

# **U K Insurance Limited**

**Annual FSA Insurance Returns for the year ended**

**31 December 2012**

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

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

Global business

Financial year ended **31 December 2012**

Adjusted solo solvency calculation

R1	Company registration number	GL/UK/CM	day month year			Units
			31	12	2012	
	<b>1179980</b>	<b>GL</b>				<b>£000</b>
			<b>As at end of this financial year</b>			<b>As at end of the previous year</b>
			<b>1</b>			<b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	<b>2590721</b>	<b>3473477</b>
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	<b>2590721</b>	<b>3473477</b>

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	<b>309555</b>	<b>332689</b>
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	<b>1795211</b>	<b>3140788</b>

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	<b>887353</b>	<b>961520</b>
Base capital resources requirement	<b>33</b>	<b>2984</b>	<b>3056</b>
Individual minimum capital requirement	<b>34</b>	<b>887353</b>	<b>961520</b>
Capital requirements of regulated related undertakings	<b>35</b>	<b>13771</b>	<b>12182</b>
Minimum capital requirement (34+35)	<b>36</b>	<b>901124</b>	<b>973702</b>
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	<b>1662242</b>	<b>2986626</b>
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	<b>1436961</b>	<b>2743201</b>

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	<b>901124</b>	<b>973702</b>
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	<b>1689597</b>	<b>2499775</b>

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>		
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**Covering Sheet to Form 1**

Name of insurer **U K Insurance Limited**

Global business

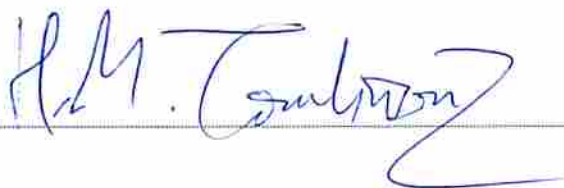
Financial year ended **31 December 2012**



Director



Director



Director

Company Secretary

Date 28 March 2013

## Components of capital resources

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**

	Company registration number	GL/ UK/ CM	day month year			Units	
	R3	1179980	GL	31	12	2012	£000
			General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year 4	

**Core tier one capital**

Permanent share capital	11	580765			580765	580765
Profit and loss account and other reserves	12	1591300			1591300	2961925
Share premium account	13					
Positive valuation differences	14					
Fund for future appropriations	15					
Core tier one capital in related undertakings	16	5249			5249	(11)
Core tier one capital (sum of 11 to 16)	19	2177314			2177314	3542679

**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					

<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	<b>2177314</b>			<b>2177314</b>	<b>3542679</b>
Investments in own shares	32					
Intangible assets	33	1300			1300	1619
Amounts deducted from technical provisions for discounting	34					
Other negative valuation differences	35	63210			63210	30293
Deductions in related undertakings	36					
Deductions from tier one (32 to 36)	37	64510			64510	31912
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	<b>2112804</b>			<b>2112804</b>	<b>3510767</b>

**Components of capital resources**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**

	Company registration number	GL/ UK/ CM	day month year			Units
R3	1179980	GL	31	12	2012	£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					
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>					

Fixed term preference shares	51					
Other tier two instruments	52	502031			502031	
Lower tier two capital in related undertakings	53					
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	<b>502031</b>			<b>502031</b>	

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

**Components of capital resources**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**

	Company registration number	GL/ UK/ CM	day month year			Units	
	<b>R3</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>
			<b>General insurance business</b>	<b>Long-term insurance business</b>	<b>Total as at the end of this financial year</b>	<b>Total as at the end of the previous year</b>	
			<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	71					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	<b>2614835</b>			<b>2614835</b>	<b>3510767</b>
Inadmissible assets other than intangibles and own shares	73	24114			24114	37290
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					
<b>Total capital resources after deductions (72-73-74-75-76-77)</b>	<b>79</b>	<b>2590721</b>			<b>2590721</b>	<b>3473477</b>

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	81	2104766			2104766	3473477
Available capital resources for 50% MCR requirement	82	2112804			2112804	3473477
Available capital resources for 75% MCR requirement	83	2112804			2112804	3473477

**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					
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	<b>96</b>					

## 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 2012

General insurance business

	Company registration number	GL/UK/CM	day month year			Units	
	R11	1179980	GL	31	12	2012	£000
			This financial year 1			Previous year 2	
Gross premiums written		11	3402078			3567150	
Premiums taxes and levies (included in line 11)		12					
Premiums written net of taxes and levies (11-12)		13	3402078			3567150	
Premiums for classes 11, 12 or 13 (included in line 13)		14	89210			93991	
Premiums for "actuarial health insurance" (included in line 13)		15					
<b>Sub-total A (13 + 1/2 14 - 2/3 15)</b>		16	3446683			3614146	
Gross premiums earned		21	3491656			4006435	
Premium taxes and levies (included in line 21)		22					
Premiums earned net of taxes and levies (21-22)		23	3491656			4006435	
Premiums for classes 11, 12 or 13 (included in line 23)		24	91592			92166	
Premiums for "actuarial health insurance" (included in line 23)		25					
<b>Sub-total H (23 + 1/2 24 - 2/3 25)</b>		26	3537452			4052518	
<b>Sub-total I (higher of sub-total A and sub-total H)</b>		30	3537452			4052518	
<b>Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure</b>		31					
Division of gross adjusted premiums amount sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	636741			729453	
	Excess (if any) over 61.3M EURO x 0.02	33	69760			80046	
<b>Sub-total J (32-33)</b>		34	566981			649407	
Claims paid in period of 3 financial years		41	9435100			10299865	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	4766			6016	
	For insurance business accounted for on an accident year basis	43	7976675			8402711	
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	9697			16520	
	For insurance business accounted for on an accident year basis	45	5415700			4781530	
<b>Sub-total C (41+42+43-44-45)</b>		46	11991144			13910542	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	1436036			1442323	
<b>Sub-total D (46-47)</b>		48	10555108			12468219	
<b>Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)</b>		49	0.88			0.90	
<b>Premiums amount (Sub-total J x reinsurance ratio)</b>		50	498081			582073	
Provision for claims outstanding (before discounting and net of reinsurance)		51	4937597			5350292	
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52					
<b>Brought forward amount (See instruction 4)</b>		53	887353			935199	
<b>Greater of lines 50 and 53</b>		54	887353			935199	



**Calculation of general insurance capital requirement - claims amount and result**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****General insurance business**

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	1179980	GL	31	12	2012	£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	9435100			10299865
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis			22	4766			6016
	For insurance business accounted for on an accident year basis			23	7976675			8402711
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis			24	9697			16520
	For insurance business accounted for on an accident year basis			25	5415700			4781530
Claims incurred in reference period (21+22+23-24-25)				26	11991144			13910542
Claims incurred for classes 11, 12 or 13 (included in 26)				27	115755			136115
Claims incurred for "actuarial health insurance" (included in 26)				28				
<b>Sub-total E (26 +1/2 27 - 2/3 28)</b>				<b>29</b>	<b>12049021</b>			<b>13978600</b>
<b>Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)</b>				<b>31</b>	<b>4016340</b>			<b>4659533</b>
Division of sub-total F (gross adjusted claims amount)	x 0.26			32	1044249			1211479
	Excess (if any) over 42.9M EURO x 0.03			33	119452			138730
<b>Sub-total G (32-33)</b>				<b>39</b>	<b>924796</b>			<b>1072748</b>
Claims amount Sub-total G x reinsurance ratio (11.49)				41	814044			961520
Higher of premiums amount and brought forward amount (11.54)				42	887353			935199
<b>General insurance capital requirement (higher of lines 41 and 42)</b>				<b>43</b>	<b>887353</b>			<b>961520</b>

**Analysis of admissible assets**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**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	2012	£000
						As at end of this financial year	As at end of the previous year
						1	2
Land and buildings				11	130600		71293

**Investments in group undertakings and participating interests**

UK insurance dependants	Shares	21	15866	17807
	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	282268	120564
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	854423	897842	
Rights under derivative contracts	44	37475		
Fixed interest securities	Approved	45	2712629	3521623
	Other	46	3455148	2467895
Variable interest securities	Approved	47	36818	184521
	Other	48	153996	675539
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		814325
	More than one month withdrawal	55	695000	1126659
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 2012

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	2012	£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	62734	57100
Claims outstanding	61	751581	479959
Provision for unexpired risks	62		
Other	63		

## Debtors and salvage

Direct insurance business	Policyholders	71	865492	892308
	Intermediaries	72	106736	140396
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75	21914	28613
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	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	134089	98284
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	1982	2316
Deferred acquisition costs (general business only)	85	250729	248478
Other prepayments and accrued income	86	41180	74471

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	10618272	11919992
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**Analysis of admissible assets**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**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	2012	£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	10618272	11919992
Admissible assets in excess of market and counterparty limits	92		
Inadmissible assets directly held	93	25051	38909
Capital resources requirement deduction of regulated related undertakings	94	13771	12182
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	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	10657457	11971082
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 2012**

	Company registration number	GL/ UK/ CM	day	month	year	Units
R15	1179980	GL	31	12	2012	£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	1566315	1655691
Claims outstanding	12	5689178	5830308
Provision for unexpired risks	13	4338	3644
Equalisation provisions	Credit business	14	
	Other than credit business	15	63209 30292
Other technical provisions	16		
<b>Total gross technical provisions (11 to 16)</b>	<b>19</b>	<b>7323040</b>	<b>7520135</b>

**Provisions and creditors**

Provisions	Taxation	21	13900	7695
	Other risks and charges	22	33130	77563
Deposits received from reinsurers	31			
Creditors	Direct insurance business	41	11500	4519
	Reinsurance accepted	42		
	Reinsurance ceded	43	34800	43118
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions	46	47500	48305	
Creditors	Taxation	47	18100	171553
	Foreseeable dividend	48		
	Other	49	457300	506722
Accruals and deferred income	51	73200	79074	
<b>Total (19 to 51)</b>	<b>59</b>	<b>8012570</b>	<b>8458684</b>	
Provision for "reasonably foreseeable adverse variations"	61			
Cumulative preference share capital	62			
Subordinated loan capital	63	536000		
<b>Total (59 to 63)</b>	<b>69</b>	<b>8548570</b>	<b>8458684</b>	

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	(63210)	(30292)
Capital and reserves	84	2172097	3542689
<b>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)</b>	<b>85</b>	<b>10657457</b>	<b>11971082</b>

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

Global business

Financial year ended **31 December 2012**

		Company registration number	GL/ UK/ CM	day	month	year	Units
	<b>R16</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>
				<b>This financial year</b>		<b>Previous year</b>	
				<b>1</b>		<b>2</b>	
Transfer (to)/from the general insurance business technical account	From Form 20	<b>11</b>				<b>(155749)</b>	<b>(67038)</b>
	Equalisation provisions	<b>12</b>				<b>(32918)</b>	<b>(6618)</b>
Transfer from the long term insurance business revenue account		<b>13</b>					
Investment income	Income	<b>14</b>				<b>294514</b>	<b>92160</b>
	Value re-adjustments on investments	<b>15</b>				<b>21955</b>	<b>34059</b>
	Gains on the realisation of investments	<b>16</b>				<b>94400</b>	
Investment charges	Investment management charges, including interest	<b>17</b>				<b>37600</b>	
	Value re-adjustments on investments	<b>18</b>				<b>4800</b>	
	Loss on the realisation of investments	<b>19</b>				<b>20000</b>	<b>18102</b>
Allocated investment return transferred to the general insurance business technical account		<b>20</b>					
Other income and charges (particulars to be specified by way of supplementary note)		<b>21</b>				<b>18180</b>	<b>728</b>
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		<b>29</b>				<b>177982</b>	<b>35189</b>
Tax on profit or loss on ordinary activities		<b>31</b>				<b>60800</b>	<b>1635</b>
Profit or loss on ordinary activities after tax (29-31)		<b>39</b>				<b>117182</b>	<b>33554</b>
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		<b>41</b>					
Tax on extraordinary profit or loss		<b>42</b>					
Other taxes not shown under the preceding items		<b>43</b>					
Profit or loss for the financial year (39+41-(42+43))		<b>49</b>				<b>117182</b>	<b>33554</b>
Dividends (paid or foreseeable)		<b>51</b>					
Profit or loss retained for the financial year (49-51)		<b>59</b>				<b>117182</b>	<b>33554</b>

**Analysis of derivative contracts**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/ UK/ CM	day month year			Units	Category of assets
<b>R17</b>		<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>1</b>
<b>Derivative contracts</b>		<b>Value as at the end of this financial year</b>				<b>Notional amount as at the end of this financial year</b>		
		<b>Assets 1</b>	<b>Liabilities 2</b>	<b>Bought / Long 3</b>	<b>Sold / Short 4</b>			
<b>Futures and contracts for differences</b>	Fixed-interest securities	11						
	Interest rates	12	25542	3912			(217479)	
	Inflation	13						
	Credit index / basket	14						
	Credit single name	15						
	Equity index	16						
	Equity stock	17						
	Land	18						
	Currencies	19	11933	199			673243	
	Mortality	20						
	Other	21						
<b>In the money options</b>	Swaptions	31						
	Equity index calls	32						
	Equity stock calls	33						
	Equity index puts	34						
	Equity stock puts	35						
	Other	36						
<b>Out of the money options</b>	Swaptions	41						
	Equity index calls	42						
	Equity stock calls	43						
	Equity index puts	44						
	Equity stock puts	45						
	Other	46						
<b>Total (11 to 46)</b>		<b>51</b>	<b>37475</b>	<b>4111</b>			<b>455764</b>	
<b>Adjustment for variation margin</b>		<b>52</b>						
<b>Total (51 + 52)</b>		<b>53</b>	<b>37475</b>	<b>4111</b>				

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 2012

Category number	FSA return general Insurance business reporting category	Company registration number	GL/UK/CM	day month year			units
		R20A	1179980	GL	31	12	2012
		Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
		1	Reported	Incurred but not reported			4
			2	3			
001	Total business	1	3402078	4028221	3812731		1566315
002	Total primary (direct) and facultative business	2	3402078	4018311	3812731		1566315
003	Total treaty reinsurance accepted business	3		9910			
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4	80063	17581	9076		11089
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	1547971	3207591	3449988		750109
180	Primary (direct) and facultative household and domestic all risks	6	937746	253315	112240		466686
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	380657	44527	60587		126328
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	87275	162372	85181		45283
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	249157	120850	10267		123693
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	89210	207309	85392		43127
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		4766			
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		9910			
700	Miscellaneous treaty reinsurance accepted business	18					
	Total (lines 4 to 18)	20	3402078	4028221	3812731		1566315



## General insurance business : Summary of business carried on

Name of insurer U K Insurance Limited

Global business

Financial year ended 31 December 2012

R20A	Company registration number	GL/ UK/ CM	day month year			units
			31	12	2012	
	1179980	GL				£000
Category number	FSA return general insurance business reporting category	Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year	
			Reported	Incurred but not reported		
		1	2	3	4	

## Primary (direct) and facultative personal lines business

111	Medical insurance	21				
112	HealthCare cash plans	22				
113	Travel	23	90063	17581	9076	11089
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25	1496720	2850907	3217353	727820
122	Private motor - non-comprehensive	26	51252	328840	223120	22289
123	Motor cycle	27	(2)	27844	9515	
160	Household and domestic all risks (equals line 6)	28	937746	253315	112240	466686
181	Assistance	29	159444	4534	1207	63010
182	Creditor	30	41672	7409	22093	7421
183	Extended warranty	31		283		1
184	Legal expenses	32	114392	23761	29744	55866
185	Mortgage indemnity	33				
186	Pet insurance	34	75150	8540	7543	30
187	Other personal financial loss	35				

## Primary (direct) and facultative commercial lines business

221	Fleets	41	50491	53742	17992	23547
222	Commercial vehicles (non-fleet)	42	46784	108630	67189	21735
223	Motor other	43				
261	Commercial property	44	227151	81283	8176	112674
262	Consequential loss	45	22006	39567	2091	11019
263	Contractors or engineering all risks	46				
271	Employers liability	47				
272	Professional indemnity	48				
273	Public and products liability	49	89210	207309	85392	43127
274	Mixed commercial package	50				
281	Fidelity and contract guarantee	51				
282	Credit	52				
283	Suretyship	53				
284	Commercial contingency	54				

## Primary (direct) and facultative aviation

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

## General insurance business : Summary of business carried on

Name of insurer U K Insurance Limited

Global business

Financial year ended 31 December 2012

Category number	FSA return general insurance business reporting category	Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year
			Reported	Incurred but not reported	
		1	2	3	4

Company registration number: R20A 1179980  
 GL/UK/CM: GL  
 day month year: 31 12 2012  
 units: £000

## Primary (direct) and facultative marine and transport

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

## Primary (direct) and facultative miscellaneous

400	Miscellaneous primary (direct) and facultative business (equals line 15)	72		4766	
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## Non-proportional treaty

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

## Proportional treaty

610	Proportional accident and health	91			
620	Proportional motor	92			
630	Proportional aviation	93			
640	Proportional marine	94			
650	Proportional transport	95			
660	Proportional property	96		9910	
670	Proportional liability (non-motor)	97			
680	Proportional financial lines	98			
690	Proportional aggregate cover	99			

## Treaty Reinsurance Miscellaneous

700	Miscellaneous treaty reinsurance accepted business (equals line 18)	101			
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	<b>Total (lines 21 to 101)</b>	<b>111</b>	<b>3402078</b>	<b>4028221</b>	<b>3812731</b>	<b>1586315</b>
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**General Insurance business : Technical account (excluding equalisation provisions)**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****Total business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2012	£000	001
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
<b>This year's underwriting (accident year accounting)</b>	Earned premium (21.19.5)	11	3357399	3883072					
	Claims incurred (22.17.4)	12	2353428	2809385					
	Claims management costs (22.18.4)	13	241010	147198					
	Adjustment for discounting (22.52.4)	14	45017	142495					
	Increase in provision for unexpired risks (22.19.4)	15	694	(21768)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16		109481					
	Net operating expenses (22.42.4)	17	1317322	1248407					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(510037)	(48173)					
<b>Adjustment for prior years' underwriting (accident year accounting)</b>	Earned premium (21.11.5)	21	(271)	(115)					
	Claims incurred (22.13.4)	22	(758019)	(358286)					
	Claims management costs (22.14.4)	23	27002	149404					
	Adjustment for discounting (22.51.4)	24	(376544)	(114799)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		(112952)					
	Net operating expenses (22.41.4)	26		0					
	Balance (21-22-23+24+25-26)	29	354202	(18984)					
<b>Balance from underwriting year accounting</b>	Per Form 24 (24.69.99-99)	31	86	119					
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39	86	119					
<b>Balance of all years' underwriting (19+29+39)</b>		<b>49</b>	<b>(155749)</b>	<b>(67038)</b>					
<b>Allocated investment income</b>		<b>51</b>							
<b>Transfer to non-technical account (49+51)</b>		<b>59</b>	<b>(155749)</b>	<b>(67038)</b>					

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

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	1179980	GL	31	12	2012	£000	002
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	3357400	3873472					
	Claims incurred (22.17.4)	12	2353428	2809385					
	Claims management costs (22.18.4)	13	241010	147198					
	Adjustment for discounting (22.52.4)	14	45017	142495					
	Increase in provision for unexpired risks (22.19.4)	15	694	(21768)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16		109481					
	Net operating expenses (22.42.4)	17	1317322	1248407					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(510036)	(57773)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21	(271)	(115)					
	Claims incurred (22.13.4)	22	(739519)	(357094)					
	Claims management costs (22.14.4)	23	27457	149038					
	Adjustment for discounting (22.51.4)	24	(376544)	(114799)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		(111768)					
	Net operating expenses (22.41.4)	26		0					
	Balance (21-22-23+24+25-26)	29	335246	(18626)					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31	86	119					
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39	86	119					
Balance of all years' underwriting (19+29+39)				49	(174704)	(76279)			
Allocated investment income				51					
Transfer to non-technical account (49+51)				59	(174704)	(76279)			

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

Global business

Financial year ended **31 December 2012****Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CH	day	month	year	Units	Category number	
		<b>R20</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>003</b>
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11				(1)	9600	
	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)	9600	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(18500)	(1192)	
	Claims management costs (22.14.4)		23				(456)	366	
	Adjustment for discounting (22.51.4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25					(1185)	
	Net operating expenses (22.41.4)		26						
	Balance (21-22-23+24+25-26)		29				18956	(359)	
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				18955	9241	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				18955	9241	

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

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative accident and health**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		<b>R20</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>110</b>
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>			<b>Previous year</b>		
				<b>1</b>			<b>2</b>		
<b>This year's underwriting (accident year accounting)</b>	Earned premium (21.19.5)	11	88558	87104					
	Claims incurred (22.17.4)	12	67122	63157					
	Claims management costs (22.18.4)	13	6326	1860					
	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		2902					
	Net operating expenses (22.42.4)	17	21937	25232					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(6826)	(243)					
<b>Adjustment for prior years' underwriting (accident year accounting)</b>	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(595)	(7034)					
	Claims management costs (22.14.4)	23	597	4393					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		85					
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(2)	2727					
<b>Balance from underwriting year accounting</b>	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							
<b>Balance of all years' underwriting (19+29+39)</b>		<b>49</b>	<b>(6828)</b>	<b>2483</b>					
<b>Allocated investment income</b>		<b>51</b>							
<b>Transfer to non-technical account (49+51)</b>		<b>59</b>	<b>(6828)</b>	<b>2483</b>					

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

Global business

Financial year ended **31 December 2012****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	2012	£000	120
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	1550440	1891680					
	Claims incurred (22.17.4)	12	1322454	1770307					
	Claims management costs (22.18.4)	13	145921	87491					
	Adjustment for discounting (22.52.4)	14	42765	136650					
	Increase in provision for unexpired risks (22.19.4)	15		(25412)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16		215450					
	Net operating expenses (22.42.4)	17	556689	434972					
Balance of year's underwriting (11-12-13+14-15+16-17)	19	(431860)	(23578)						
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21	(3)	(44)					
	Claims incurred (22.13.4)	22	(595843)	(321280)					
	Claims management costs (22.14.4)	23	16451	97762					
	Adjustment for discounting (22.51.4)	24	(360083)	(134796)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		(119206)					
	Net operating expenses (22.41.4)	26							
Balance (21-22-23+24+25-26)	29	219307	(30529)						
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	(212553)	(54107)					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	(212553)	(54107)					

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

Global business

Financial year ended **31 December 2012****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	2012	£000	160
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	896133	991143					
	Claims incurred (22.17.4)	12	515397	481999					
	Claims management costs (22.18.4)	13	54087	32653					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(444)	444					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16		(61605)					
	Net operating expenses (22.42.4)	17	409715	381144					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(82621)	33298					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21	(9)	201					
	Claims incurred (22.13.4)	22	(44299)	60494					
	Claims management costs (22.14.4)	23	2246	36022					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		53958					
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	42044	(42357)					
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	(40577)	(9060)					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	(40577)	(9060)					



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

Global business

Financial year ended **31 December 2012****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	2012	£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	419186	510375					
	Claims incurred (22.17.4)	12	147007	206898					
	Claims management costs (22.18.4)	13	22497	11742					
	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		(128826)					
	Net operating expenses (22.42.4)	17	127061	213809					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	122621	(50900)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21	(3)	(9)					
	Claims incurred (22.13.4)	22	(21378)	(75386)					
	Claims management costs (22.14.4)	23	2403	11033					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		12829					
	Net operating expenses (22.41.4)	26		0					
	Balance (21-22-23+24+25-26)	29	18972	77173					
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	141593	26273					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	141593	26273					

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

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative commercial motor business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		<b>R20</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>220</b>
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11				93975	98019	
	Claims incurred (22.17.4)		12				79625	100907	
	Claims management costs (22.18.4)		13				3619	5922	
	Adjustment for discounting (22.52.4)		14				2252	5845	
	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					20728	
	Net operating expenses (22.42.4)		17				34393	33011	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				(21410)	(15247)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21				(5)	(214)	
	Claims incurred (22.13.4)		22				(73638)	38908	
	Claims management costs (22.14.4)		23				(87)	2646	
	Adjustment for discounting (22.51.4)		24				(16462)	19998	
	Other technical income or charges (particulars to be specified by way of supplementary note)		25					(6689)	
	Net operating expenses (22.41.4)		26						
	Balance (21-22-23+24+25-26)		29				57258	(28460)	
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				35848	(43707)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				35848	(43707)	

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

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		<b>R20</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>260</b>
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	218271	203777					
	Claims incurred (22.17.4)	12	142021	106338					
	Claims management costs (22.18.4)	13	4014	4090					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	1138	3200					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16		19851					
	Net operating expenses (22.42.4)	17	124035	116916					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(52937)	(6916)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21	(188)	(4)					
	Claims incurred (22.13.4)	22	(27524)	(15557)					
	Claims management costs (22.14.4)	23	5672	(85)					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		6422					
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	21665	22060					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31		(393)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39		(393)					
Balance of all years' underwriting (19+29+39)		49	(31272)	14751					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	(31272)	14751					

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

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative commercial lines liability business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		<b>R20</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>270</b>
<b>Items to be shown net of reinsurance</b>			<b>This financial year</b>				<b>Previous year</b>		
			<b>1</b>				<b>2</b>		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	90837	91375					
	Claims incurred (22.17.4)	12	79803	79779					
	Claims management costs (22.18.4)	13	4546	3440					
	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		41104					
	Net operating expenses (22.42.4)	17	43491	43323					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(37003)	5936					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21	(65)	(44)					
	Claims incurred (22.13.4)	22	23758	(37240)					
	Claims management costs (22.14.4)	23	175	(2733)					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		(59205)					
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(23998)	(19277)					
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	(61001)	(13341)				
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	(61001)	(13341)				

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

Global business

Financial year ended **31 December 2012****Balance of all primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		<b>R20</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>409</b>
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>			<b>Previous year</b>		
				<b>1</b>			<b>2</b>		
<b>This year's underwriting (accident year accounting)</b>	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					(123)	
	Net operating expenses (22.42.4)		17						
	Balance of year's underwriting (11-12-13+14-15+16-17)		19					(123)	
<b>Adjustment for prior years' underwriting (accident year accounting)</b>	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					39	
	Net operating expenses (22.41.4)		26						
	Balance (21-22-23+24+25-26)		29					39	
<b>Balance from underwriting year accounting</b>	Per Form 24 (24.69.99-99)		31				86	513	
	Other technical income or charges (particulars to be specified by way of supplementary note)		32						
	Total		39				86	513	
<b>Balance of all years' underwriting (19+29+39)</b>			<b>49</b>				<b>86</b>	<b>428</b>	
<b>Allocated investment income</b>			<b>51</b>						
<b>Transfer to non-technical account (49+51)</b>			<b>59</b>				<b>86</b>	<b>428</b>	

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

Global business

Financial year ended **31 December 2012****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		<b>R20</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>600</b>
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11					9600	
	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					9600	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				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				(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				(9910)	9600	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(9910)	9600	

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

Global business

Financial year ended **31 December 2012****Balance of all treaty reinsurance accepted business**

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		<b>R20</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>709</b>
<b>Items to be shown net of reinsurance</b>				<b>This financial year</b>				<b>Previous year</b>	
				<b>1</b>				<b>2</b>	
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)	(1192)	
	Claims management costs (22.14.4)	23					(456)	366	
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25						(1185)	
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29					28865	(359)	
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	(359)	
Allocated investment income		51							
Transfer to non-technical account (49+51)		59					28864	(359)	

**General insurance business (accident year accounting) : Analysis of premiums**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****Total business**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2012	£000	001
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>			
<b>In respect of risks incepted in previous financial years</b>		<b>11</b>	<b>(270)</b>		<b>2</b>		<b>(271)</b>		
		<b>Earned in this financial year</b>	<b>Uneamed at end of this financial year</b>	<b>Eamed in this financial year</b>	<b>Uneamed at end of this financial year</b>	<b>Eamed in this financial year</b>	<b>Uneamed at end of this financial year</b>		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
<b>In respect of risks incepted in previous financial years</b>		<b>12</b>	<b>(32858)</b>		<b>(462)</b>		<b>(32395)</b>		
<b>In respect of risks incepted in this financial year</b>	<b>For periods of less than 12 months</b>	<b>13</b>	<b>132844</b>	<b>707</b>	<b>9</b>		<b>132835</b>	<b>707</b>	
	<b>For periods of 12 months</b>	<b>14</b>	<b>1725479</b>	<b>1557821</b>	<b>77878</b>	<b>62734</b>	<b>1647601</b>	<b>1495087</b>	
	<b>For periods of more than 12 months</b>	<b>15</b>	<b>10567</b>	<b>7787</b>			<b>10567</b>	<b>7787</b>	
<b>Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year</b>		<b>16</b>	<b>1655889</b>		<b>57097</b>		<b>1598792</b>		
<b>Total (12 to 16)</b>		<b>19</b>	<b>3491922</b>	<b>1566314</b>	<b>134522</b>	<b>62734</b>	<b>3357399</b>	<b>1503581</b>	



**General insurance business (accident year accounting) : Analysis of premiums**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2012	£000	002
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		<b>Earned in previous financial years</b> 1		<b>Earned in previous financial years</b> 3		<b>Earned in previous financial years</b> 5			
<b>In respect of risks incepted in previous financial years</b>	<b>11</b>	<b>(270)</b>		<b>2</b>			<b>(271)</b>		
		<b>Earned in this financial year</b> 1	<b>Unearned at end of this financial year</b> 2	<b>Earned in this financial year</b> 3	<b>Unearned at end of this financial year</b> 4	<b>Earned in this financial year</b> 5	<b>Unearned at end of this financial year</b> 6		
<b>In respect of risks incepted in previous financial years</b>	<b>12</b>	<b>(32857)</b>		<b>(462)</b>			<b>(32394)</b>		
<b>In respect of risks incepted in this financial year</b>	<b>For periods of less than 12 months</b>	<b>13</b>	<b>132844</b>	<b>707</b>	<b>9</b>		<b>132835</b>	<b>707</b>	
	<b>For periods of 12 months</b>	<b>14</b>	<b>1725479</b>	<b>1557821</b>	<b>77878</b>	<b>62734</b>	<b>1647601</b>	<b>1495087</b>	
	<b>For periods of more than 12 months</b>	<b>15</b>	<b>10567</b>	<b>7787</b>			<b>10567</b>	<b>7787</b>	
<b>Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year</b>		<b>16</b>	<b>1655889</b>		<b>57097</b>		<b>1598792</b>		
<b>Total (12 to 16)</b>		<b>19</b>	<b>3491923</b>	<b>1566314</b>	<b>134522</b>	<b>62734</b>	<b>3357400</b>	<b>1503581</b>	

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

Name of insurer

U K Insurance Limited

Global business

Financial year ended

31 December 2012

**Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	1179980	GL	31	12	2012	£000	003
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		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	Uneamed at end of this financial year 2	Earned in this financial year 3	Uneamed at end of this financial year 4	Earned in this financial year 5	Uneamed at end of this financial year 6		
In respect of risks incepted in previous financial years		12	(1)				(1)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14							
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16							
<b>Total (12 to 16)</b>		<b>19</b>	<b>(1)</b>				<b>(1)</b>		

**General insurance business (accident year accounting) : Analysis of premiums**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative accident and health**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		<b>R21</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>110</b>
		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	<b>11</b>								
		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	<b>12</b>	(221)				(221)			
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	60281	(80)	3		60279	(80)	
	For periods of 12 months	<b>14</b>	18914	11169	610		18303	11169	
	For periods of more than 12 months	<b>15</b>							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	<b>16</b>	10198				10198			
<b>Total (12 to 16)</b>	<b>19</b>	89171	11089	613		88558	11089		

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

Name of insurer

**U K Insurance Limited**

Global business

Financial year ended

**31 December 2012****Total primary (direct) and facultative personal lines motor business**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		<b>R21</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>120</b>
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>	
		<b>1</b>		<b>3</b>		<b>5</b>		<b>6</b>	
<b>In respect of risks incepted in previous financial years</b>	<b>11</b>	<b>(3)</b>		<b>0</b>		<b>(3)</b>			
		<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
<b>In respect of risks incepted in previous financial years</b>	<b>12</b>	<b>(10534)</b>		<b>(294)</b>		<b>(10240)</b>			
<b>In respect of risks incepted in this financial year</b>	<b>For periods of less than 12 months</b>	<b>13</b>							
	<b>For periods of 12 months</b>	<b>14</b>	<b>807280</b>	<b>745671</b>	<b>29199</b>	<b>26191</b>	<b>778081</b>	<b>719480</b>	
	<b>For periods of more than 12 months</b>	<b>15</b>	<b>1118</b>	<b>4438</b>			<b>1118</b>	<b>4438</b>	
<b>Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year</b>	<b>16</b>	<b>801214</b>		<b>19733</b>		<b>781481</b>			
<b>Total (12 to 16)</b>	<b>19</b>	<b>1599078</b>	<b>750109</b>	<b>48638</b>	<b>26191</b>	<b>1550440</b>	<b>723918</b>		

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

Name of insurer

U K Insurance Limited

Global business

Financial year ended

31 December 2012

**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	2012	£000	160
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial years	11	(6)		3		(9)			
		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	(6049)		(229)		(5820)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	477114	466686	26944	26756	450170	439930	
	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	479944		28162		451782			
Total (12 to 16)	19	951010	466686	54877	26756	896133	439930		

**General insurance business (accident year accounting) : Analysis of premiums**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****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	2012	£000	180
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>			
<b>In respect of risks incepted in previous financial years</b>		<b>11</b>	<b>(3)</b>				<b>(3)</b>		
		<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
<b>In respect of risks incepted in previous financial years</b>		<b>12</b>	<b>(16402)</b>		<b>(1)</b>		<b>(16401)</b>		
<b>In respect of risks incepted in this financial year</b>	<b>For periods of less than 12 months</b>	<b>13</b>	<b>72563</b>	<b>786</b>	<b>6</b>		<b>72557</b>	<b>786</b>	
	<b>For periods of 12 months</b>	<b>14</b>	<b>198723</b>	<b>122192</b>	<b>(5)</b>		<b>198728</b>	<b>122192</b>	
	<b>For periods of more than 12 months</b>	<b>15</b>	<b>9449</b>	<b>3349</b>			<b>9449</b>	<b>3349</b>	
<b>Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year</b>		<b>16</b>	<b>154860</b>		<b>7</b>		<b>154853</b>		
<b>Total (12 to 16)</b>		<b>19</b>	<b>419193</b>	<b>126327</b>	<b>7</b>		<b>419186</b>	<b>126327</b>	

**General insurance business (accident year accounting) : Analysis of premiums**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative commercial motor business**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		<b>R21</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>220</b>
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>			
		<b>1</b>		<b>3</b>		<b>6</b>			
<b>In respect of risks incepted in previous financial years</b>	<b>11</b>	<b>(5)</b>		<b>(0)</b>		<b>(5)</b>			
		<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
<b>In respect of risks incepted in previous financial years</b>	<b>12</b>	<b>(208)</b>		<b>(8)</b>		<b>(200)</b>			
<b>In respect of risks incepted in this financial year</b>	<b>For periods of less than 12 months</b>	<b>13</b>							
	<b>For periods of 12 months</b>	<b>14</b>	<b>52206</b>	<b>45283</b>	<b>1853</b>	<b>1620</b>	<b>50353</b>	<b>43663</b>	
	<b>For periods of more than 12 months</b>	<b>15</b>							
<b>Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year</b>		<b>16</b>	<b>44946</b>	<b>1123</b>		<b>43823</b>			
<b>Total (12 to 16)</b>		<b>19</b>	<b>96944</b>	<b>45283</b>	<b>2969</b>	<b>1620</b>	<b>93975</b>	<b>43663</b>	

**General insurance business (accident year accounting) : Analysis of premiums**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		<b>R21</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>260</b>
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		<b>Earned in previous financial years 1</b>		<b>Earned in previous financial years 3</b>			<b>Earned in previous financial years 5</b>		
<b>In respect of risks incepted in previous financial years</b>	<b>11</b>	<b>(188)</b>		<b>(0)</b>			<b>(188)</b>		
		<b>Earned in this financial year 1</b>	<b>Unearned at end of this financial year 2</b>	<b>Earned in this financial year 3</b>	<b>Unearned at end of this financial year 4</b>		<b>Earned in this financial year 5</b>	<b>Unearned at end of this financial year 6</b>	
<b>In respect of risks incepted in previous financial years</b>	<b>12</b>	<b>433</b>		<b>67</b>			<b>366</b>		
<b>In respect of risks incepted in this financial year</b>	<b>For periods of less than 12 months</b>	<b>13</b>							
	<b>For periods of 12 months</b>	<b>14</b>	<b>125219</b>	<b>123693</b>	<b>18459</b>	<b>8167</b>	<b>106760</b>	<b>115526</b>	
	<b>For periods of more than 12 months</b>	<b>15</b>							
<b>Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year</b>	<b>16</b>	<b>119218</b>		<b>8072</b>			<b>111146</b>		
<b>Total (12 to 16)</b>	<b>19</b>	<b>244869</b>	<b>123693</b>	<b>26598</b>		<b>8167</b>	<b>218271</b>	<b>115526</b>	



**General insurance business (accident year accounting) : Analysis of premiums**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****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	2012	£000	270
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		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	(66)		(1)			(65)		
		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	125		2		123			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	46025	43127	819	45205	43127		
	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	45509				45509			
<b>Total (12 to 16)</b>	<b>19</b>	<b>91658</b>	<b>43127</b>	<b>822</b>		<b>90837</b>	<b>43127</b>		

**General insurance business (accident year accounting) : Analysis of premiums**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012****Balance of all treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		<b>R21</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>709</b>
<b>Premiums receivable during the financial year</b>		<b>Gross premiums written</b>		<b>Reinsurers' share</b>			<b>Net of reinsurance</b>		
		<b>Earned in previous financial years</b>		<b>Earned in previous financial years</b>			<b>Earned in previous financial years</b>		
		<b>1</b>		<b>3</b>			<b>5</b>		
<b>In respect of risks incepted in previous financial years</b>	<b>11</b>								
		<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>	<b>Earned in this financial year</b>	<b>Unearned at end of this financial year</b>		
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>		
<b>In respect of risks incepted in previous financial years</b>	<b>12</b>	(1)				(1)			
<b>In respect of risks incepted in this financial year</b>	<b>For periods of less than 12 months</b>	<b>13</b>							
	<b>For periods of 12 months</b>	<b>14</b>							
	<b>For periods of more than 12 months</b>	<b>15</b>							
<b>Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year</b>		<b>16</b>							
<b>Total (12 to 16)</b>		<b>19</b>	(1)			(1)			

## 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 2012

## Total business

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2012	£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	8269372	1327056	6305216	(637100)			
	Reinsurers' share	12	1510025	19369	1611576	120919			
	Net (11-12)	13	6759347	1307687	4693640	(758019)			
	Claims management costs	14	133338	109106	51234	27002			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1037895	1530969	2568864			
	Reinsurers' share	16		(5)	215442	215436			
	Net (15-16)	17		1037900	1315528	2353428			
	Claims management costs	18		151754	89256	241010			
Provision for unexpired risks		19	3644		4338	694			
Net operating expenses	Commissions	21	138341	299303	163095	274549			
	Other acquisition expenses	22	110136	232664	110747	232054			
	Administrative expenses	23		810719		810719			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	248477	1342686	273842	1317322			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	2578420		2292262	(286157)			
	Reinsurers' share	32	1030066		1075436	45370			
	Claims management costs	33							
	Total (31-32+33)	39	1548353		1216826	(331528)			
Split of line 29	Prior financial years	41							
	This financial year	42	248477	1342686	273842	1317322			
Split of line 39	Incidents occurring prior to this financial year	51	1548353		1171809	(376544)			
	Incidents occurring in this financial year	52			45017	45017			

## 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 2012

## Total primary (direct) and facultative business

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2012	£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	8240962		1327056		6295306	(618600)	
	Reinsurers' share	12	1510025		19369		1611576	120919	
	Net (11-12)	13	6730937		1307687		4683731	(739519)	
	Claims management costs	14	132882		109106		51234	27457	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1037895		1530969	2568864	
	Reinsurers' share	16			(5)		215442	215436	
	Net (15-16)	17			1037900		1315528	2353428	
	Claims management costs	18			151754		89256	241010	
Provision for unexpired risks		19	3644				4338	694	
Net operating expenses	Commissions	21	138341		299303		163095	274549	
	Other acquisition expenses	22	110136		232664		110747	232054	
	Administrative expenses	23			810719			810719	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	248477		1342686		273842	1317322	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	2578420				2292262	(286157)	
	Reinsurers' share	32	1030066				1075436	45370	
	Claims management costs	33							
	Total (31-32+33)	39	1548353				1216826	(331528)	
Split of line 29	Prior financial years	41							
	This financial year	42	248477		1342686		273842	1317322	
Split of line 39	Incidents occurring prior to this financial year	51	1548353				1171809	(376544)	
	Incidents occurring in this financial year	52					45017	45017	

**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 2012****Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2012	£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	28410				9910	(18500)	
	Reinsurers' share	12							
	Net (11-12)	13	28410				9910	(18500)	
	Claims management costs	14	456					(456)	
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 2012

## 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	2012	£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		19111	13473		4764	(873)	
	Reinsurers' share	12		661	(35)		419	(277)	
	Net (11-12)	13		18450	13509		4345	(595)	
	Claims management costs	14		596	1052		140	597	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			45645		21893	67538	
	Reinsurers' share	16			(18)		435	417	
	Net (15-16)	17			45664		21458	67122	
	Claims management costs	18			5377		949	6326	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		68	3645		1556	2156	
	Other acquisition expenses	22		611	3622		692	3541	
	Administrative expenses	23			16240			16240	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		679	23506		2248	21937	
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		679	23506		2248	21937	
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 2012

## 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	2012	£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	7042446	899650	5684428	(458368)			
	Reinsurers' share	12	1417451	15373	1539552	137475			
	Net (11-12)	13	5624995	884276	4144875	(595843)			
	Claims management costs	14	100380	76707	40125	16451			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		532312	973151	1505463			
	Reinsurers' share	16			183009	183009			
	Net (15-16)	17		532312	790142	1322454			
	Claims management costs	18		81948	63973	145921			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	12484	39810	21491	30803			
	Other acquisition expenses	22	45793	101171	48042	98923			
	Administrative expenses	23		426963		426963			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	58278	567944	69533	556689			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	2484531		2227095	(257436)			
	Reinsurers' share	32	967906		1027788	59882			
	Claims management costs	33							
	Total (31-32+33)	39	1516625		1199308	(317318)			
Split of line 29	Prior financial years	41							
	This financial year	42	58278	567944	69533	556689			
Split of line 39	Incidents occurring prior to this financial year	51	1516625		1156543	(360083)			
	Incidents occurring in this financial year	52			42765	42765			

## 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 2012

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	2012	£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	349091		190390		114519	(44181)	
	Reinsurers' share	12	7311		324		7105	118	
	Net (11-12)	13	341780		190067		107414	(44299)	
	Claims management costs	14	13361		13471		2136	2246	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			272181		251036	523217	
	Reinsurers' share	16					7821	7821	
	Net (15-16)	17			272181		243215	515397	
	Claims management costs	18			40635		13452	54087	
Provision for unexpired risks		19	444					(444)	
Net operating expenses	Commissions	21	77853		158605		90111	146346	
	Other acquisition expenses	22	38183		65452		32078	71557	
	Administrative expenses	23			191812			191812	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	116035		415868		122189	409715	
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	116035		415868		122189	409715	
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 2012

## 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	2012	£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	137216		60534		54232	(22450)	
	Reinsurers' share	12	363		10		(719)	(1072)	
	Net (11-12)	13	136853		60524		54951	(21378)	
	Claims management costs	14	2790		4619		574	2403	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			95396		50882	146278	
	Reinsurers' share	16			13		(742)	(729)	
	Net (15-16)	17			95383		51624	147007	
	Claims management costs	18			18588		3909	22497	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	4344		6304		5469	5179	
	Other acquisition expenses	22	9413		22896		10177	22132	
	Administrative expenses	23			99750			99750	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	13757		128950		15646	127061	
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	13757		128950		15646	127061	
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 2012****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	2012	£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	323506		48024		185614	(89869)	
	Reinsurers' share	12	81769		1040		64498	(16231)	
	Net (11-12)	13	241738		46984		121116	(73638)	
	Claims management costs	14	6445		3874		2484	(87)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			25257		61939	87196	
	Reinsurers' share	16					7571	7571	
	Net (15-16)	17			25257		54368	79625	
	Claims management costs	18			1522		2097	3619	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	6244		12198		6033	12409	
	Other acquisition expenses	22	2289		5297		2589	4997	
	Administrative expenses	23			16987			16987	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	8533		34482		8622	34393	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	93888				65167	(28721)	
	Reinsurers' share	32	62160				47649	(14512)	
	Claims management costs	33							
	Total (31-32+33)	39	31728				17518	(14210)	
Split of line 29	Prior financial years	41							
	This financial year	42	8533		34482		8622	34393	
Split of line 39	Incidents occurring prior to this financial year	51	31728				15266	(16462)	
	Incidents occurring in this financial year	52					2252	2252	

**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 2012****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	2012	£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	111634	48219	35887	(27528)			
	Reinsurers' share	12	(129)	149	(282)	(4)			
	Net (11-12)	13	111763	48070	36169	(27524)			
	Claims management costs	14	2680	6727	1625	5672			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		63814	95230	159043			
	Reinsurers' share	16			17022	17022			
	Net (15-16)	17		63814	78207	142021			
	Claims management costs	18		2642	1372	4014			
Provision for unexpired risks		19	3200		4338	1138			
Net operating expenses	Commissions	21	28025	60218	29466	58777			
	Other acquisition expenses	22	10472	26048	13234	23285			
	Administrative expenses	23		41974		41974			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	38496	128240	42701	124035			
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	38496	128240	42701	124035			
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 2012

## 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	2012	£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	257958		66765		215862	24669	
	Reinsurers' share	12	2600		2508		1003	910	
	Net (11-12)	13	255358		64257		214860	23758	
	Claims management costs	14	6629		2655		4149	175	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			3290		76838	80129	
	Reinsurers' share	16					326	326	
	Net (15-16)	17			3290		76512	79803	
	Claims management costs	18			1043		3503	4546	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	9324		18523		8969	18878	
	Other acquisition expenses	22	3375		8179		3934	7619	
	Administrative expenses	23			16994			16994	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	12698		43696		12903	43491	
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	12698		43696		12903	43491	
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 2012****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		<b>R22</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>£000</b>	<b>600</b>
				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	9910	
	Reinsurers' share	12							
	Net (11-12)	13					9910	9910	
	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 2012

## Balance of all treaty reinsurance accepted business

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	1179980	GL	31	12	2012	£000	709
				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	28410					(28410)	
	Reinsurers' share	12							
	Net (11-12)	13	28410					(28410)	
	Claims management costs	14	456					(456)	
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 2012**

## Total business

		Company registration number		GL/UK/CM		day month year			Units	Category number					
		R23	1179980	GL	31	12	2012	£000	001						
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	2012	11				1037900	939335	376193			2353428	45017	3357399		70.1
12	2011	12	1176548	1632837		535567	541605	371909	945864	686973	(183755)	95920	3882802	(11.3)	67.6
12	2010	13	1658135	2538788	930841	246393	519357	478964	720968	708368	(184621)	191880	4658437	(14.3)	82.3
12	2009	14	1670677	2022737	1177068	182314	477524	456128	609108	637096	(130238)	232052	4713722	13.4	84.1
12	2008	15	1598130	1753231	1272846	133990	252418	255695	371228	362914	(92040)	154269	4742071	9.2	74.1
12	2007	16	1386998	2074814	1605544	96159	251878	240988	308388	329592	(48954)	187953	4347726	5.8	82.6
12	2006	17	1429990	1752332	1162946	53300	168132	128634	235981	213887	(99802)	107630	4270665	(13.7)	68.9
12	2005	18	1449278	1649310	1144097	24974	84981	82404	106795	122065	(36501)	59073	4253399	(19.0)	65.5
12	2004	19	1240934	1326774	1055893	23280	95518	78869	97026	111671	(11030)	65254	3881160	(5.5)	64.3
12	2003	20	1153591	1282269	915276	6984	50412	40917	46647	49276	2390	41964	3413388	(21.0)	63.5
Prior accident years		21				4726	64696	52611	55620	39884	26528	35814			
Reconciliation		22													
Total (11 to 22)		29				2345588	3445855	2563313	3497625	3261727	1595404	1216826			

## 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 2012**

## Total primary (direct) and facultative business

		Company registration number		GL/UK/CM		day month year			Units	Category number					
		R23	1179980	GL	31	12	2012	£000	002						
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %	
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)						
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2012	11			1037900	939335	376193			2353428	45017	3357400		70.1	
12	2011	12	1176548	1632837	535567	541605	371909	945864	686973	(183755)	95920	3873202	(11.3)	67.8	
12	2010	13	1658135	2538788	930841	246393	519357	478964	720968	708368	(184621)	191880	4658437	(14.3)	82.3
12	2009	14	1670677	2022737	1177068	182314	477524	456128	609108	637096	(130238)	232052	4713722	13.4	84.1
12	2008	15	1598130	1753231	1272846	133990	252418	255695	371228	362914	(92040)	154269	4742071	9.2	74.1
12	2007	16	1396998	2074814	1605544	96159	251878	240988	308388	329592	(48954)	187953	4347726	5.8	82.6
12	2006	17	1429990	1752332	1162946	53300	168132	128634	235981	213887	(99802)	107630	4270665	(13.7)	68.9
12	2005	18	1449278	1649310	1144088	24974	84981	82404	105751	122060	(35452)	59073	4253399	(19.0)	65.5
12	2004	19	1240934	1326774	1055871	23280	95518	78869	97218	108428	(7979)	65254	3881160	(5.5)	64.3
12	2003	20	1106506	1258140	894061	6984	50412	40917	46479	41636	10198	41964	3300569	(21.1)	63.6
Prior accident years		21			4726	54786	52611	52987	26016	33120	35814				
Reconciliation		22													
Total (11 to 22)		29			2345588	3435945	2563313	3493972	3236971	1613904	1216826				



## 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 2012**

## Total treaty reinsurance accepted business

		Company registration number		GL/UK/CM		day month year			Units	Category number				
		R23	1179980	GL	31	12	2012	£000	003					
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11										(1)		
12	2011	12										9600		
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16			(0)				(0)	0				
12	2006	17			0			0	(0)	(0)				
12	2005	18			9			1044	5	(1049)				
12	2004	19			22			(192)	3243	(3051)				
12	2003	20	47085	24129	21216			167	7641	(7808)		112819	(12.1)	60.5
Prior accident years		21				9910		2633	13868	(6591)				
Reconciliation		22												
Total (11 to 22)		29				9910		3653	24756	(18500)				

## 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 2012

## Total primary (direct) and facultative accident and health

Accident year ended		Company registration number	GL/UK/CM	day month year			Units	Category number						
Month	Year			R23	31	12			2012	£000	110			
		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 %
		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13
12	2012	11			45664	14093	7365			67122		88558		75.8
12	2011	12	47656	15501	12600	1619	594	12824	2677	(688)		87104	(4.4)	71.7
12	2010	13	45855	23334	14891	500	610	402	700	943	(132)	90053	(29.7)	69.1
12	2009	14	40089	18852	13780	188	191	52	90	153	188	88723	(24.6)	61.2
12	2008	15	36714	26223	17328	42	94	22	96	321	(258)	86680	(33.3)	62.5
12	2007	16	35280	29827	21589	(3)	125	(5)	59	145	(87)	87241	(27.2)	65.3
12	2006	17	29551	24841	16356	94	444	7	422	(234)	356	77594	(32.0)	59.9
12	2005	18	19328	19279	17049	38	35	4	60	17	1	72245	(11.2)	50.5
12	2004	19	23748	13624	21165	5	21	(2)	22	3	1	56711	55.5	79.2
12	2003	20	8053	4813	(2371)	11	29	(5)	30	(8)	13	22218	(148.5)	25.7
Prior accident years		21				33	125	(17)	126	3	11			
Reconciliation		22												
Total (11 to 22)		29				59173	17385	8418	14429	4021	66526			

## 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 2012

## 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	2012	£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	2012	11				532312	582980	207163			1322454	42765	1550440		85.3
12	2011	12	636133	1134175		289333	384973	323842	609284	524891	(136028)	92751	1891677	(12.0)	86.4
12	2010	13	1008548	1820490	468991	163498	419316	446439	528684	638488	(137921)	189774	2445290	(17.7)	102.5
12	2009	14	1034613	1366521	774075	147449	419547	434664	505189	599086	(102626)	228544	2526676	29.9	111.2
12	2008	15	1008405	1119630	847618	104782	224454	243280	307208	329850	(64542)	152422	2585340	26.8	93.9
12	2007	16	835908	1262622	1013841	80439	230836	231209	270606	311685	(39807)	185513	2394994	23.3	99.9
12	2006	17	946530	1141440	785387	44656	159225	124109	217775	205609	(95393)	107564	2375594	(2.5)	86.7
12	2005	18	919675	1137592	791075	22930	79708	79485	98795	117248	(33921)	58282	2403658	(14.5)	78.7
12	2004	19	804786	847424	739155	21569	90629	75793	93540	103348	(8898)	64675	2224987	9.4	77.8
12	2003	20	731110	777334	586385	6913	48559	37640	42948	42866	7299	41964	1916585	(12.6)	73.6
Prior accident years		21				2710	57112	34056	59322	18562	15994	35054			
Reconciliation		22													
Total (11 to 22)		29				1416589	2697338	2237679	2733362	2891633	726612	1199308			

## 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 2012

Primary (direct) and facultative household and domestic all risks

		Company registration number	GL/UK/CM	day month year			Units	Category number							
		R23	1179980	GL	31	12	2012	£000	160						
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	2012	11				272181	172718	70498			515397		896133		57.5
12	2011	12	281470	200529		132612	33944	7754	148370	52160	(26220)		991134	(13.1)	46.0
12	2010	13	355088	345845	319128	43184	22818	5946	67547	17633	(13232)		1107542	13.1	67.4
12	2009	14	351347	282104	206413	7249	11414	5086	20366	6732	(3349)		1064636	(18.4)	54.6
12	2008	15	322585	260707	189862	1707	4143	1056	8560	1536	(3190)		1033846	(24.5)	50.2
12	2007	16	347820	435089	333132	2492	4032	1639	6452	773	939		899297	(21.6)	76.6
12	2006	17	260869	264744	182998	1828	2583	1528	4676	1109	153		886373	(28.6)	50.7
12	2005	18	318275	240098	182283	(58)	1167	1025	1576	580	(22)		867822	(23.2)	57.9
12	2004	19	265409	231369	159822	366	567	538	1279	484	(292)		849494	(30.3)	50.2
12	2003	20	221119	218502	170967	(43)	676	759	883	318	191		664744	(21.1)	59.2
Prior accident years		21				729	(1213)	1952	552	196	720				
Reconciliation		22													
Total (11 to 22)		29				462248	252850	97780	260261	81521	471096				

## 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 2012

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

		Company registration number		GL/UK/CM		day month year			Units		Category number			
		R23		1179980		GL			31 12 2012		£000		180	
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11			95383	17615	34009			147007		419186		35.1
12	2011	12	133289	73609	37200	5745	12744	21925	51684	(17920)		510373	(24.3)	37.0
12	2010	13	162010	120509	42406	7927	5645	8851	9331	14391	(1299)	640129	(46.2)	35.4
12	2009	14	164979	154093	84939	6549	4780	5382	7020	9693	(3)	652616	(34.0)	40.9
12	2008	15	141386	123886	90187	5111	3500	1759	6330	4973	(933)	630730	(18.8)	38.4
12	2007	16	131349	95644	84218	2609	2481	(110)	4247	1433	(701)	603567	(6.7)	36.5
12	2006	17	130918	125231	84568	914	1512	(22)	2352	200	(148)	583701	(30.6)	37.3
12	2005	18	130500	69580	67810	129	1880	38	1083	199	766	575244	0.4	34.8
12	2004	19	99623	64381	60514	105	884	(322)	(125)	325	468	466893	(5.0)	34.4
12	2003	20	93979	74816	56509	(49)	260	(52)	1315	200	(1357)	413302	(24.3)	36.4
Prior accident years		21			29	185	(188)	134	145	(252)				
Reconciliation		22												
Total (11 to 22)		29			155907	44486	62090	53611	83243	125628				

## 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 2012

## 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	2012	£000	220						
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %	
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)						
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2012	11			25257	37079	17289			79625	2252	93975		84.7	
12	2011	12	30773	70134	18452	26498	15141	36911	33223	(10044)	3169	98014	(14.3)	92.7	
12	2010	13	38481	72288	22559	9489	20106	8926	31147	28488	(21115)	2106	102165	(15.5)	97.5
12	2009	14	39353	67158	42145	8036	14366	8943	28727	17396	(14778)	3508	112497	9.4	100.3
12	2008	15	40471	66341	47237	5147	5716	5651	13701	20842	(18029)	1848	117592	(3.9)	88.6
12	2007	16	21878	66627	51827	3671	5343	4979	9878	12265	(8151)	2440	99002	(1.2)	88.6
12	2006	17	23585	50481	29350	1031	701	191	1615	2034	(1726)	66	87716	(38.1)	62.5
12	2005	18	18817	45136	24634	381	1067	151	1737	2313	(2451)	791	79246	(41.9)	56.8
12	2004	19	15995	42942	20488	1039	1675	368	1093	3780	(1791)	579	72620	(45.1)	54.5
12	2003	20	20192	53116	19755	(802)	204	(52)	58	269	(977)		72453	(64.0)	54.2
Prior accident years		21			541	(3466)	4609	(10208)	6471	5422	760				
Reconciliation		22													
Total (11 to 22)		29			72241	109288	66196	114660	127080	5986	17518				

## 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 2012

## 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 2012		£000		260	
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11			63814	67845	10363			142021		218271		65.1
12	2011	12	43424	62915	35267	21524	(3778)	59215	3700	(9901)		203590	(15.7)	47.4
12	2010	13	44751	77643	51808	9759	8999	(934)	29020	518	(11715)	187026	(10.3)	61.2
12	2009	14	37017	71263	39789	1083	5549	191	13235	(1371)	(5041)	183889	(34.6)	45.5
12	2008	15	44751	74901	48234	991	1462	(2)	3226	(74)	(702)	196068	(32.3)	48.7
12	2007	16	40938	91439	56512	103	857	163	989	408	(274)	178925	(37.0)	55.1
12	2006	17	36926	59549	33223	299	761	(47)	899	1990	(1876)	178623	(42.5)	39.8
12	2005	18	40574	56245	32097	494	103	(21)	371	(76)	281	174504	(41.9)	42.0
12	2004	19	29201	47796	23748	(95)	187	276	145	(67)	290	161863	(49.5)	32.9
12	2003	20	29383	29932	18114	106	207	559	439	(6)	439	134377	(36.6)	36.0
Prior accident years		21			65	109	3	467	(1263)	974				
Reconciliation		22												
Total (11 to 22)		29			111884	107604	6773	108006	3759	114495				

## 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 2012**

## 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 2012		£000		270	
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11			3290	47007	29506			79803		90837		87.9
12	2011	12	3803	75975	10104	67302	15614	57336	18639	17045		91310	22.4	106.0
12	2010	13	3402	78679	11059	12038	41864	9334	54538	7907	791	86233	(5.6)	90.1
12	2009	14	3279	62745	15928	11760	21677	1810	34470	5406	(4628)	84686	(18.4)	64.3
12	2008	15	3818	81542	32380	16211	13049	3929	32107	5467	(4385)	91812	(19.6)	75.6
12	2007	16	(16175)	93567	44426	6848	8205	3112	16157	2883	(874)	84698	(33.1)	54.8
12	2006	17	1611	86046	31065	4480	2906	2868	8243	3180	(1169)	81065	(52.0)	53.0
12	2005	18	2108	81379	29140	1060	1020	1722	2129	1778	(105)	80680	(59.5)	43.4
12	2004	19	2173	79238	30978	290	1555	2218	1265	556	2243	48593	(55.8)	76.6
12	2003	20	2671	99627	44700	847	476	2069	806	(2004)	4590	76690	(51.7)	66.0
Prior accident years		21			618	1935	12195	2595	1901	10252				
Reconciliation		22												
Total (11 to 22)		29			67547	206995	84377	209644	45714	103562				



**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 2012**

**Total proportional treaty reinsurance business accepted**

Company registration number **1179980** GL/UK/CM **GL** day month year **31 12 2012** Units **£000** Category number **600**

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2012	11												
12	2011	12										9600		
12	2010	13												
12	2009	14												
12	2008	15												
12	2007	16												
12	2006	17												
12	2005	18												
12	2004	19												
12	2003	20												
Prior accident years		21				9910				9910				
Reconciliation		22												
Total (11 to 22)		29				9910				9910				

## 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 2012

## Balance of all treaty reinsurance accepted business

		Company registration number		GL/UK/CM		day month year			Units	Category number					
		R23	1179980	GL	31	12	2012	£000	709						
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	2012	11											(1)		
12	2011	12													
12	2010	13													
12	2009	14													
12	2008	15													
12	2007	16			(0)				(0)	0					
12	2006	17			0			0	(0)	(0)					
12	2005	18			9			1044	5	(1049)					
12	2004	19			22			(192)	3243	(3051)					
12	2003	20	47085	24129	21216			167	7641	(7808)		112819	(12.1)	60.5	
Prior accident years		21						2633	13868	(16501)					
Reconciliation		22													
Total (11 to 22)		29						3653	24756	(28409)					

## 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 2012

Total business

Underwriting year ended			Company registration number		GU UK/CM		day month year			Units		Category number														
			R24		1179980		GL		31	12	2012	£000		001												
			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns											
			29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Premiums written	Gross amount	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Reinsurers' share	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net (11-12)	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims paid	Gross amount	21	157	1007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1164	
	Reinsurers' share	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Net (21-22)	29	157	1007	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1164	
Claims management costs		39	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net operating expenses	Commissions	41	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other acquisition expenses	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Administrative expenses	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Reinsurers' commissions and profit participations	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Payable net (41+42+43-44)	49	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Technical provisions	Brought forward	51	2308	1801	1807	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6016	
	Adjustment for discounting	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Carried forward	53	1705	1898	1385	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766	
	Adjustment for discounting	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Increase (decrease) in the financial year (53-54-51+52)	59	-603	-205	-442	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1250	
Balance on each underwriting year (19-29-39-49-59)		69	446	-802	442	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	88	



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 2012

Balance of all primary (direct) and facultative business

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Company registration number		GL/ UK/ CM		day month year			Units		Category number		Total all previous columns			
		29 29		12 03		12 04		12 05		12 06		12 07		12 08		12 09		12 10		12 11		12 12		R24		1179980		GL		31 12 2012			£000		409		99 99	
Premiums written	Gross amount	11			0																															0		
	Reinsurers' share	12																																		0		
	Net (11-12)	19	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0			
Claims paid	Gross amount	21	157		1007																														1164			
	Reinsurers' share	22																																	0			
	Net (21-22)	29	157		1007		0		0		0		0		0		0		0		0		0		0		0		0		0		0	1164				
Claims management costs		39																																	0			
Net operating expenses	Commissions	41																																	0			
	Other acquisition expenses	42																																	0			
	Administrative expenses	43																																	0			
	Reinsurers' commissions and profit participations	44																																	0			
	Payable net (41+42+43-44)	49	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0	0				
Technical provisions	Brought forward	Undiscounted	51	2308		1801		1807		0		0		0		0		0		0		0		0		0		0		0		0		6016				
		Adjustment for discounting	52	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0				
	Carried forward	Undiscounted	53	1705		1696		1365		0		0		0		0		0		0		0		0		0		0		0		0		4766				
		Adjustment for discounting	54	0		0		0		0		0		0		0		0		0		0		0		0		0		0		0		0				
	Increase (decrease) in the financial year (53-54-51+52)		59	-603		-205		-442		0		0		0		0		0		0		0		0		0		0		0		0		-1250				
Balance on each underwriting year (19-29-39-49-59)		69	448		-802		442		0		0		0		0		0		0		0		0		0		0		0		0		88					

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**

**Total business**

Company registration number **GL/UK/CM** day month year **31 12 2012** Units **£000** Category number **001**

Underwriting year ended		Prior underwriting years		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		Total all previous columns	
		28 29	12 03	12 04	12 05	12 06	12 07	12 08	12 09	12 10	12 11	12 12	89 99	89 99							
Reported claims outstanding	Gross amount	11	1705	1696	1365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766
	Reinsurers' share	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims incurred but not reported	Gross amount	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Reinsurers' share	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims management costs		15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjustment for discounting	Gross amount	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Reinsurers' share	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Claims management costs	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allocation to/(from) another risk category of anticipated surplus		19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Balance of the fund		20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1705	1696	1365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766
Provision for unearned premiums		22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provision for unexpired risks		23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred acquisition costs		24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other technical provisions (particulars to be specified by way of supplementary note)		25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (21+22+23-24+25)		29	1705	1696	1365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**

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

Company registration number **R25**      GI/UK/CM **1179980**      GL **GL**      day month year **31 12 2012**      Units **£000**      Category number **002**

Underwriting year ended		Prior underwriting years		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		Total all previous columns							
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	12	99	99	
Reported claims outstanding	Gross amount	11	1705	1696	1365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766
	Reinsurers' share	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims incurred but not reported	Gross amount	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Reinsurers' share	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims management costs		15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Adjustment for discounting	Gross amount	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Reinsurers' share	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Claims management costs	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allocation to/(from) another risk category of anticipated surplus		19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Balance of the fund		20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1705	1696	1365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766
Provision for unearned premiums		22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Provision for unexpired risks		23	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Deferred acquisition costs		24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other technical provisions (particulars to be specified by way of supplementary note)		25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (21+22+23-24+25)		29	1705	1696	1365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766

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

Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**

Balance of all primary (direct) and facultative business

Company registration number **R25**      GI/UK/CN **GL**      day month year **31 12 2012**      Units **£000**      Category number **409**

Underwriting year ended		Prior underwriting years		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		MM YY		Total all previous columns					
		29	29	12	03	12	04	12	05	12	06	12	07	12	08	12	09	12	10	12	11	12	12	99	99
Reported claims outstanding	Gross amount	11	1705	1696	1365																				4766
	Reinsurers' share	12																							0
Claims incurred but not reported	Gross amount	13																							0
	Reinsurers' share	14																							0
Claims management costs		15																							0
Adjustment for discounting	Gross amount	16																							0
	Reinsurers' share	17																							0
	Claims management costs	18																							0
Allocation to/(from) another risk category of anticipated surplus		19																							0
Balance of the fund		20																							0
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1705	1696	1365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766
Provision for unearned premiums		22																							0
Provision for unexpired risks		23																							0
Deferred acquisition costs		24																							0
Other technical provisions (particulars to be specified by way of supplementary note)		25																							0
Total (21+22+23-24+25)		29	1705	1696	1365	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4766



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 2012**

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

R30	1179980	GL	31	12	2012	£000
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Major currencies	Reporting territory code	Total 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 %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted		
							Before deduction for discounting	Deduction for discounting		Highest	Lowest	Average rate
		1	2	3	4	5	6	7	8	9	10	11
	11	6552272	9552272	270331	2.8%	6441178	2028100	1216826	31000	4.0	4.0	4.0
	12											
	13											
	14											
	15											
	16											
	17											
	18											
	19											
	20											
Other currencies	21	956	956									
Total	29	9553228	9553228			6441178	2028100	1216826	31000			

## 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 2012

Company  
registration  
numberGL/  
UK/  
CM

day month year Units

		R30	1179980	GL	31	12	2012	£000
Type of asset			Value of 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
Land and buildings		31	130600	130600	7861			6.0
Fixed interest securities	Approved securities	32	2712629	2712629	47896			1.8
	Other	33	3455148	3455148	79432			2.3
Variable interest and variable yield securities (excluding items shown at line 36)	Approved securities	34	36818	36818	761			2.1
	Other	35	153996	153996	3014			2.0
Equity shares and holdings in collective investment schemes		36	854423	854423	2563			0.3
Loans secured by mortgages		37						
All other assets	Producing income	38	1844983	1844983	128804			7.0
	Not producing income	39	364630	364630				
Total		49	9553228	9553228	270331			2.8

## 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 2012**

Primary (direct) and facultative household and domestic all risks

Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
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<b>R31</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>160</b>	<b>GBP</b>	<b>AA</b>
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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	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2012	11	253710	102852		272181	172734	78302			523217	951010	55.0
12	2011	12	367815	9998	281470	132612	33944	9506	148370	52275	(24583)	1052548	43.5
12	2010	13	467839	4026	674373	43184	22820	7666	67547	17828	(11704)	1168448	64.0
12	2009	14	451803	1646	557826	7249	11420	6297	20366	6765	(2166)	1128621	51.6
12	2008	15	454452	564	513818	2130	4146	1495	9076	1210	(2515)	1102623	47.3
12	2007	16	531893	401	819481	2615	4030	1934	6527	782	1271	1087416	76.1
12	2006	17	526764	283	534766	2372	2586	1916	5132	1118	623	1120279	48.3
12	2005	18	729894	5073	598231	(58)	1168	1256	1576	584	206	1098201	54.7
12	2004	19	619913	3067	530215	366	567	659	1279	490	(176)	1110385	47.9
12	2003	20	1103374	671	519784	(100)	687	1089	1416	5494	(5234)	919023	56.7
Prior accident years		21		63679		21	(788)	2120	1057	201	95		
Total (11 to 21)		29		192260		462572	253315	112240	262346	86747	479034		
Line 29 expressed in sterling		30				462572	253315	112240	262346	86747	479034		

## 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 2012****Assistance**

Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
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<b>R31</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>181</b>	<b>GBP</b>	<b>AA</b>
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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	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2012	11	744329	29635		50023	1320	283			51627	161437	32.0
12	2011	12	1069362	13847	59331	6146	100	260	1025	2704	2776	173036	38.0
12	2010	13	1227912	8124	70882	358	156	38	197	331	24	179863	39.7
12	2009	14	1151177	3761	58881	86	319	447	333	(289)	808	249457	23.9
12	2008	15	1147439	4527	49324	17	568	37	573	42	8	163050	30.6
12	2007	16	1341810	4222	56912	34	659	46	663	50	26	177046	32.6
12	2006	17	1038594	2625	59381	11	612	44	607	46	14	161598	37.2
12	2005	18	1032533	1711	59297	(1)	402	27	386	30	13	157004	38.0
12	2004	19	951914	971	56396	14	257	17	238	19	31	163009	34.8
12	2003	20	925000	125	59446	(0)	137	9	134	11	0	129145	46.1
Prior accident years		21		5		(0)	4	(1)	16	1	(15)		
Total (11 to 21)		29		69553		56688	4534	1207	4172	2946	55312		
Line 29 expressed in sterling		30				56688	4534	1207	4172	2946	55312		

## 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 2012**

Creditor

Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
<b>R31</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>182</b>	<b>GBP</b>	<b>AA</b>

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	2012	11	3000	3288		9038	5571	13256			27865	63560	43.8
12	2011	12	4097	11435	21692	11811	482	3478	8580	30073	(22881)	85745	43.7
12	2010	13	3126	2223	22399	2074	238	2793	573	8221	(3689)	105348	26.1
12	2009	14	13626	1548	62344	2124	405	2157	553	6042	(1910)	133781	50.1
12	2008	15	31031	1090	56788	2155	353	619	547	3441	(861)	141686	42.3
12	2007	16	43739	387	54494	750	46	25	309	749	(237)	159658	34.6
12	2006	17	39865	57	55498	55	41	(12)	22	75	(13)	166658	33.4
12	2005	18	33730	27	58036	29	25	(12)	12	104	(76)	182997	31.7
12	2004	19	32874	5	57016	17	110	(101)	7	320	(301)	173092	33.0
12	2003	20	32990	3	52101	2	64	(50)	7	206	(196)	146745	35.5
Prior accident years		21		7		6	74	(60)	4	168	(153)		
Total (11 to 21)		29		20070		28059	7409	22093	10613	49399	(2451)		
Line 29 expressed in sterling		30				28059	7409	22093	10613	49399	(2451)		

## 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 2012**

## Legal expenses

Company registration number **1179980** GL/UK/CM **GL** day month year **31 12 2012** Monetary units **000** Category number **184** 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	2012	11	977	27098		668	3556	12096			16320	118916	13.7
12	2011	12	2995	34933	1578	5101	4698	8588	5089	10887	2411	142198	14.0
12	2010	13	4157	33735	11038	4971	4686	5155	6919	6304	1589	172885	15.0
12	2009	14	4674	31540	20708	4149	3923	2835	5378	4038	1492	169755	18.6
12	2008	15	4499	30027	16997	2810	2548	844	4794	1568	(161)	168023	13.8
12	2007	16	4614	30648	13841	1774	1680	96	2994	775	(219)	170296	10.2
12	2006	17	3505	31161	9514	847	835	181	1552	172	140	111258	10.2
12	2005	18	2558	24411	5573	101	1451	110	607	71	984	96576	7.5
12	2004	19	1470	19636	3161	75	223	(75)	345	7	(131)	89737	3.8
12	2003	20	996	18106	1721	(52)	58	8	1145	(6)	(1125)	33088	5.2
Prior accident years		21		31716		24	104	(94)	109	(8)	(67)		
Total (11 to 21)		29		313011		20469	23761	29744	28933	23808	21233		
Line 29 expressed in sterling		30				20469	23761	29744	28933	23808	21233		

## 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 2012****Pet insurance**

Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
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<b>R31</b>	<b>1179980</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2012</b>	<b>000</b>	<b>186</b>	<b>GBP</b>	<b>AA</b>
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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	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2012	11	39076	23231		35667	7373	7606			50647	75277	67.3
12	2011	12	106743	2391	50689	14148	401	151	7231	7606	(136)	109461	59.7
12	2010	13	180917	1222	108547	527	527	572	1643	(543)	527	180901	60.9
12	2009	14	187492	921	79642	191	104	(228)	756	(144)	(545)	166366	47.9
12	2008	15	169372	596	59499	129	20	190	414	(125)	51	149068	40.1
12	2007	16	154732	420	43311	51	85	(254)	282	(144)	(256)	120825	35.7
12	2006	17	183720	301	41491	1	21	(224)	170	(103)	(270)	102729	40.2
12	2005	18	133672	186	30612	0	0	(85)	77	(72)	(90)	83703	36.5
12	2004	19	117980	127	23419	(0)	8	(144)	49	(28)	(157)	66277	35.1
12	2003	20	95338	50	17853	0	0	(16)	29	(31)	(14)	49128	36.3
Prior accident years		21		(87)		0	0	(25)	4	(9)	(21)		
Total (11 to 21)		29		29358		50714	8540	7543	10654	6407	49736		
Line 29 expressed in sterling		30				50714	8540	7543	10654	6407	49736		

## 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 2012**

Commercial property

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 2012	000	261	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	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2012	11	13712	6782		54164	56469	10443			121076	222706	54.4
12	2011	12	19430	996	39057	28504	14405	(2917)	47352	7904	(15264)	206572	38.3
12	2010	13	19714	316	88306	7437	6108	(290)	16559	1382	(4686)	171913	59.1
12	2009	14	17007	90	61606	344	2936	207	4045	298	(856)	191448	34.0
12	2008	15	17323	51	79340	242	384	88	2298	240	(1823)	216188	37.0
12	2007	16	21895	24	114360	(125)	374	152	779	89	(467)	210720	54.5
12	2006	17	17809	13	76146	248	481	(48)	896	38	(252)	218209	35.2
12	2005	18	17191	10	79402	407	(3)	(27)	225	10	143	211692	37.7
12	2004	19	15702	52	60818	(103)	26	150	102	10	(39)	190941	31.9
12	2003	20	14799	44	54384	90	136	417	381	80	181	163364	33.7
Prior accident years		21		11		33	(34)	1	399	6	(405)		
Total (11 to 21)		29		8389		91242	81283	8176	73036	10056	97608		
Line 29 expressed in sterling		30				91242	81283	8176	73036	10056	97608		



## 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 2012

## 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	2012	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	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2012	11	889	3294		3290	47041	29797			80129	91658	87.4
12	2011	12	2810	2384	3594	10104	67298	15392	57238	17616	17940	91045	105.9
12	2010	13	3866	1165	16520	12038	41861	9199	54453	7821	823	80244	99.2
12	2009	14	4265	576	20922	11760	21673	1755	34495	5440	(4747)	80513	69.7
12	2008	15	5426	252	37353	17758	13044	3846	34107	5652	(5111)	92546	77.8
12	2007	16	6325	143	50097	6855	8201	3217	16442	2887	(1057)	104803	65.2
12	2006	17	6123	74	61238	5238	2906	3455	10149	1494	(44)	106525	68.4
12	2005	18	5587	59	49182	1667	1226	1775	2865	533	1270	104457	51.6
12	2004	19	5692	62	48836	290	1550	2210	1259	542	2249	100710	52.5
12	2003	20	6415	54	52298	295	475	2567	1061	619	1656	87457	63.6
Prior accident years		21		272		760	2033	12179	2562	1936	10474		
Total (11 to 21)		29		8335		70055	207309	85392	214633	44541	103582		
Line 29 expressed in sterling		30				70055	207309	85392	214633	44541	103582		

## 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 2012**

Public and products liability

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2012** 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	2002	5748	72	37873	455	745	556	1120	333	303	52364	75.7
12	2001	4283	51	27659	32	372	508	329	365	219	26487	107.9
12	2000	3262	33	18390	7	183	477	335	1238	(906)	18005	105.8
12	1999	2847	21	12394	18	136	480	78	290	266	14874	87.6
12	1998	2047	13	8886	23	83	502	351	1294	(1037)	12611	75.3
12	1997	1690	7	5382	40	18	505	81	299	183	12356	48.1
12	1996	1556	6	5119	114	37	523	143	529	1	2940	197.0
12	1995	1624	5	6530	5	25	499	78	287	164	3182	221.9
12	1994	1754	12	7597	6	321	481	53	195	559	3287	255.7
12	1993	1192	9	5198	19	51	498	186	685	(303)		
12	1992	1008	2	4823	(0)	1	475	26	97	353		
12	1991	855	3	5824	9	20	406	9	34	392		
12	1990	874	38	5523	3	44	409	41	150	264		

## 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 2012**

Private motor - comprehensive

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code
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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 %	Vehicle years (000's)	Claims frequency %		
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported						Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2012	11	320738	218653		518954	566827	375367			1481148	1536865	95.1	3716	14.5
12	2011	12	593662	62732	614530	272939	370339	448680	591766	569357	(69164)	1824431	93.5	4428	14.8
12	2010	13	834075	17243	1393438	148958	395429	556720	469234	679121	(47248)	2320065	107.5	6445	13.2
12	2009	14	924219	8398	1653254	129025	361005	578740	436656	623308	8806	2335130	116.6	6804	13.7
12	2008	15	959117	3113	1670639	91592	235397	390289	281482	479505	(43710)	2361286	101.1	6738	14.3
12	2007	16	1084689	1785	1922096	72101	242556	297539	239789	456299	(83892)	2457618	103.1	7161	15.2
12	2006	17	1111678	875	1875195	41801	193198	145345	259142	244162	(122961)	2548145	88.5	7364	15.1
12	2005	18	1243283	680	1816021	20977	87999	114288	143303	147977	(68016)	2550269	80.0	7279	17.1
12	2004	19	1139879	622	1744779	19861	167551	175817	143563	207009	12657	2510259	84.0	6898	16.5
12	2003	20	1043803	307	1607569	8693	101090	86481	97127	113810	(14673)	2303763	78.3	6144	17.0
Prior accident years		21		6759		(19466)	129517	48086	156987	59327	(58175)				
Total (11 to 21)		29		321167		1305436	2850907	3217353	2819049	3579876	974772				
Line 29 expressed in sterling		30				1305436	2850907	3217353	2819049	3579876	974772				

## 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 2012

Private motor - non-comprehensive

Accident year ended		Number of claims	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %		
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported						Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2012	11	3727	4629		13358	18669	12288			44315	62201	71.2	411	2.0
12	2011	12	10331	2107	19579	16163	20863	13733	25485	22307	2957	95500	73.7	523	2.4
12	2010	13	17357	2082	85881	13566	25575	16834	62710	51688	(58423)	181766	78.0	391	5.0
12	2009	14	23610	1368	150045	17197	55644	36627	68801	46998	(6331)	212852	121.9	473	5.3
12	2008	15	28891	668	180456	13503	19896	13096	44639	23244	(21387)	250529	90.6	513	5.8
12	2007	16	39474	469	236068	8498	36980	24341	53704	26760	(10645)	328282	93.2	634	6.3
12	2006	17	46182	243	270115	4283	21347	14051	37092	18880	(16291)	345810	89.6	744	6.2
12	2005	18	55956	326	255044	2719	29412	19360	11248	6870	33372	391090	78.4	805	7.0
12	2004	19	55917	453	272343	3096	19101	12573	40673	17382	(23285)	374786	81.9	773	7.3
12	2003	20	69273	179	237820	830	8793	5788	14653	7805	(7048)	369377	68.6	699	9.9
Prior accident years		21		2297		28574	72559	54428	23321	(749)	132990				
Total (11 to 21)		29		14821		121785	328840	223120	382337	221185	70224				
Line 29 expressed in sterling		30				121785	328840	223120	382337	221185	70224				

## 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 2012**

Fleets

Accident year ended		Fleets	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	Reported claims outstanding	In previous financial years	In this financial year	Reported	Inurred but not reported	Reported	Inurred but not reported					
			1	2	3	4	5	6	7	8					
12	2012	<b>11</b>	7974	3525		14384	20153	3241			37777	49407	76.5	13	86.1
12	2011	<b>12</b>	12061	836	15115	7825	13449	6458	17463	4818	5451	46378	92.4	13	95.8
12	2010	<b>13</b>	17134	548	33143	4064	6005	2502	11196	3341	(1966)	56808	80.5	20	89.3
12	2009	<b>14</b>	19415	294	44999	4769	5065	2238	15668	3843	(7440)	63729	89.6	24	80.9
12	2008	<b>15</b>	20668	75	43723	2525	2751	2805	8102	2784	(2804)	62586	82.8	20	103.7
12	2007	<b>16</b>	22770	33	48233	1659	1078	523	3039	963	(741)	63742	80.8	62	36.6
12	2006	<b>17</b>	19071	11	38544	296	144	31	390	184	(104)	57802	67.5	54	35.4
12	2005	<b>18</b>	15406	8	31400	1806	4389	151	3144	790	2411	51524	73.3	44	34.7
12	2004	<b>19</b>	12254	1	24021	2	61	25	50	24	16	45203	53.3	37	33.5
12	2003	<b>20</b>	12131	2	29860	2	73	(19)	10	18	28	43621	68.6	37	33.1
Prior accident years		<b>21</b>		70		(1)	573	36	315	4	290				
Total (11 to 21)		<b>29</b>		5403		37330	53742	17992	59376	16769	32919				
Line 29 expressed in sterling		<b>30</b>				37330	53742	17992	59376	16769	32919				

**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 2012**

Company registration number **R32**    GL/UK/CM **GL**    day month year **31 12 2012**    Monetary units **000**    Category number **222**    Currency code **GBP**    Reporting territory code **AA**

**Commercial vehicles (non-fleet)**

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 %	Vehicle years (000's)	Claims frequency %		
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported						Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2012	11	4543	2948		10873	16814	21732			49419	18417	268.3	35	21.4
12	2011	12	9130	1171	15657	10627	12986	12654	19342	31155	(14229)	53249	97.5	73	14.2
12	2010	13	12893	606	28316	5425	14100	7044	19895	26305	(19631)	46514	118.0	79	17.0
12	2009	14	14496	275	36765	3267	9302	7216	13022	14310	(7548)	50283	112.5	90	16.5
12	2008	15	22353	113	44205	2621	2958	3380	5565	19899	(16505)	56882	93.5	106	21.2
12	2007	16	17073	56	42800	2011	6257	9272	8675	20182	(11317)	55447	108.8	56	30.5
12	2006	17	14137	12	31657	735	6125	191	1217	2014	3820	54193	71.4	48	29.4
12	2005	18	18554	10	25270	127	6002	27	397	3320	2438	50509	62.2	43	43.5
12	2004	19	8746	36	24994	33	4755	681	11370	4324	(10225)	48360	63.0	38	23.0
12	2003	20	8935	17	24161	7	25276	(33)	55	731	24465	80684	61.2	42	21.3
Prior accident years		21		21		223	4057	5025	38755	6830	(36281)				
Total (11 to 21)		29		5265		35951	108630	67189	118293	129070	(35593)				
Line 29 expressed in sterling		30				35951	108630	67189	118293	129070	(35593)				

**Equalisation provisions**Name of insurer **U K Insurance Limited**

Global business

Financial year ended **31 December 2012**

				Company registration number	GL/ UK/ CM	day month year			Units	
				R37	1179980	GL	31	12	2012	£000
Calculation of the maximum provision		Business grouping A (property)  1	Business grouping B (business interruption)  2	Business grouping C (marine and aviation)  3	Business grouping D (nuclear)  4	Business grouping E (non- proportional treaty)  5	All business groupings  6			Credit insurance business  7
Total net premiums written in the previous 4 years	11	986356	1149							
Net premiums written in the current year	12	1087429	19308							
Maximum provision	13	82951	2046						84997	

**Calculation of the transfer to/from the provision**

Equalisation provision brought forward	21								30292	
Transfers in	22	32623	579						33202	
Total abnormal loss	23		284							
Provisional transfers out	24		284						284	
Excess of provisional transfer out over fund available	25									
Provisional amount carried forward (21+22-24+25)	26								63209	
Excess, if any, of 26 over 13	27									
Equalisation provision carried forward (26-27)	28								63209	
Transfer in/(out) for financial year (28-21)	29								32918	

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

Global business

Financial year ended **31 December 2012**

		Company registration number	GL/ UK/ CM	day month year			Units
	R38	1179980	GL	31	12	2012	£000
	Business grouping A (property) 1	Business grouping B (business interruption) 2	Business grouping C (marine and aviation) 3	Business grouping D (nuclear) 4		Business grouping E (non-proportional treaty) 5	
<b>Other than credit business</b>							
Net premiums earned	11	1094919	19288				
Claims incurred net of reinsurance	12	550666	14268				
Trigger claims value	13	793817	13984				
Abnormal loss	19		284				
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	



**Supplementary notes to the Return**

Name of Company **U K Insurance Limited**

Financial year ended **31<sup>st</sup> December 2012**

\*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

	2012 £000s
Form 13 line 89	10,618,272
Form 15 line 69	<u>(8,548,570)</u>
Net admissible assets	2,069,702
Subordinated Loan Capital	502,000
Capital requirements of regulated related undertakings	13,770
Core tier one capital in related undertakings	<u>5,249</u>
Form 3 Line 79	<u>2,590,721</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 FSA 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:

	2012 £000s	2011 £000s
Line 35 Other negative valuation differences	63,210	30,293

The other negative valuation differences represent a claims equalisation reserve of £63,210,277 which has been included in the Company's statutory accounts as Other Reserves. (2011:£30,292,768).

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

	2012 £000s
Form 3 line 12 (Reserves c/f)	1,591,300
Form 3 line 12 (Reserves b/f)	<u>(2,961,925)</u>
Movement on Reserves	(1,370,625)
Dividend Paid during the year	1,505,025
Transfer of business – realised net gain on available-for-sale investments	15,700
Movement on Claims equalisation reserve	<u>(32,918)</u>
Form 16 Line 59- Profit (Loss) Retained for the financial year	<u>117,182</u>

**Supplementary notes to the Return**

Name of Company **U K Insurance Limited**

Financial year ended **31<sup>st</sup> December 2012**

\*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 2012 The Company held no unlisted investments or 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 anyone 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.

**Supplementary notes to the Return**

Name of Company **U K Insurance Limited**

Financial year ended **31<sup>st</sup> December 2012**

\*1507\* Other Adjustments to Liabilities

An amount of £63,210,277 has been included in Form 15 line 83 and Form 3 line 35 in respect of claims equalisation reserve.  
(2011: £30,292,768).

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

	2012	2011
	£000s	£000s
Vehicle replacement referral Income.	18,180	728

\*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
3,402,078	4,018,311	3,812,731	1,566,315

**Supplementary notes to the Return**

Name of Company **U K Insurance Limited**

Financial year ended **31<sup>st</sup> December 2012**

\*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.

20Ag\* Gross Premiums Written Attributable To Overseas Countries

Risk Category

BC

£000s

3,320

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 2012, an amount of £1,351,725k recharged to the Company by DL Insurance Services Limited. The amount outstanding at the year end was £265,223k.

\*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.

\*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.

## Supplementary notes to the Return

Name of Company **U K Insurance Limited**

Financial year ended **31<sup>st</sup> December 2012**

### \*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% is taken into consideration. A provision of £4,338k was required at 31 December 2012(2011: £3,644k).

### \*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.

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.

**Supplementary notes to the Return**

Name of Company **U K Insurance Limited**

Financial year ended **31<sup>st</sup> December 2012**

**\*3001\* & \*3003\* Discounting (Continued)**

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.

**\*3101\* & \*3201\* Claims Volumes**

The claims volumes disclosed in the Forms 31/32 FSA Return in 2011 were overstated. This overstatement had no effect on the amount of claims paid, outstanding and IBNR. The volumes of claims have been correctly disclosed in the 2012 FSA Return.

## Returns under the Accounts and Statement Rules

## Statement in accordance with Rule 9.25 - Additional Information on general business: Major Treaty Reinsurers

Name of Company UK Insurance Company Limited

Global Business

Financial year ended 31 December 2012

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		2,583	293		-
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.		-	-		-
Lloyd's of London One Lime Street London EC3M 7HA	None		11,611	1,308		1,446
Munich Reinsurance Company Königsstrasse 107 80802 München Germany	None		14,198	3,604		283,765
Swiss Reinsurance Ltd 30 St Mary Axe London EC3A 8EP	None		14,324	1,142		193,638
AXIS Specialty Limited Brandschenkestrasse 90 CH-8002 Zurich Switzerland	None		4,125	363		11,903
Tokio Millennium Re Ltd. Street Address: Tokio Millennium House 3 Waterloo Lane Pembroke HM 08 Bermuda	None		7,117	188		4,829
Berkshire Hathaway 3555 Farnam Street Suite 1440 Omaha NE 68131 USA	None		28,934	1,298		59,294

Returns under the Accounts and Statement Rules

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

Name of Company                      **UK Insurance Company Limited**

Global Business

Financial year ended                      **31 December 2012**

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



Returns under the Accounts and Statement Rules

**Statement in accordance with Rule 9.27 - Additional information on general business: Major Cedents Statement**

Name of Company **UK Insurance Company Limited**

Global Business

Financial year ended **31 December 2012**

<b>Reinsurer details</b>	<b>Connection</b>	<b>Reinsurance premiums received</b>	<b>Debtor balance</b>	<b>Deposit with cedents</b>
<b>As required by Rule 9.27:</b>		<b>£000</b>	<b>£000</b>	<b>£000</b>
Churchill Insurance Company Limited Churchill Court Westmoreland Road Bromley Kent BR11DP	Fully Owned Subsidiary			

Returns under the Accounts and Statement Rules of the Interim Prudential Sourcebook for Insurers  
Statement in accordance with Rule 9.32 - Additional information on Non-Facultative Reinsurance Arrangements

Name of Company UK Insurance Ltd  
Global Business  
Financial year ended 31 December 2012

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<b>Motor Programme</b> <b>Excess of Loss</b>				
1st Layer	Risks attaching in 12 months at 1 January 2012	£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 2012	£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 2012	£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 2012	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 2012	£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 2012	Unlimited xs £100,000,000	Unlimited Free	Full indexation clause applies to bodily injury claims

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<b>Liability Programme</b> <b>Excess of Loss</b>				
1st Layer	Losses occurring during 12 months at 1st January 2012	£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 2012	£15,000,000 xs £10,000,000	2 Free, except EL which are unlimited	UKI Cover

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<b>Travel Programme</b> <b>Excess of Loss</b>				
1st Layer	Losses occurring during 12 months at 1st January 2012	£1,000,000 xs £1,000,000	2 at 100% AP	UKI Cover
2nd Layer	Losses occurring during 12 months at 1st January 2012	£8,000,000 xs £2,000,000	1 at 100% AP	UKI Cover

## Statement in accordance with rule 9.32 - Additional Information on Non-Facultative Reinsurance Arrangements

Name of Company UK Insurance Ltd

Global Business

Financial year ended 31 December 2012

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 of 1 July 2012	£12,500,000 vs £125,000,000	One at 100% additional premium	UK Cover
2nd Layer	Losses occurring during 12 months of 1 July 2012	£47,500,000 vs £137,500,000	One at 100% additional premium	UK Cover
3rd Layer	Losses occurring during 12 months of 1 July 2012	£125,000,000 vs £185,000,000	One at 100% additional premium	UK Cover
4th Layer	Losses occurring during 12 months of 1 July 2012	£320,000,000 vs £310,000,000	One at 100% additional premium	UK Cover
5th Layer	Losses occurring during 12 months of 1 July 2012	£370,000,000 vs £630,000,000	One at 100% additional premium	UK Cover
6th Layer	Losses occurring during 12 months of 1 July 2012	£25,000,000 vs £1,000,000,000	One at 100% additional premium	UK Cover
7th Layer	Losses occurring during 12 months of 1 July 2012	£25,000,000 vs £1,025,000,000	One at 100% additional premium	UK Cover
8th Layer	Losses occurring during 12 months of 1 July 2012	£25,000,000 vs £1,050,000,000	One at 100% additional premium	UK Cover
9th Layer	Losses occurring during 12 months of 1 July 2012	£50,000,000 vs £1,075,000,000	One at 100% additional premium	UK Cover

<u>Property Catastrophe Programme Excess of Loss</u>	From 1/10/2011			
1st Layer	Losses occurring during 9 months of 1 October 2011	£15,000,000 vs £125,000,000	One at 100% additional premium	UK Cover
2nd Layer	Losses occurring during 9 months of 1 October 2011	£60,000,000 vs £140,000,000	One at 100% additional premium	UK Cover
3rd Layer	Losses occurring during 9 months of 1 October 2011	£150,000,000 vs £200,000,000	One at 100% additional premium	UK Cover
4th Layer	Losses occurring during 9 months of 1 October 2011	£300,000,000 vs £350,000,000	One at 100% additional premium	UK Cover
5th Layer	Losses occurring during 9 months of 1 October 2011	£350,000,000 vs £650,000,000	One at 100% additional premium	UK Cover
6th Layer	Losses occurring during 9 months of 1 October 2011	£50,000,000 vs £1,000,000,000	One at 100% additional premium	UK Cover
7th Layer	Losses occurring during 9 months of 1 October 2011	£50,000,000 vs £1,050,000,000	One at 100% additional premium	UK Cover

Description of Cover	Period Covered	Limits	Reinstatements	Remarks
<u>Property Programme Risk Excess of Loss</u>	From 01/10/2012			

**Statement in accordance with rule 9.32 - Additional Information on Non-Facultative Reinsurance Arrangements**Name of C-UK Insuranc **UK Insurance Ltd**

Global Business

Financial year ended **31 December 2012**

## Summary of reinsurers' share of gross premiums

Accounting Class	Facultative reinsurance ceded	Non facultative reinsurance ceded	Total ceded
	£000	£000	£000
110	0	613	613
120	0	55,096	55,096
160	27	53,447	53,474
220	0	3,465	3,465
260	737	25,956	26,692
270	0	821	821
<b>Total</b>	<b>763</b>	<b>139,397</b>	<b>140,160</b>

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	3,000	3,000
Catasrophe Programme, includes Reinstatement premium	199,500	199,500
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

Financial year ended **31 December 2012**

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 2012.

**DERIVATIVE ASSETS**

	Notional Amounts	TOTAL
	£000s	£000s
At Fair Value through Income Statement		
Foreign Exchange Contracts	1,339,700	11,933
Interest Rate Swaps	505,481	25,363
Interest Rate Futures	121,526	179
<b>TOTAL</b>	<u>1,966,707</u>	<u>37,475</u>

**DERIVATIVE LIABILITIES**

	Notional Amounts	TOTAL
	£000s	£000s
At Fair Value through Income Statement		
Foreign Exchange Contracts	666,457	(199)
Interest Rate Swaps	468,745	(3,861)
Interest Rate Futures	375,741	(52)
<b>TOTAL</b>	<u>1,510,943</u>	<u>(4,112)</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 2012**

The following persons have been shareholder controllers of the Company during the year ended 31 December 2012:

- |   |        |
|---|--------|
| 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:  | 65.28% |
| Percentage of votes in DLIG held:   | 65.28% |
| 3) The Solicitor for the Affairs of Her Majesty's Treasury as Nominee for Her Majesty's Treasury<br>(UK Financial Investments Limited manages the shareholding) |        |
| Percentage of total share capital in RBS:   | 80.84% |
| Percentage of voting share capital in RBS:  | 64.85% |

**DIRECTORS' CERTIFICATE**

**UK Insurance Company Limited**

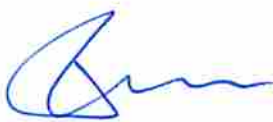
**Global business**

**Financial year ended 31 December 2012**

**Certificate required by rule 9.34 of the Accounts and Statements Rules**

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 FSA 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.



Director



Director



H.M. Toulminson  
Director  
Company Secretary.

28 March 2013

Name of Company **UK Insurance Company Limited**

Global business

Financial year ended **31 December 2012**

**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 Financial Services Authority under section 138 of the Financial Services and Markets Act 2000:

- Forms 1, 3, 10 to 13, 15 to 17, 20A, 20 to 32, 34 and 36 to 39, (including the supplementary notes) on pages 1 to 92 ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 93 to 96 and 99 ("the Statements").

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

- The statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 100, 97 and 98; and
- The certificate required by IPRU(INS) rule 9.34(1) on page 101.

Our report is provided to the directors of U K 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 FSA for the use of the FSA solely for the purposes set down by statute and the FSA'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 FSA 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 FSA, 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.

**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



Name of Company **UK Insurance Company Limited**

Global business

Financial year ended **31 December 2012**

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

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.

A handwritten signature in blue ink that reads "Deloitte LLP". The signature is written in a cursive style with a large initial 'D'.

**Deloitte LLP**

Chartered Accountants and Statutory Auditor  
London, United Kingdom

28 March 2013