.0)	33.7		
12	2011	13	133289	73609	37200	8110	3670	7261	5745	12744	553		510373	(23.6)	37.1		
12	2010	14	162010	120509	50333	14719	3764	5652	5645	8851	9640		640129	(38.2)	36.9		
12	2009	15	164979	154093	91488	(755)	2644	4157	4780	5382	(4116)		652616	(36.7)	40.2		
12	2008	16	141386	123886	95298	5267	2124	825	3500	1759	2957		630730	(16.4)	38.8		
12	2007	17	131349	95644	86827	(3341)	1649	399	2481	(110)	(3664)		603567	(10.6)	35.9		
12	2006	18	130918	125231	85481	(4354)	1144	225	1512	(22)	(4474)		583701	(34.1)	36.6		
12	2005	19	130500	69580	67940	(2295)	631	245	1880	38	(3338)		575244	(4.4)	34.2		
12	2004	20	99623	64381	60620	(3118)	458	239	884	(322)	(2983)		466893	(9.6)	33.8		
Prior accident years		21				(1346)	249	380	445	(239)	(923)						
Reconciliation		22															
Total (11 to 22)		29				147325	34532	62071	44486	62090	137353						

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial motor business**

										Company registration number	GL/UK/CM	day month year			Units	Category number	
										R23	1179980	GL	31	12	2013	£000	220
Accident year ended	Month	Year	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 %		
							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	2013	11				34118	48955	23118			106190	170	106906		99.3		
12	2012	12	25257	54368		22008	28583	15044	37079	17289	11267	1455	93975	20.7	96.7		
12	2011	13	30773	70134	18452	9386	22431	5683	26498	15141	(4139)	617	98014	(20.2)	88.5		
12	2010	14	38481	72288	32048	9003	16704	6406	20106	8926	3081	2570	102165	(11.2)	100.5		
12	2009	15	39353	67158	50181	6485	13374	7244	14366	8943	3793	591	112497	15.1	103.7		
12	2008	16	40471	66341	52384	4319	3041	1536	5716	5651	(2471)	457	117592	(7.6)	86.5		
12	2007	17	21878	66627	55497	6013	3663	3000	5343	4979	2353	661	99002	2.3	91.0		
12	2006	18	23585	50481	30381	662	264	536	701	191	571	459	87716	(36.9)	63.2		
12	2005	19	18817	45136	25015	348	499	179	1067	151	(192)	797	79246	(42.3)	56.6		
12	2004	20	15995	42942	21527	(14)	1212	465	1675	368	(380)	508	72620	(46.0)	54.0		
Prior accident years		21				94	(4260)	4647	(3262)	4557	(814)	709					
Reconciliation		22															
Total (11 to 22)		29				92421	134464	67859	109288	66196	119260	8994					

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial lines property business**

			Company registration number		GL/UK/CM	day month year			Units	Category number					
			R23		1179980	GL	31	12	2013	£000	260				
Accident year ended	Month	Year	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 %
							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	2013	11				40580	75103	4804			120487		227236		53.0
12	2012	12	63814	78207		40325	13729	2004	67845	10363	(22149)		218271	(28.3)	54.9
12	2011	13	43424	62915	35267	6191	5038	(2585)	21524	(3778)	(9103)		203590	(30.2)	42.9
12	2010	14	44751	77643	61567	3184	3401	399	8999	(934)	(1081)		187026	(11.7)	60.6
12	2009	15	37017	71263	40872	8600	9116	1484	5549	191	13459		183889	(15.7)	52.8
12	2008	16	44751	74901	49225	327	230	275	1462	(2)	(627)		196068	(33.2)	48.4
12	2007	17	40938	91439	56615	(115)	363	9	857	163	(763)		178925	(37.8)	54.7
12	2006	18	36926	59549	33521	68	57	(3)	761	(47)	(592)		178623	(43.5)	39.5
12	2005	19	40574	56245	32590	(188)	(11)	(7)	103	(21)	(288)		174504	(42.4)	41.8
12	2004	20	29201	47796	23653	(33)	76	245	187	276	(175)		161863	(49.9)	32.8
Prior accident years		21				(23)	142	575	317	562	(184)				
Reconciliation		22													
Total (11 to 22)		29				98916	107244	7200	107604	6773	98984				

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial lines liability business**

										Company registration number	GL/UK/CM	day month year			Units	Category number	
										R23	1179980	GL	31	12	2013	£000	270
Accident year ended	Month	Year	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 %		
							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	2013	11				5719	47177	31192			84089		87136		96.5		
12	2012	12	3290	76512		12765	57373	10710	47007	29506	4335		90837	5.7	92.6		
12	2011	13	3803	75975	10104	13946	54807	10762	67302	15614	(3400)		91310	18.0	102.3		
12	2010	14	3402	78679	23097	9898	29219	5885	41864	9334	(6196)		86233	(13.4)	82.9		
12	2009	15	3279	62745	27688	3398	13005	4080	21677	1810	(3005)		84686	(23.2)	60.8		
12	2008	16	3818	81542	48591	4927	5004	4778	13049	3929	(2269)		91812	(22.4)	73.1		
12	2007	17	(16175)	93567	51274	3905	5507	2701	8205	3112	796		84698	(32.3)	55.7		
12	2006	18	1611	86046	35544	1218	1156	2910	2906	2868	(490)		81065	(52.6)	52.4		
12	2005	19	2108	81379	30200	109	721	2223	1020	1722	311		80680	(59.1)	43.8		
12	2004	20	2173	79238	31269	705	1110	3360	1555	2218	1403		48593	(54.0)	79.5		
Prior accident years		21				852	2980	12901	2410	14264	58						
Reconciliation		22															
Total (11 to 22)		29				57442	218059	91503	206995	84377	75632						

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total proportional treaty reinsurance business accepted

										Company registration number	GL/UK/CM	day month year			Units	Category number	
										R23	1179980	GL	31	12	2013	£000	600
Accident year ended	Month	Year	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 %		
							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	2013	11															
12	2012	12															
12	2011	13											9600				
12	2010	14															
12	2009	15															
12	2008	16															
12	2007	17															
12	2006	18															
12	2005	19															
12	2004	20															
Prior accident years		21					9985		9910		75						
Reconciliation		22															
Total (11 to 22)		29					9985		9910		75						

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Balance of all treaty reinsurance accepted 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	2013		
							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	2013	11															
12	2012	12											(1)				
12	2011	13															
12	2010	14															
12	2009	15															
12	2008	16															
12	2007	17			(0)												
12	2006	18			0												
12	2005	19			9												
12	2004	20			22												
Prior accident years		21															
Reconciliation		22															
Total (11 to 22)		29															

Company registration number **R23** 1179980 GL/UK/CM **GL** day month year **31 12 2013** Units **£000** Category number **709**

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total business

Company registration number: **1179980**
 GL/UK/CM: **GL**
 day month year: **31 12 2013**
 Units: **£000**
 Category number: **001**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns		
		29	29	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	99	99	
Premiums written	Gross amount	11																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross amount	21			870																				870	
	Reinsurers' share	22																								
	Net (21-22)	29			870																				870	
Claims management costs		39																								
Net operating expenses	Commissions	41																								
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																								
Technical provisions	Brought forward	Undiscounted	51	3401	1365																				4766	
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53		3900																					3900
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)		59	(3401)	2535																					(866)
Balance on each underwriting year (19-29-39-49-59)		69	3401	(3405)																					(4)	

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative business

Company registration number: 1179980
 GL/UK/CM: GL
 day month year: 31 12 2013
 Units: £000
 Category number: 002

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns		
		29	29	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	99	99	
Premiums written	Gross amount	11																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross amount	21			870																				870	
	Reinsurers' share	22																								
	Net (21-22)	29			870																				870	
Claims management costs		39																								
Net operating expenses	Commissions	41																								
	Other acquisition expenses	42																								
	Administrative expenses	43																								
	Reinsurers' commissions and profit participations	44																								
	Payable net (41+42+43-44)	49																								
Technical provisions	Brought forward	Undiscounted	51	3401	1365																				4766	
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53		3900																					3900
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)		59	(3401)	2535																					(866)
Balance on each underwriting year (19-29-39-49-59)		69	3401	(3405)																					(4)	

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Balance of all primary (direct) and facultative business

Company registration number: 1179980
 GL/UK/CM: GL
 day month year: 31 12 2013
 Units: £000
 Category number: 409

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns			
		29	29	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13	99	99		
Premiums written	Gross amount	11																									
	Reinsurers' share	12																									
	Net (11-12)	19																									
Claims paid	Gross amount	21			870																				870		
	Reinsurers' share	22																									
	Net (21-22)	29			870																				870		
Claims management costs		39																									
Net operating expenses	Commissions	41																									
	Other acquisition expenses	42																									
	Administrative expenses	43																									
	Reinsurers' commissions and profit participations	44																									
	Payable net (41+42+43-44)	49																									
Technical provisions	Brought forward	Undiscounted	51	3401	1365																					4766	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53		3900																						3900
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)	59	(3401)	2535																							(866)
Balance on each underwriting year (19-29-39-49-59)		69	3401	(3405)																						(4)	

General insurance business (underwriting year accounting) : Analysis of technical provisions

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total business

Company registration number GL/UK/CM day month year Units Category number

Underwriting year ended		Prior underwriting years	MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns	
			29	29	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13
Reported claims outstanding	Gross amount	11		3900																			3900	
	Reinsurers' share	12																						
Claims incurred but not reported	Gross amount	13																						
	Reinsurers' share	14																						
Claims management costs		15																						
Adjustment for discounting	Gross amount	16																						
	Reinsurers' share	17																						
	Claims management costs	18																						
Allocation to/(from) another risk category of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21		3900																			3900	
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29		3900																			3900	

General insurance business (underwriting year accounting) : Analysis of technical provisions

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative business

Company registration number GL/UK/CM day month year Units Category number

R25 1179980 GL 31 12 2013 £000 002

Underwriting year ended		Prior underwriting years	MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns	
			29	29	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13
Reported claims outstanding	Gross amount	11		3900																				3900
	Reinsurers' share	12																						
Claims incurred but not reported	Gross amount	13																						
	Reinsurers' share	14																						
Claims management costs		15																						
Adjustment for discounting	Gross amount	16																						
	Reinsurers' share	17																						
	Claims management costs	18																						
Allocation to/(from) another risk category of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21		3900																				3900
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29		3900																				3900

General insurance business (underwriting year accounting) : Analysis of technical provisions

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Balance of all primary (direct) and facultative business

Company registration number: **1179980**
 GL/UK/CM: **GL**
 day month year: **31 12 2013**
 Units: **£000**
 Category number: **409**

Underwriting year ended		Prior underwriting years	MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns	
			29	29	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	13
Reported claims outstanding	Gross amount	11		3900																				3900
	Reinsurers' share	12																						
Claims incurred but not reported	Gross amount	13																						
	Reinsurers' share	14																						
Claims management costs		15																						
Adjustment for discounting	Gross amount	16																						
	Reinsurers' share	17																						
	Claims management costs	18																						
Allocation to/(from) another risk category of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21		3900																				3900
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29		3900																				3900

General insurance business : Expected income and yield from admissible assets covering discounted provisions

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

Company registration number
GL/UK/CM
day month year Units

											R30	1179980	GL	31	12	2013	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13 1	Admissible assets hypothecated to cover the provision for outstanding claims being discounted 2	Expected income from assets included in column 2 3	Yield % 4	Technical provisions 5	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year 8	Rates of interest at which the provision is being discounted						
								Before deduction for discounting 6	Deduction for discounting 7		Highest 9	Lowest 10	Average rate 11				
		11	8934605	8934605	278236	3.1	5811770	1654200	1031368	22688	4.0	4.0	4.0				
		12															
		13															
		14															
		15															
		16															
		17															
		18															
		19															
		20															
Other currencies		21	(48)	(48)													
Total		29	8934557	8934557			5811770	1654200	1031368	22688							

General insurance business : Expected income and yield from admissible assets covering discounted provisions

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/UK/CM	day month year			Units	
		R30	1179980	GL	31	12	2013	£000
Type of asset		1	2	3			4	
		Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2			Yield %	
Land and buildings		31	218884	218884	12697			5.8
Fixed interest securities	Approved securities	32	2050070	2050070	37022			1.8
	Other	33	3711093	3711093	103316			2.8
Variable interest and variable yield securities (excluding items shown at line 36)	Approved securities	34	62741	62741	740			1.2
	Other	35	402553	402553	7989			2.0
Equity shares and holdings in collective investment schemes		36	438216	438216	1797			0.4
Loans secured by mortgages		37						
All other assets	Producing income	38	1627378	1627378	114675			7.0
	Not producing income	39	423623	423623				
Total		49	8934557	8934557	278236			3.1

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Primary (direct) and facultative household and domestic all risks

Company registration number **1179980** GL/UK/CM **GL** day month year **31 12 2013** Monetary units **000** Category number **160** 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	Incurring but not reported				Reported	Incurring but not reported
		1	2	3	4	5	6	7	8	9	10	11	
12	2013	11	143834	80319		212534	161209	85326		459069	914951	50.2	
12	2012	12	319229	7258	272181	166420	30141	6853	172734	78302	(47622)	951010	50.0
12	2011	13	364404	2564	414082	18621	16003	6009	33944	9506	(2817)	1052548	43.2
12	2010	14	376998	1240	717557	9073	15082	1842	22820	7666	(4489)	1168448	63.6
12	2009	15	344130	549	565076	3945	6752	213	11420	6297	(6806)	1128621	51.0
12	2008	16	349239	277	515948	1468	2528	406	4146	1495	(1239)	1102623	47.2
12	2007	17	414514	177	822096	1420	3520	965	4030	1934	(59)	1087416	76.1
12	2006	18	409487	104	537137	553	2794	289	2586	1916	(866)	1120279	48.3
12	2005	19	629248	61	598173	572	625	142	1168	1256	(1086)	1098201	54.6
12	2004	20	569641	30	530581	285	283	17	567	659	(642)	1110385	47.8
Prior accident years		21		37		715	(660)	2213	(101)	3208	(840)		
Total (11 to 21)		29		92616		415607	238277	104275	253315	112240	392603		
Line 29 expressed in sterling		30				415607	238277	104275	253315	112240	392603		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Assistance

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code
R31	1179980	31 12 2013	000	181	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	2013	11	725951	9614		58146	712	(337)			58521	159502	36.7
12	2012	12	504101	1891	50023	2714	45		1320	283	1156	161437	32.7
12	2011	13	812839	797	65477	8	58	(110)	100	260	(402)	173036	37.8
12	2010	14	840171	10001	71240	24	155	(55)	156	38	(70)	179863	39.7
12	2009	15	797022	15720	58967	0	328	242	319	447	(197)	249457	23.9
12	2008	16	773757	22955	49341	0	567	43	568	37	5	163050	30.6
12	2007	17	922060	20288	56947	0	665	51	659	46	12	177046	32.6
12	2006	18	1007603	19312	59391	0	616	49	612	44	8	161598	37.2
12	2005	19	942645	15110	59296	0	403	31	402	27	4	157004	38.0
12	2004	20	871754	84	56410	(0)	256	20	257	17	2	163009	34.8
Prior accident years		21		93318		(0)	6		141	8	(143)		
Total (11 to 21)		29		209090		60892	3812	(67)	4534	1207	58896		
Line 29 expressed in sterling		30				60892	3812	(67)	4534	1207	58896		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Creditor

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code
R31	1179980	31 12 2013	000	182	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	2013	11	3304	2509		7387	3448	11595			22430	36680	61.2
12	2012	12	8649	208	9038	7463	136	4087	5571	13256	(7141)	63560	32.6
12	2011	13	13003	213	33503	1174	130	2554	482	3478	(102)	85745	43.6
12	2010	14	19252	157	24472	934	115	2285	238	2793	303	105348	26.4
12	2009	15	32499	197	64468	1217	192	1079	405	2157	(74)	133781	50.0
12	2008	16	31719	55	58944	713	61	170	353	619	(27)	141686	42.3
12	2007	17	29586	15	55243	90	26	(22)	46	25	24	159658	34.7
12	2006	18	32138	8	55553	27	44	(15)	41	(12)	27	166658	33.4
12	2005	19	34026	7	58064	4	18	54	25	(12)	64	182997	31.8
12	2004	20	35281	3	57033	2	89	111	110	(101)	193	173092	33.1
Prior accident years		21		4		5	108	122	138	(110)	206		
Total (11 to 21)		29		3376		19016	4368	22021	7409	22093	15904		
Line 29 expressed in sterling		30				19016	4368	22021	7409	22093	15904		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Legal expenses

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code	
R31	1179980	GL	31 12 2013	000	184	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	2013	11	452	19378		620	3164	12391			16175	108140	15.0
12	2012	12	1680	21812	668	3730	3379	7554	3556	12096	(990)	118916	12.9
12	2011	13	3220	28859	6679	3718	3208	4876	4698	8588	(1484)	142198	13.0
12	2010	14	4332	34557	16009	3588	3249	3465	4686	5155	461	172885	15.2
12	2009	15	4927	31674	24858	2142	2082	2905	3923	2835	372	169755	18.8
12	2008	16	4632	31530	19807	1690	1475	609	2548	844	384	168023	14.0
12	2007	17	4642	32181	15615	779	881	367	1680	96	251	170296	10.4
12	2006	18	4257	31577	10361	366	447	193	835	181	(11)	111258	10.2
12	2005	19	3272	24740	5674	126	210	160	1451	110	(1065)	96576	6.4
12	2004	20	1420	19851	3235	41	75	148	223	(75)	117	89737	3.9
Prior accident years		21		49437		63	130	258	161	(86)	375		
Total (11 to 21)		29		325596		16863	18301	32925	23761	29744	14584		
Line 29 expressed in sterling		30				16863	18301	32925	23761	29744	14584		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Pet insurance

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code	
R31	1179980	GL	31 12 2013	000	186	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	Incurrred but not reported	Reported	Incurrred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2013	11	37543	22130		37809	7250	7298			52357	77889	67.2
12	2012	12	59301	2419	35667	16671	111	99	7373	7606	1902	75277	69.8
12	2011	13	104777	1132	64837	3210	273	(59)	401	151	2873	109461	62.4
12	2010	14	176026	836	109073	10173	245	(44)	527	572	9276	180901	66.0
12	2009	15	187157	686	79833	(4113)	41	(69)	104	(228)	(4017)	166366	45.5
12	2008	16	169356	452	59628	2863	20	3	20	190	2676	149068	41.9
12	2007	17	154689	331	43362	(4210)	75	3	85	(254)	(3964)	120825	32.5
12	2006	18	183687	221	41492	(4746)	38	(1)	21	(224)	(4506)	102729	35.8
12	2005	19	133650	124	30612	(2425)	0	(0)	0	(85)	(2341)	83703	33.7
12	2004	20	117959	93	23419	(3161)	38	(40)	8	(144)	(3027)	66277	30.6
Prior accident years		21		48		(1413)	4	0	0	(41)	(1367)		
Total (11 to 21)		29		28472		50659	8096	7190	8540	7543	49862		
Line 29 expressed in sterling		30				50659	8096	7190	8540	7543	49862		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Commercial property

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code
R31	1179980	31 12 2013	000	261	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	2013	11	11787	8511		42332	70421	3530			116282	232474	50.0
12	2012	12	22003	1177	54164	39374	15276	(626)	56469	10443	(12888)	222706	48.6
12	2011	13	20318	310	67561	6729	3841	(2905)	14405	(2917)	(3824)	206572	36.4
12	2010	14	19988	130	95743	(2217)	2368	(831)	6108	(290)	(6498)	171913	55.3
12	2009	15	17074	46	61950	(2688)	2229	(162)	2936	207	(3763)	191448	32.0
12	2008	16	17362	22	79582	209	188	(740)	384	88	(815)	216188	36.7
12	2007	17	21912	14	114235	235	361	(767)	374	152	(696)	210720	54.1
12	2006	18	17823	6	76394	543	567	(620)	481	(48)	55	218209	35.2
12	2005	19	17197	4	79809	(145)	7	(230)	(3)	(27)	(338)	211692	37.5
12	2004	20	15704	53	60714	56	75	(126)	26	150	(171)	190941	31.8
Prior accident years		21		55		40	158	(2156)	101	418	(2476)		
Total (11 to 21)		29		10328		84467	95492	(5633)	81283	8176	84868		
Line 29 expressed in sterling		30				84467	95492	(5633)	81283	8176	84868		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Public and products liability

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code
R31	1179980	31 12 2013	000	273	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	2013	11	789	2749		5719	47177	31582			84479	88647	95.3
12	2012	12	3036	2243	3290	12567	57373	11083	47041	29797	4184	91658	92.0
12	2011	13	4741	1286	13698	13946	54807	10949	67298	15392	(2988)	91045	102.6
12	2010	14	5158	604	28558	9898	29219	5984	41861	9199	(5958)	80244	91.8
12	2009	15	5115	206	32683	3398	13005	4128	21673	1755	(2898)	80513	66.1
12	2008	16	5854	133	55111	5007	5004	4805	13044	3846	(2073)	92546	75.6
12	2007	17	6424	116	56952	3895	5507	2725	8201	3217	709	104803	65.9
12	2006	18	6174	71	66476	1198	1156	2922	2906	3455	(1086)	106525	67.4
12	2005	19	5614	91	50849	600	875	2239	1226	1775	712	104457	52.2
12	2004	20	5707	86	49126	705	1110	3372	1550	2210	1427	100710	53.9
Prior accident years		21		520		653	3015	12946	2508	14746	(641)		
Total (11 to 21)		29		8105		57585	218248	92735	207309	85392	75867		
Line 29 expressed in sterling		30				57585	218248	92735	207309	85392	75867		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Public and products liability

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2013** Monetary units **000** Category number **273** 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	2003	6431	93	52592	179	428	4407	475	2567	1972	87457	65.9
12	2002	5784	89	38328	214	812	794	745	556	519	52364	76.7
12	2001	4307	76	27691	146	368	348	372	508	(19)	26487	107.8
12	2000	3276	52	18398	32	269	267	183	477	(92)	18005	105.3
12	1999	2856	31	12412	15	156	242	136	480	(203)	14874	86.2
12	1998	2052	17	8910	30	60	245	83	502	(250)	12611	73.3
12	1997	1691	20	5422	5	103	256	18	505	(159)	12356	46.8
12	1996	1557	14	5233	1	60	278	37	523	(221)	2940	189.5
12	1995	1628	10	6536	10	14	266	25	499	(233)	3182	214.5
12	1994	1755	17	7604	13	308	291	321	481	(189)	3287	250.0
12	1993	1193	15	5217	3	33	266	51	498	(247)		
12	1992	1006	3	4823	(0)	1	246	1	475	(229)		
12	1991	855	1	5833	3	13	199	20	406	(212)		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Public and products liability

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code
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R31	1179980	GL	31	12	2013	000	273	GBP	AA
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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	Incurring but not reported	Reported	Incurring but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1990	874	1	5526	(0)	(0)	198	44	409	(255)		
12	Prior	6	81		3	391	4643		5860	(823)		

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **R32** GL/UK/CM **1179980** day month year **GL 31 12 2013** Monetary units **000** Category number **121** Currency code **GBP** Reporting territory code **AA**

Private motor - comprehensive

Accident year ended		Category 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) 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	2013	11	290208	171278		477633	487452	331242			1296327	1409124	92.0	3771	12.2
12	2012	12	407574	47907	518954	238632	268977	280896	566827	375367	(153688)	1536865	85.1	3716	12.3
12	2011	13	580528	14770	887470	93182	258762	354288	370339	448680	(112788)	1824431	87.4	4428	13.4
12	2010	14	924618	7902	1542396	121333	291085	344124	395429	556720	(195606)	2320065	99.1	6445	14.5
12	2009	15	1011530	3148	1782279	128724	205227	417640	361005	578740	(188154)	2335130	108.5	6804	14.9
12	2008	16	1028765	1207	1762230	75546	165300	274485	235397	390289	(110355)	2361286	96.5	6738	15.3
12	2007	17	1178093	664	1994197	46670	208205	183943	242556	297539	(101277)	2457618	99.0	7161	16.5
12	2006	18	1223510	347	1916995	22684	195915	107645	193198	145345	(12299)	2548145	88.0	7364	16.6
12	2005	19	1363951	362	1836998	13659	98646	67591	87999	114288	(22392)	2550269	79.1	7279	18.7
12	2004	20	1227528	494	1764640	10909	145581	115700	167551	175817	(71179)	2510259	81.1	6898	17.8
Prior accident years		21		1126		10520	280743	138338	230608	134567	64427				
Total (11 to 21)		29		249205		1239494	2605892	2615891	2850907	3217353	393016				
Line 29 expressed in sterling		30				1239494	2605892	2615891	2850907	3217353	393016				

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **R32** GL/UK/CM **1179980** day month year **GL 31 12 2013** Monetary units **000** Category number **122** Currency code **GBP** Reporting territory code **AA**

Private motor - non-comprehensive

Accident year ended		Category 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) 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	2013	11	1104	1919		5101	8032	3748			16881	32435	52.0	78	3.9
12	2012	12	4651	1167	13358	7054	8867	6386	18669	12288	(8651)	62201	57.3	411	1.4
12	2011	13	9555	512	35741	4156	19152	15128	20863	13733	3840	95500	77.7	523	1.9
12	2010	14	22963	424	99446	8664	45069	30301	25575	16834	41624	181766	100.9	391	6.0
12	2009	15	34538	268	167242	12806	34685	29410	55644	36627	(15370)	212852	114.7	473	7.4
12	2008	16	40087	165	193959	8542	14244	14713	19896	13096	4506	250529	92.4	513	7.8
12	2007	17	54482	109	244566	5986	35174	28339	36980	24341	8178	328282	95.7	634	8.6
12	2006	18	62313	55	274398	3314	32404	21115	21347	14051	21435	345810	95.8	744	8.4
12	2005	19	78847	31	257763	1969	1737	1138	29412	19360	(43929)	391090	67.1	805	9.8
12	2004	20	79763	57	275439	1732	36343	21727	19101	12573	28129	374786	89.4	773	10.3
Prior accident years		21		159		1755	56990	29630	81352	60216	(53193)				
Total (11 to 21)		29		4866		61081	292697	201634	328840	223120	3451				
Line 29 expressed in sterling		30				61081	292697	201634	328840	223120	3451				

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **R32** GL/UK/CM **GL** day month year **31 12 2013** Monetary units **000** Category number **221** Currency code **GBP** Reporting territory code **AA**

Fleets

Accident year ended		Category 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) 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	2013	11	7439	2795		14530	21363	6168			42061	49821	84.4	13	79.7
12	2012	12	10818	746	14384	8071	13926	5633	20153	3241	4236	49407	85.0	13	86.6
12	2011	13	12630	290	22940	2952	9038	2092	13449	6458	(5826)	46378	79.8	13	96.0
12	2010	14	17542	197	37206	2251	4445	37	6005	2502	(1775)	56808	77.3	20	89.5
12	2009	15	19669	88	49768	1587	3179	404	5065	2238	(2133)	63729	86.2	24	81.1
12	2008	16	20752	23	46248	1051	1236	263	2751	2805	(3007)	62586	78.0	20	103.9
12	2007	17	22801	15	49892	225	652	233	1078	523	(491)	63742	80.0	62	36.6
12	2006	18	19081	4	38840	41	104	4	144	31	(26)	57802	67.5	54	35.4
12	2005	19	15415	3	33206	331	4203	332	4389	151	327	51524	73.9	44	34.7
12	2004	20	12256	1	24024	3	4	68	61	25	(11)	45203	53.3	37	33.5
Prior accident years		21		70		0	629	(18)	646	17	(52)				
Total (11 to 21)		29		4232		31041	58778	15217	53742	17992	33302				
Line 29 expressed in sterling		30				31041	58778	15217	53742	17992	33302				

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

Name of insurer **U K Insurance Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **GL/UK/CM** day month year **31 12 2013** Monetary units **000** Category number **222** Currency code **GBP** Reporting territory code **AA**

Commercial vehicles (non-fleet)

Accident year ended		Category 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) 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	2013	11	7434	2964		19624	28290	20923			68837	60730	113.3	31	34.0
12	2012	12	8194	852	10873	13941	14932	14631	16814	21732	4958	18417	295.3	35	25.8
12	2011	13	10041	411	26285	6435	13372	4257	12986	12654	(1576)	53249	94.6	73	14.4
12	2010	14	13369	211	33741	6753	12249	6781	14100	7044	4638	46514	128.0	79	17.1
12	2009	15	14744	77	40032	4898	10184	7152	9302	7216	5716	50283	123.8	90	16.6
12	2008	16	22455	41	46827	3268	1801	1931	2958	3380	663	56882	94.6	106	21.2
12	2007	17	17130	20	44812	7791	3202	3364	6257	9272	(1172)	55447	106.7	56	30.5
12	2006	18	14148	6	32392	621	161	615	6125	191	(4919)	54193	62.3	48	29.4
12	2005	19	18556	8	25397	129	5224	242	6002	27	(434)	50509	61.4	43	43.5
12	2004	20	8749	34	25027	80	10299	711	4755	681	5653	48360	74.7	38	23.0
Prior accident years		21		35		308	27769	5201	29332	4992	(1046)				
Total (11 to 21)		29		4659		63846	127483	65808	108630	67189	81317				
Line 29 expressed in sterling		30				63846	127483	65808	108630	67189	81317				

Equalisation provisionsName of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

		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)	day month year			Units
							Company registration number	GL/UK/CM	31	12
		1	2	3	4	5	6			7
Calculation of the maximum provision										
Total net premiums written in the previous 4 years	11	1830652	20457							
Net premiums written in the current year	12	1067581	19532							
Maximum provision	13	141524	3999				145522			

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						63210			
Transfers in	22	32027	586				32613			
Total abnormal loss	23		2997							
Provisional transfers out	24		2997				2997			
Excess of provisional transfer out over fund available	25									
Provisional amount carried forward (21+22-24+25)	26						92826			
Excess, if any, of 26 over 13	27									
Equalisation provision carried forward (26-27)	28						92826			
Transfer in/(out) for financial year (28-21)	29						29616			

Equalisation provisions technical account : Accident year accountingName of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day month year			Units
	R38	1179980	GL	31	12	2013	£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)	
Other than credit business	1	2	3	4		5	
Net premiums earned	11	1072142	19440				
Claims incurred net of reinsurance	12	489445	17091				
Trigger claims value	13	777303	14094				
Abnormal loss	19		2997				
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	

Statement in accordance with the ReturnName of Company **U K Insurance Limited**Financial year ended **31st December 2013***0101* Modification to the Return

This return has been prepared in accordance with the Accounts and Statements Rules.

0301 Reconciliation of Net Admissible Assets to Available Capital Resources

	2013
	£000s
Form 13 line 89	9,937,584
Form 15 line 69	<u>(7,921,560)</u>
Net admissible assets	2,016,024
Subordinated Loan Capital	502,740
Capital requirements of regulated related undertakings	10,021
Core tier one capital in related undertakings	<u>7,063</u>
Form 3 Line 79	<u>2,535,848</u>

0314 Amounts deducted from technical provisions for discounting

UK Insurance have Periodical Payment Order (PPO) liabilities which are awards made under the terms of the Courts Act 2003. These awards involve a series of payments at fixed intervals, guaranteed for a fixed number of years or the lifetime of one or more individuals. The PPO liabilities included in the technical provisions are either in respect of annuities which have been awarded or reserves which are being held in anticipation of an obligation to pay out future annuities once an order is made by the Courts. The PPO liabilities have been treated as annuities in the PRA return, and therefore no deductions from tier one capital for amounts deducted from technical provisions for discounting have been entered on row 34 of form 3.

0310 Net Valuation Differences

The following net valuation differences have been included in Form 3 to the Return:

	2013	2012
	£000s	£000s
Line 35 Other negative valuation differences	92,826	63,210

The other negative valuation differences represent a claims equalisation reserve of £92,826,447 which has been included in the Company's statutory accounts as Other Reserves. (2012 £63,210,277).

0313 Reconciliation of Movement in Reserves to Retained Profit for the Year

	2013
	£000s
Form 3 line 12 (Reserves c/f)	1,596,841
Form 3 line 12 (Reserves b/f)	<u>(1,591,300)</u>
Movement on Reserves	5,541
Dividend Paid during the year	163,000
Transfer of business – realised net gain on available-for-sale investments	18,800
Movement on Claims equalisation reserve	<u>(29,616)</u>
Form 16 Line 59- Profit (Loss) Retained for the financial year	<u>157,725</u>

Statement in accordance with the Return

Name of Company **U K Insurance Limited**

Financial year ended **31st December 2013**

1104 Discounting

Provisions for claims outstanding on Form 11 line 51 are shown net of discounting for Periodical Payment Order (PPO) liabilities which are awards made under the Courts Act 2003. These awards involve a series of payments at fixed intervals, guaranteed for a fixed number of years or the lifetime of one or more individuals. The PPO liabilities included in the technical provisions are either in respect of annuities which have been awarded or reserves which are being held in anticipation of an obligation to pay out future annuities once an order is made by the Courts. These liabilities have thus been treated as annuities for the purpose of this return.

1301 Aggregate Value of Unlisted Investments & Holdings in Collective Investment Schemes

As at 31 December 2013 the Company held £48.8m in unlisted investments, and no investments that were not readily realisable. The amounts included in line 43 include investments in a UCITS, approved per the UCITS Directive 2009 (No.2009/65/EC) and a collective investment in a recognised scheme under S264 of Part XVII of FSMA 2000.

1304 Set-Off

Amounts have been set off to the extent permitted by generally accepted accounting principles.

1305 Maximum Counterparty Limits

The Company's investment guideline regarding counterparty exposures is that the maximum exposure to any one approved counterparty is continually reviewed and set as appropriate.

1306 Exposure to Large Counterparties

The Company had no exposure to large counterparties at the year end.

1314 Tangible Leased Assets

There are no tangible leased assets included in Line 80.

1501 Provision for Reasonably Foreseeable Adverse Variations

No provision is required in respect of foreseeable adverse variations.

1502 Other Than Long Term Business Assets/ Liabilities

- a) No charge has been made on the assets of the Company to secure the liabilities of any other person;
- b) There are no guarantees, indemnities or other contractual commitments, effected other than in the ordinary course of insurance business, in respect of related companies;
- c) There are no other contingent liabilities; and
- d) There are no fundamental uncertainties.

Statement in accordance with the Return

Name of Company **U K Insurance Limited**

Financial year ended **31st December 2013**

1507 Other Adjustments to Liabilities

An amount of £92,826,447 has been included in Form 15 line 83 and Form 3 line 35 in respect of claims equalisation reserve.

(2012: £63,210,277).

The claims equalisation reserve is now regarded as part of Capital and Reserves in Form 15 line 84. If the adjustment had not been made in Form 15 Line 83 then the equalisation reserves would have been double-counted as they are also shown in Form 15 Lines 14/15.

1601 Basis of Conversion

Assets and liabilities denominated in foreign currencies are included within the return at exchange rates ruling at the end of the accounting period. Items of income and expenditure denominated in foreign currencies are included within the return at exchange rates ruling at the end of the month in which the income or expenditure arose.

1603 Other Income

	2013	2012
	£000s	£000s
Vehicle replacement referral Income.	15,858	18,180

20Ab Risk Categories

The following risk categories include contract of insurance against risk of death or injury to passengers:

110 – Accident and Health

121 - Private motor comprehensive

122 - Private motor non comprehensive

20Ac Balances reported under Category 400

All the balances reported under Category 400 relate to Special Risks.

20Ae Total facultative business reported under category number 002 (£'000)

Gross Written premium	Outstanding Claims reserves	Incurred but not reported	Unearned premium
3,194,138	3,743,927	3,184,298	1,479,395

20Af Balances reported under Category 113

All the balances reported under Category 113 relate to category 1 Accident and Health under IPRU (INS) Annex 11.2 part II.

Statement in accordance with the Return

Name of Company **U K Insurance Limited**

Financial year ended **31st December 2013**

20Ag* Gross Premiums Written Attributable To Overseas Countries

Risk Category

BC

£000s

1,431

All remaining premiums are attributable to UK business.

20Aj Authorisation Classes

During the year the Company wrote no new policies of insurance in the following classes for which it is authorised to transact business:

Class 6	Ships
Class 12	Liability for ships

To the best of the knowledge of the present directors and management the Company has never written any policies in the above authorisation classes.

2007 Particulars of Material Counterparty Transactions

A fellow subsidiary, DL Insurance Services Limited, provides staff/administration services to the Company. During the course of 2013, an amount of £1,067,727k recharged to the Company by DL Insurance Services Limited. The amount outstanding at the year end was £207,502k.

2102 Provision for Unearned Premium

The provision for unearned premiums accounted on an accident year basis is calculated using the 24ths method. This method is employed as being the most accurate possible given the Company's data and existing systems.

2104 Unearned Premium Category Transfer

On 1 January 2013 the Company reclassified policies relating to commercial vans from category 120 to category 220. Premiums unearned prior to 1 January 2013 of £13,543k were included on line 14 of column 1 as opposed to restating the brought forward balance in column 1 on line 16.

2202 Claims Management Expenses

The costs of administering claims are specifically identified within the Company's costing system and these, together with the appropriate share of support costs, make up the claims handling costs stated in the Return. Claims handling expenses are carried forward based on an estimate of the likely costs to be incurred in settling all outstanding claims.

2204 & *2406* Acquisition Costs

The costs of acquiring business are specifically identified within the Company's costing system and these, together with the appropriate share of support costs, make up the non commission acquisition costs stated in the Return. Such acquisition costs are carried forward as a percentage of unearned premiums, derived as the ratio of non commission acquisition costs incurred to gross premiums written.

The business reported in form 24 ceased writing new businesses in 2003, and no further acquisition costs have been incurred. There is no deferred acquisition cost in relation to this business.

Statement in accordance with the Return

Name of Company **U K Insurance Limited**

Financial year ended **31st December 2013**

2205 Unexpired Risk Reserve

In setting an unexpired risk reserve the Company offsets surpluses in one class of business against deficits in other classes within the same business segment on the grounds that all business classes within each business segment are managed together. In setting the reserve, investment income with assumed return of 3.9% is taken into consideration. A provision of £nil was required at 31 December 2013(2012: £4,338k).

2207 Gross Claims Incurred Category Transfer

On 1 January 2013 the Company reclassified policies relating to commercial vans from category 120 to category 220. Gross claims incurred in respect of incidents occurring prior to 1 January 2013 of £53,636k were included in the current period in column 2 as opposed to restating the brought forward balance in column 1.

2402 Underwriting Year Accounting

The Company's policy is to adopt accident year accounting for all business with the exception of business which it categorises internally as "Special Risks". These Special Risks schemes are in run-off and predominantly represented extended warranty business. The Company considers that underwriting year accounting is more appropriate than accident year accounting as it better reflects the nature of the business written, covering an extended number of years on which early determination of profits is neither appropriate nor possible.

2404 Claims Management Expenses

The cost of administering claims for business accounted for on an underwriting business (Special Risks) is included within commissions payable to the administrators/introducers of this business and is therefore not disclosed separately as claims management costs.

2501 Provision for Unearned Premium

Previously, the provision for unearned premiums accounted on an underwriting year basis was calculated using the 24ths method, modified to reflect the actual duration of policies in force measured in months. This method was considered to be the most appropriate for business which was ceded to the Company in blocks, normally on monthly bordereaux, by the agents selling the policies.

During 2003, the Special Risks business was put into run-off. Future levels of premiums, their earnings profile and claims were linked but subject to particular uncertainty. This business was consequently reserved on an ultimate result basis. Premium and associated acquisition costs are deemed to be fully earned and a single reserve for claims, net of future premium movements but gross of reinsurance has been established.

3001 & *3003* Discounting

An adjustment for discounting has been made in the following categories;

Private motor – Comprehensive (121)
Commercial Motor – (220)

The expected yield used in Form 30 is the annualised interest received on a non-compounding basis, divided by the current FV of the assets.

Statement in accordance with the Return

Name of Company **U K Insurance Limited**

Financial year ended **31st December 2013**

3001 & *3003* Discounting (Continued)

The method used in calculating the deduction for discounting is based on the projection of expected claims cash payments including outstanding claims and IBNR. Undiscounted cash flows are derived from the expected terms of the settlements, the assumed life expectancies, allowance for future inflation and are adjusted for the inflation agreed in the settlements. The effect of discounting is calculated as the difference between undiscounted value of these cash flows and the present value at the time of settlement or valuation date (whichever is later) of these cash flows arising using a discount rate of interest.

The rate of interest used in the discounting calculations is 4.0%.

The expected average interval between the date of settlement for claims being discounted and the end of the financial year is 50 years on settled cases.

The criteria adopted for estimating the period that will elapse before claims are settled are: for each claim this is calculated as the mean of the insurer's and the claimant's expert advice on the claimant's life expectancy.

Supplementary Notes to the ReturnName of Company **U K Insurance Limited**

Global Business

Financial year ended **31 December 2013****Statement in accordance with Rule *9.25* – Additional information on general business: Major Treaty Reinsurers**

Reinsurer details	Connection	Proportional Reinsurance Treaties	Non Proportional Reinsurance Treaties	Debts outstanding included at F13L75	Deposits received included at F15L31	Anticipated recoveries
As required by Rule 9.25:		£000	£000	£000	£000	£000
Ace Tempest Reinsurance Ltd The Ace Tempest Re Building PO Box HM 2702 Hamilton KX Bermuda	None		2,727	388		-
Headrow Reinsurance Ltd Post Office Box 33 Maison Trinity Trinity Square St Peter Port Guernsey GY1 4AT	Wholly owned subsidiary of DLG Proportional Treaty commuted as at 30/09/07.		-	-		-
Partner Reinsurance Co Ltd Bellerivestrasse 36 8034 Zurich Switzerland	None		7,396	1,015		19,918
R+V VERSICHERUNG AG Leipziger Strasse 35 65191 Wiesbaden Germany	None		8,088	889		2,669
Lloyd's of London One Lime Street London EC3M 7HA	None		5,358	602		1,219
Munich Reinsurance Company Koniginstrasse 107 80802 Munchen Germany	None		14,202	2,115		243,280
Swiss Reinsurance Ltd 30 St Mary Axe London EC3A 8EP	None		7,369	1,067		180,143
AXIS Specialty Limited Brandschenkestrasse 90 CH-8002 Zurich Switzerland	None		3,407	370		13,094
Tokio Millennium Re Ltd. Street Address: Tokio Millennium House 3 Waterloo Lane Pembroke HM 08 Bermuda	None		2,508	382		7,504
Berkshire Hathaway 3555 Farnam Street Suite 1440 Omaha NE 68131 USA	None		28,553	2,031		67,429

Supplementary Notes to the Return

Name of Company **U K Insurance Limited**

Global Business

Financial year ended **31 December 2013**

Statement in accordance with Rule *9.26* – Additional information on general business: Major Facultative Reinsurers

There are no major facultative reinsurance agreements which would require disclosure under Rule 9.26.

Statement in accordance with Rule *9.27* – Information on Major General Business Reinsurance Cedants

Reinsurer Details	Connection	Reinsurance Premiums Received	Debtor balance	Deposit with cedents
As required by Rule 9.27:		£000	£000	£000
Churchill Insurance Company Limited Churchill Court Westmoreland Road Bromley Kent BR11DP	Fully Owned Subsidiary			

Statement in accordance with Rule *9.32A* – Additional information on Financial Reinsurance and Financing arrangements: general insurers.

The Company has no financial reinsurance agreements or similar financing arrangements in place.

All major UK reinsurance arrangements are controlled centrally within Direct Line Group and the procurement process is subject to strict governance and sign off procedures that are dependent on the amount of the individual reinsurance purchase. The reinsurance purchase process is also subject to regular internal and external audits.

Supplementary Notes to the ReturnName of Company **U K Insurance Limited**

Global Business

Financial year ended **31 December 2013****Statement in accordance with Rule *9.32* – Additional information on Non-Facultative Reinsurance Arrangements**

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<u>Motor Programme</u>				
<u>Excess of Loss</u>				
1st Layer	Risks attaching in 12 months at 1 January 2013	£2,000,000 xs £3,000,000	Unlimited Free	Full indexation clause applies to bodily injury claims
2nd Layer	Risks attaching in 12 months at 1 January 2013	£5,000,000 xs £5,000,000	Unlimited Free	Full indexation clause applies to bodily injury claims
3rd Layer	Risks attaching in 12 months at 1 January 2013	£15,000,000 xs £10,000,000	Unlimited Free	Full indexation clause applies to bodily injury claims
4th Layer	Risks attaching in 12 months at 1 January 2013	Unlimited xs £25,000,000	Unlimited Free	Full indexation clause applies to bodily injury claims
5th Layer	Risks attaching in 12 months at 1 January 2013	£75,000,000 xs £25,000,000	Unlimited Free	Full indexation clause applies to bodily injury claims
6th layer	Risks attaching in 12 months at 1 January 2013	Unlimited xs £100,000,000	Unlimited Free	Full indexation clause applies to bodily injury claims

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<u>Liability Programme</u>				
<u>Excess of Loss</u>				
1st Layer	Losses occurring during 12 months at 1st January 2013	£5,000,000 xs £5,000,000	2 Free, except EL which are unlimited	UKI Cover
2nd Layer	Losses occurring during 12 months at 1st January 2013	£15,000,000 xs £10,000,000	1 Free, except EL which are unlimited	UKI Cover

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<u>Travel Programme</u>				
<u>Excess of Loss</u>				
1st Layer	Losses occurring during 12 months at 1st January 2013	£1,000,000 xs £1,000,000	2 at 100% AP	UKI Cover
2nd Layer	Losses occurring during 12 months at 1st January 2013	£8,000,000 xs £2,000,000	1 at 100% AP	UKI Cover

Supplementary Notes to the ReturnName of Company **U K Insurance Limited**

Global Business

Financial year ended **31 December 2013****Statement in accordance with Rule *9.32* – Additional information on Non-Facultative Reinsurance Arrangements**

Property Catastrophe Programme Excess of Loss	From 1/07/2013			
1st Layer	Losses occurring during 12 months at 1 July 2013	£50,000,000 xs £150,000,000	One at 100% additional premium	UKI Cover
2nd Layer	Losses occurring during 12 months at 1 July 2013	£150,000,000 xs £200,000,000	One at 100% additional premium	UKI Cover
3rd Layer	Losses occurring during 12 months at 1 July 2013	£375,000,000 xs £350,000,000	One at 100% additional premium	UKI Cover
4th Layer	Losses occurring during 12 months at 1 July 2013	£375,000,000 xs £725,000,000	One at 100% additional premium	UKI Cover
5th Layer	Losses occurring during 12 months at 1 July 2013	£100,000,000 xs £1,100,000,000	One at 100% additional premium	UKI Cover
6th Layer	Losses occurring during 12 months at 1 July 2013	£50,000,000 xs £1,200,000,000	One at 100% additional premium	UKI Cover
7th Layer	Losses occurring during 12 months at 1 July 2013	£25,000,000 xs £1,250,000,000	One at 100% additional premium	UKI Cover
8th Layer	Losses occurring during 12 months at 1 July 2013	£25,000,000 xs £1,275,000,000	One at 100% additional premium	UKI Cover

Supplementary Notes to the ReturnName of Company **U K Insurance Limited**

Global Business

Financial year ended **31 December 2013****Statement in accordance with Rule *9.32* – Additional information on Non-Facultative Reinsurance Arrangements**

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<u>Property Catastrophe Programme Excess of Loss</u>	From 1/07/2012			
1st Layer	Losses occurring during 12 months at 1 July 2012	£12,500,000 xs £125,000,000	One at 100% additional premium	UKI Cover
2nd Layer	Losses occurring during 12 months at 1 July 2012	£47,500,000 xs £137,500,000	One at 100% additional premium	UKI Cover
3rd Layer	Losses occurring during 12 months at 1 July 2012	£125,000,000 xs £185,000,000	One at 100% additional premium	UKI Cover
4th Layer	Losses occurring during 12 months at 1 July 2012	£320,000,000 xs £310,000,000	One at 100% additional premium	UKI Cover
5th Layer	Losses occurring during 12 months at 1 July 2012	£370,000,000 xs £630,000,000	One at 100% additional premium	UKI Cover
6th Layer	Losses occurring during 12 months at 1 July 2012	£25,000,000 xs £1,000,000,000	One at 100% additional premium	UKI Cover
7th Layer	Losses occurring during 12 months at 1 July 2012	£25,000,000 xs £1,025,000,000	One at 100% additional premium	UKI Cover
8th Layer	Losses occurring during 12 months at 1 July 2012	£25,000,000 xs £1,050,000,000	One at 100% additional premium	UKI Cover
9th Layer	Losses occurring during 12 months at 1 July 2012	£50,000,000 xs £1,075,000,000	One at 100% additional premium	UKI Cover

Supplementary Notes to the ReturnName of Company **U K Insurance Limited**

Global Business

Financial year ended **31 December 2013****Statement in accordance with Rule *9.32* – Additional information on Non-Facultative Reinsurance Arrangements**

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<u>Property Programme Risk Excess of Loss</u>	From 01/10/2013			
1st Layer	Losses occurring during 12 months at 1st October 2013	£6,000,000 xs £4,000,000	Two at 100% additional premium	UKI Cover
2nd Layer	Losses occurring during 12 months at 1st October 2013	£40,000,000 xs £10,000,000	One free	UKI Cover

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<u>Property Programme Risk Excess of Loss</u>	From 01/10/2012			
1st Layer	Risks attaching in 12 months at 1st October 2012	£8,500,000 xs £4,000,000	Two at 100% additional premium	UKI Cover
2nd Layer	Risks attaching in 12 months at 1st October 2012	£22,500,000 xs £12,500,000	One at 100% additional premium	UKI Cover
3rd Layer	Risks attaching in 12 months at 1st October 2012	£15,000,000 xs £35,000,000	One at 100% additional premium	UKI Cover

Supplementary Notes to the ReturnName of Company **U K Insurance Limited**

Global Business

Financial year ended **31 December 2013****Statement in accordance with Rule *9.32* – Additional information on Non-Facultative Reinsurance Arrangements**

Summary of reinsurers' share of gross premiums

Accounting Class	Facultative reinsurance ceded	Non facultative reinsurance ceded	Total ceded
	£000	£000	£000
110	0	587	587
120	0	54,250	54,250
160	23	47,267	47,290
220	0	5,139	5,139
260	14	29,032	29,046
270	95	1,695	1,790
Total	133	137,970	138,103

Summary of maximum probable losses per risk group, net of reinsurance, for any one incident or series of incidents arising from the same originating cause from:

	Any one contract of insurance	All such contracts taken together
	£000	£000
Motor	3,924	3,924
Motor Commercial	3,000	3,000
Catasrophe Programme, includes Reinstatement premium	219,000	219,000
Travel	1,000	1,000
Commercial Liability	5,000	5,000
Property Risk	4,000	4,000
Home Liability	5,000	5,000

Statement in accordance with Rule 9.29- Additional information on Derivative and Quasi-Derivative Contracts

Name of Company **UK Insurance Limited**

Global Business

31 December 2013

Financial year ended

a) The following governs the use by the Company of derivative contracts:

The use of derivatives is permitted as and when required (e.g. to help protect the business from adverse interest rate and currency movements, for efficient portfolio management). The use of derivatives is formalised through the Company's policy framework and, in the case of third party investment managers used to manage investment portfolios, through the investment management guidelines agreed.

The Investment and Treasury department (reporting to the Finance Director) are responsible for the oversight and reporting of all derivatives employed.

b) Below is a summary of derivative contracts outstanding at 31 December 2013.

DERIVATIVE ASSETS

	Notional Amounts £000s	TOTAL £000s
At Fair Value through Income Statement Foreign Exchange Contracts	1,315,795,246	23,775,226
Interest Rate Swaps	370,137,358	9,629,849
Interest Rate Futures	561,311,819	7,251,484
TOTAL	<u>2,247,244,423</u>	<u>40,656,559</u>

DERIVATIVE LIABILITIES

	Notional Amounts £000s	TOTAL £000s
At Fair Value through Income Statement Foreign Exchange Contracts		
Interest Rate Swaps	739,894,339	17,819,968
Interest Rate Futures		
TOTAL	<u>739,894,339</u>	<u>17,819,968</u>

Returns under the Accounts and Statement Rules of the Interim Prudential Sourcebook for Insurers

Statement in accordance with Rule 9.30 – Additional information on Controllers

Name of Company **UK Insurance Limited**

Global Business

Financial year ended **31 December 2013**

The following persons have been shareholder controllers of the Company during the year ended 31 December 2013;

- | | |
|---|--------|
| 1) Direct Line Insurance Group Plc (DLIG) | |
| Percentage of shares in UKI held: | 100% |
| Percentage of votes in UKI held: | 100% |
| 2) The Royal Bank of Scotland Group Plc (RBS) | |
| Percentage of shares in DLIG held: | 28.50% |
| Percentage of votes in DLIG held: | 28.50% |
| 3) The Solicitor for the Affairs of Her Majesty's Treasury as Nominee for Her Majesty's Treasury
(UK Financial Investments Limited manages the shareholding) | |
| Percentage of total share capital in RBS: | 80.19% |
| Percentage of voting share capital in RBS: | 63.90% |

On 13 March 2013, the ultimate holding company ceased to be The Royal Bank of Scotland Group plc and became Direct Line Insurance Group plc.

DIRECTORS' CERTIFICATE

UK Insurance Limited


Global Business

Financial year ended 31 December 2013


Certificate required by Rule 9.34 (Chapter 9 'Financial Reporting – Accounts and Statements') of the Interim Prudential Sourcebook for Insurers

We certify that:

1. the return, comprising Forms **1, 3, 11 to 13, 15, 16, 17, 20A, 20 to 25, 30 to 32, 37, and 38** (including the supplementary notes) and the statements required by rules 9.25, 9.26, 9.27, 9.29, 9.30, 9.32 and 9.32A, has been properly prepared in accordance with the Accounts and Statements Rules set out in part I and part IV of chapter 9 of IPRU(INS), the Interim Prudential Sourcebook for Insurers, GENPRU, the General Prudential Sourcebook and INSPRU, the Prudential Sourcebook for Insurers; and
2. the directors are satisfied that:
 - (i) throughout the financial year, the company has complied in all material respects with the requirements in SYSC, Senior Management Arrangements, Systems and Controls, and PRIN, Principles for Business, sections of the PRA Handbook as well as the provisions of IPRU(INS), GENPRU and INSPRU; and
 - (ii) it is reasonable to believe that the company has continued so to comply subsequently, and will continue so to comply in future.


PAUL GERDES, CHIEF EXECUTIVE
Director OFFICER


GOLIN LEIZENSTEIN
Director


ROGER CLIFTON
Director SECRETARY

28 March 2014

UK INSURANCE LIMITED

Global business

Financial year ended 31 December 2013

Independent auditor's report to the directors pursuant to Rule 9.35 of the Interim Prudential Sourcebook for Insurers ("IPRU(INS)")

We have audited Forms 31 and 32 prepared by the insurer as amended documents pursuant to the Accounts and Statements Rules set out in part I and part IV of chapter 9 to IPRU(INS) the Interim Prudential Sourcebook for Insurers, GENPRU the General Prudential Sourcebook and INSPRU the Prudential Sourcebook for Insurers ("the Rules") made by the Prudential Regulation Authority under section 137G of the Financial Services and Markets Act 2000.

These amended documents replace the corresponding documents included in the 2013 return, as reported upon in our report dated 28 March 2014. This auditor's report should be read in conjunction with the auditor's report of 28 March 2014.

Our report is provided to the directors of UK Insurance Limited in accordance with Rule 9.35 of the Interim Prudential Sourcebook for Insurers. We acknowledge that our report will be provided to the PRA for the use of the PRA solely for the purposes set down by statute and the PRA's rules. Our work has been undertaken so that we might state to the insurer's directors those matters we are required to state to them in an auditor's report on an annual PRA return for an insurer and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the PRA, and the insurer, for our work, for this report, or for the opinions we have formed.

Opinion

In our opinion these forms 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.



Deloitte LLP
Chartered Accountants and Statutory Auditor
London, United Kingdom
23 May 2014

Name of Company **UK Insurance Limited**

Global business

Financial year ended **31 December 2013**

Independent auditor's report to the directors pursuant to Rule 9.35 of the Interim Prudential Sourcebook for Insurers ("IPRU(INS)")

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

- Forms **1, 3, 11, 12, 13, 15, 16, 17, 20A, 20, 21, 22, 23, 24, 25, 30, 31, 32, 37 and 38**, (including the supplementary notes) on pages 1 to 89 ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 90 to 91 and 97 ("the Statements").

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

- the statements required by IPRU(INS) rules 9.30 and 9.32 on pages 92 to 96 and 98; and
- the certificate required by IPRU(INS) rule 9.34(1) on page 99.

Our report is provided to the directors of **U K Insurance Company Limited** in accordance with rule 9.35 of the Interim Prudential Sourcebook for Insurers. We acknowledge that our report will be provided to the PRA for the use of the PRA solely for the purposes set down by statute and the PRA's rules. Our work has been undertaken so that we might state to the insurer's directors those matters we are required to state to them in an auditor's report on an annual PRA return for an insurer and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the PRA, and the insurer, for our work, for this report, or for the opinions we have formed.

Respective responsibilities of the insurer and its auditor

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

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

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

Name of Company **UK Insurance Limited**

Global business

Financial year ended **31 December 2013**

Independent auditor's report to the directors pursuant to Rule 9.35 of the Interim Prudential Sourcebook for Insurers ("IPRU(INS)")

Basis of opinion

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



Deloitte LLP

Chartered Accountants and Statutory Auditor
London, United Kingdom
28 March 2014