

Legal & General Insurance Limited

Annual PRA Insurance Returns for the year ended

31 December 2013

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

Returns under the Accounts and Statements Rules

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Legal & General Insurance Limited

Financial period ended 31 December 2013

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

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

Global business

Financial year ended **31 December 2013**

Solo solvency calculation

Company registration number	GL/UK/CM	day	month	year	Units	
R1	423930	GL	31	12	2013	£000
				As at end of this financial year		As at end of the previous year
				1		2

Capital resources

Capital resources arising outside the long-term insurance fund	11	138638	91629
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	138638	91629

Guarantee fund

Guarantee fund requirement	21	20294	18847
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	118344	72782

Minimum capital requirement (MCR)

General insurance capital requirement	31	60883	56541
Base capital resources requirement	33	3146	2984
Individual minimum capital requirement	34	60883	56541
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	60883	56541
Excess (deficiency) of available capital resources to cover 50% of MCR	37	108196	63359
Excess (deficiency) of available capital resources to cover 75% of MCR	38	92975	49224

Capital resources requirement (CRR)

Capital resources requirement	41	60883	56541
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	77755	35088

Contingent liabilities

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

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

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	423930	GL	31	12	2013	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year		Total as at the end of the previous year	
		1	2	3		4	

Core tier one capital

Permanent share capital	11	7000		7000	7000
Profit and loss account and other reserves	12	94729		94729	57172
Share premium account	13	96053		96053	96053
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	197782		197782	160225

Tier one waivers

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

Other tier one capital

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

Total tier one capital before deductions (19+24+25+26+27+28)	31	197782		197782	160225
Investments in own shares	32				
Intangible assets	33	6287		6287	
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	48840		48840	38912
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	55127		55127	38912
Total tier one capital after deductions (31-37)	39	142655		142655	121313

Components of capital resources

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

Global business

Financial year ended **31 December 2013**

Company registration number	GL/UK/CM	day month year			Units	
R3	423930	GL	31	12	2013	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year		
	1	2	3	4		

Tier two capital

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

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

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

Components of capital resources

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

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/ UK/ CM	day month year			Units
R3	423930	GL	31	12	2013	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year	
		1	2	3	4	

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	142655		142655	121313
Inadmissible assets other than intangibles and own shares	73	4017		4017	3952
Assets in excess of market risk and counterparty limits	74				25732
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	138638		138638	91629

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	138638		138638	91629
Available capital resources for 50% MCR requirement	82	138638		138638	91629
Available capital resources for 75% MCR requirement	83	138638		138638	91629

Financial engineering adjustments

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

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

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

Global business

 Financial year ended **31 December 2013**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R11	423930	GL	31	12	2013	£000
				This financial year 1			Previous year 2	
Gross premiums written				11	375026			348662
Premiums taxes and levies (included in line 11)				12				
Premiums written net of taxes and levies (11-12)				13	375026			348662
Premiums for classes 11, 12 or 13 (included in line 13)				14				
Premiums for "actuarial health insurance" (included in line 13)				15				
Sub-total A (13 + 1/2 14 - 2/3 15)				16	375026			348662
Gross premiums earned				21	359432			322127
Premium taxes and levies (included in line 21)				22				
Premiums earned net of taxes and levies (21-22)				23	359432			322127
Premiums for classes 11, 12 or 13 (included in line 23)				24				
Premiums for "actuarial health insurance" (included in line 23)				25				
Sub-total H (23 + 1/2 24 - 2/3 25)				26	359432			322127
Sub-total I (higher of sub-total A and sub-total H)				30	375026			348662
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure				31				
Division of gross adjusted premiums amount sub-total I (or adjusted sub-total I if appropriate)	x 0.18			32	67505			62759
	Excess (if any) over 61.3M EURO x 0.02			33	6458			5985
Sub-total J (32-33)				34	61047			56775
Claims paid in period of 3 financial years				41	490519			496471
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis			42				
	For insurance business accounted for on an accident year basis			43	102747			104076
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis			44				
	For insurance business accounted for on an accident year basis			45	126050			108812
Sub-total C (41+42+43-44-45)				46	467216			491735
Amounts recoverable from reinsurers in respect of claims included in Sub-total C				47	1248			2027
Sub-total D (46-47)				48	465968			489708
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)				49	1.00			1.00
Premiums amount (Sub-total J x reinsurance ratio)				50	60883			56541
Provision for claims outstanding (before discounting and net of reinsurance)				51	102345			103710
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero				52				
Brought forward amount (See instruction 4)				53	55796			49499
Greater of lines 50 and 53				54	60883			56541

Calculation of general insurance capital requirement - claims amount and result

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

Global business

Financial year ended **31 December 2013**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	423930	GL	31	12	2013	£000
				This financial year 1			Previous year 2	
Reference period (No. of months) See INSPRU 1.1.63R				11	36			36
Claims paid in reference period				21	490519			496471
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis			22				
	For insurance business accounted for on an accident year basis			23	102747			104076
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis			24				
	For insurance business accounted for on an accident year basis			25	126050			108812
Claims incurred in reference period (21+22+23-24-25)				26	467216			491735
Claims incurred for classes 11, 12 or 13 (included in 26)				27				
Claims incurred for "actuarial health insurance" (included in 26)				28				
Sub-total E (26 +1/2 27 - 2/3 28)				29	467216			491735
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)				31	155739			163912
Division of sub-total F (gross adjusted claims amount)	x 0.26			32	40492			42617
	Excess (if any) over 42.9M EURO x 0.03			33	3578			3879
Sub-total G (32-33)				39	36914			38738
Claims amount Sub-total G x reinsurance ratio (11.49)				41	36815			38578
Higher of premiums amount and brought forward amount (11.54)				42	60883			56541
General insurance capital requirement (higher of lines 41 and 42)				43	60883			56541

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2013**

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

R13	Company registration number	GL/UK/CM	day month year			Units	Category of assets
			31	12	2013		
	423930	GL	31	12	2013	£000	1
						As at end of this financial year	As at end of the previous year
						1	2
Land and buildings			11				

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21		
	Debts and loans	22		
Other insurance dependants	Shares	23		
	Debts and loans	24		
Non-insurance dependants	Shares	25	2000	300
	Debts and loans	26		
Other group undertakings	Shares	27		
	Debts and loans	28	2518	5103
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41		
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43		
Rights under derivative contracts		44		
Fixed interest securities	Approved	45	86347	82347
	Other	46	254283	232559
Variable interest securities	Approved	47		
	Other	48	1780	2506
Participation in investment pools		49		
Loans secured by mortgages		50		
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52		
Other loans		53		
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	25242	9190
	More than one month withdrawal	55		
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58		
	Property linked	59		

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2013**

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

Company registration number	GL/UK/CM	day	month	year	Units	Category of assets
R13	423930	GL	31	12	2013	£000
					1	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	11079	11115
Claims outstanding	61	402	367
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	72391	65927
	Intermediaries	72	30254	31817
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75		
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	4	10
	due in more than 12 months	79		

Other assets

Tangible assets	80	503	7
Deposits not subject to time restriction on withdrawal with approved institutions	81	7540	7435
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)		83	
Accrued interest and rent	84	6368	6684
Deferred acquisition costs (general business only)	85	60064	54986
Other prepayments and accrued income	86	1278	

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	562053	510353
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Analysis of admissible assets

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

Global business

Financial year ended **31 December 2013**

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

Company registration number	GL/UK/CM	day	month	year	Units	Category of assets	
R13	423930	GL	31	12	2013	£000	1
					As at end of this financial year	As at end of the previous year	
					1	2	

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	562053	510353
Admissible assets in excess of market and counterparty limits	92		25732
Inadmissible assets directly held	93	10304	3952
Capital resources requirement deduction of regulated related undertakings	94		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96		
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	572357	540037
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		

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

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/ UK/ CM	day	month	year	Units	
	R15	423930	GL	31	12	2013	£000
						As at end of this financial year 1	As at end of the previous year 2

Technical provisions (gross amount)

Provisions for unearned premiums	11	194483	178889
Claims outstanding	12	102747	104077
Provision for unexpired risks	13		
Equalisation provisions	Credit business	14	
	Other than credit business	15	48840 38912
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	346070	321878

Provisions and creditors

Provisions	Taxation	21	9719	8444
	Other risks and charges	22		
Deposits received from reinsurers	31			
Creditors	Direct insurance business	41	15072	17000
	Reinsurance accepted	42		
	Reinsurance ceded	43	4731	11616
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions	46			
Creditors	Taxation	47	8348	6400
	Foreseeable dividend	48		
	Other	49	38092	52274
Accruals and deferred income	51	1383	1112	
Total (19 to 51)	59	423415	418724	
Provision for "reasonably foreseeable adverse variations"	61			
Cumulative preference share capital	62			
Subordinated loan capital	63			
Total (59 to 63)	69	423415	418724	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	18784	16687
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83	(48840)	(38912)
Capital and reserves	84	197782	160225
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	85	572357	540037

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

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day	month	year	Units
	R16	423930	GL	31	12	2013	£000
			This financial year			Previous year	
			1			2	
Transfer (to)/from the general insurance business technical account	From Form 20	11	42533			5359	
	Equalisation provisions	12	(9928)			(9130)	
Transfer from the long term insurance business revenue account		13					
Investment income	Income	14	15771			15394	
	Value re-adjustments on investments	15	(9938)			15784	
	Gains on the realisation of investments	16					
Investment charges	Investment management charges, including interest	17	529			527	
	Value re-adjustments on investments	18					
	Loss on the realisation of investments	19	657			305	
Allocated investment return transferred to the general insurance business technical account		20					
Other income and charges (particulars to be specified by way of supplementary note)		21					
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	37252			26575	
Tax on profit or loss on ordinary activities		31	9623			8131	
Profit or loss on ordinary activities after tax (29-31)		39	27629			18444	
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41					
Tax on extraordinary profit or loss		42					
Other taxes not shown under the preceding items		43					
Profit or loss for the financial year (39+41-(42+43))		49	27629			18444	
Dividends (paid or foreseeable)		51					
Profit or loss retained for the financial year (49-51)		59	27629			18444	

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2013**

R20A	Company registration number	GL/UK/CM	day month year			units
			31	12	2013	
	423930	GL				£000
Category number	PRA return general insurance business reporting category	Gross Premium written in this financial year 1	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year 4	
			Reported 2	Incurred but not reported 3		
001	Total business	1	375026	63527	35225	194483
002	Total primary (direct) and facultative business	2	375026	63527	35225	194483
003	Total treaty reinsurance accepted business	3				
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4				
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5		1478	51	
160	Primary (direct) and facultative household and domestic all risks	6	352621	54438	33485	184397
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	22405	7611	1689	10086
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8				
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9				
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10				
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11				
330	Total primary (direct) and facultative aviation (category numbers 331 to 333)	12				
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13				
350	Total primary (direct) and facultative goods in transit	14				
400	Miscellaneous primary (direct) and facultative business	15				
500	Total non-proportional treaty reinsurance business accepted (category numbers 510 to 590)	16				
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17				
700	Miscellaneous treaty reinsurance accepted business	18				
	Total (lines 4 to 18)	20	375026	63527	35225	194483

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2013**

Category number	PRA return general insurance business reporting category	Company registration number	GL/UK/CM	day month year			units
		R20A	423930	GL	31	12	2013
		Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
		1	Reported	Incurred but not reported			4
			2	3			

Primary (direct) and facultative personal lines business

111	Medical insurance	21				
112	HealthCare cash plans	22				
113	Travel	23				
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25		1444	49	
122	Private motor - non-comprehensive	26		34	2	
123	Motor cycle	27				
160	Household and domestic all risks (equals line 6)	28	352621	54438	33485	184397
181	Assistance	29				
182	Creditor	30	22405	7611	1489	10086
183	Extended warranty	31				
184	Legal expenses	32				
185	Mortgage indemnity	33			200	
186	Pet insurance	34				
187	Other personal financial loss	35				

Primary (direct) and facultative commercial lines business

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

Primary (direct) and facultative aviation

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

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	423930	GL	31	12	2013	£000
Category number	PRA return general insurance business reporting category	Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
			Reported	Incurred but not reported				
		1	2	3	4			

Primary (direct) and facultative marine and transport

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

Primary (direct) and facultative miscellaneous

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

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

Proportional treaty

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

Treaty Reinsurance Miscellaneous

700	Miscellaneous treaty reinsurance accepted business (equals line 18)	101				
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	Total (lines 21 to 101)	111	375026	63527	35225	194483
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General insurance business : Technical account (excluding equalisation provisions)Name of insurer **Legal & General Insurance Limited**

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2013	£000	001
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11				336373	300726	
	Claims incurred (22.17.4)		12				160174	163526	
	Claims management costs (22.18.4)		13				10643	10521	
	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				140558	127722	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				24998	(1043)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(18497)	(6271)	
	Claims management costs (22.14.4)		23				962	(131)	
	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				17535	6402	
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				42533	5359	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				42533	5359	

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2013	£000	002
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	336373	300726					
	Claims incurred (22.17.4)	12	160174	163526					
	Claims management costs (22.18.4)	13	10643	10521					
	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	140558	127722					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	24998	(1043)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(18497)	(6271)					
	Claims management costs (22.14.4)	23	962	(131)					
	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	17535	6402						
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	42533	5359					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	42533	5359					

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2013	£000	110
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11							
	Claims incurred (22.17.4)	12							
	Claims management costs (22.18.4)	13							
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22				3	3		
	Claims management costs (22.14.4)	23							
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29					(3)	(3)	
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49					(3)	(3)	
Allocated investment income		51							
Transfer to non-technical account (49+51)		59					(3)	(3)	

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2013	£000	120
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11						
	Claims incurred (22.17.4)		12						
	Claims management costs (22.18.4)		13						
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22.42.4)		17						
	Balance of year's underwriting (11-12-13+14-15+16-17)		19						
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				1183	138	
	Claims management costs (22.14.4)		23				7	(1)	
	Adjustment for discounting (22.51.4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22.41.4)		26						
	Balance (21-22-23+24+25-26)		29				(1190)	(137)	
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				(1190)	(137)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				(1190)	(137)	

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2013	£000	160
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	315709	281859					
	Claims incurred (22.17.4)	12	146468	155710					
	Claims management costs (22.18.4)	13	10096	10215					
	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	131759	117498					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	27386	(1564)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(18733)	(5898)					
	Claims management costs (22.14.4)	23	782	(327)					
	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	17951	6225						
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	45337	4661					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	45337	4661					

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2013	£000	180
Items to be shown net of reinsurance				This financial year				Previous year	
				1				2	
This year's underwriting (accident year accounting)	Earned premium (21.19.5)		11	20664				18867	
	Claims incurred (22.17.4)		12	13706				7816	
	Claims management costs (22.18.4)		13	547				306	
	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	8799				10224	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(2388)				521	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22	(951)				(516)	
	Claims management costs (22.14.4)		23	173				197	
	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	778				319	
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	(1610)				840	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	(1610)				840	

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	423930	GL	31	12	2013	£000	220
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11							
	Claims incurred (22.17.4)	12							
	Claims management costs (22.18.4)	13							
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22				1	2		
	Claims management costs (22.14.4)	23							
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29					(1)	(2)	
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49					(1)	(2)	
Allocated investment income		51							
Transfer to non-technical account (49+51)		59					(1)	(2)	

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

Global business

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

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	423930	GL	31	12	2013	£000	001
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial year		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial year		12	(2050)			(2050)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	12366	10086	1345		11021	10086	
	For periods of 12 months	14	170227	184397	10599	11079	159628	173318	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and		16	178889		11115		167774		
Total (12 to 16)		19	359432	194483	23059	11079	336373	183404	

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2013	£000	002
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial year		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial year		12	(2050)			(2050)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	12366	10086	1345		11021	10086	
	For periods of 12 months	14	170227	184397	10599	11079	159628	173318	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and		16	178889		11115		167774		
Total (12 to 16)		19	359432	194483	23059	11079	336373	183404	

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2013	£000	110
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial year		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial year		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14							
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and		16							
Total (12 to 16)		19							

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

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

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative personal lines motor business

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2013	£000	120
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial year		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial year		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14							
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and		16							
Total (12 to 16)		19							

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2013	£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 year		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial year		12	(2003)			(2003)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	170227	184397	10599	11079	159628	173318	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and		16	169199		11115		158084		
Total (12 to 16)		19	337423	184397	21714	11079	315709	173318	

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

Global business

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

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	423930	GL	31	12	2013	£000	180
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial year		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial year		12	(47)				(47)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	12366	10086	1345		11021	10086	
	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		16	9690				9690		
Total (12 to 16)		19	22009	10086	1345		20664	10086	

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

Global business

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

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R21	423930	GL	31	12	2013	£000	220
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial year		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial year		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14							
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and		16							
Total (12 to 16)		19							

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

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

Global business

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

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2013	£000	001
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11		99797	57954		23503	(18340)	
	Reinsurers' share	12		367	349		175	157	
	Net (11-12)	13		99430	57605		23328	(18497)	
	Claims management costs	14		4280	4356		886	962	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			85245		75249	160494	
	Reinsurers' share	16			93		227	320	
	Net (15-16)	17			85152		75022	160174	
	Claims management costs	18			7534		3109	10643	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		40408	90595		46249	84754	
	Other acquisition expenses	22		14578	26626		13815	27389	
	Administrative expenses	23			30825			30825	
	Reinsurance commissions and profit participations	24		1112	2681		1383	2410	
	Total (21+22+23-24)	29		53874	145365		58681	140558	
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		53874	145365		58681	140558	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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

Global business

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

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2013	£000	002
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11		99797	57954		23503	(18340)	
	Reinsurers' share	12		367	349		175	157	
	Net (11-12)	13		99430	57605		23328	(18497)	
	Claims management costs	14		4280	4356		886	962	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			85245		75249	160494	
	Reinsurers' share	16			93		227	320	
	Net (15-16)	17			85152		75022	160174	
	Claims management costs	18			7534		3109	10643	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21		40408	90595		46249	84754	
	Other acquisition expenses	22		14578	26626		13815	27389	
	Administrative expenses	23			30825			30825	
	Reinsurance commissions and profit participations	24		1112	2681		1383	2410	
	Total (21+22+23-24)	29		53874	145365		58681	140558	
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		53874	145365		58681	140558	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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

Global business

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

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2013	£000	110
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11					3		3
	Reinsurers' share	12							
	Net (11-12)	13					3		3
	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 **Legal & General Insurance Limited**

Global business

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

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2013	£000	120
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	806	459	1530	1183			
	Reinsurers' share	12	(1)		(1)				
	Net (11-12)	13	807	459	1531	1183			
	Claims management costs	14	8		15	7			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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

Global business

Financial year ended **31 December 2013**

Primary (direct) and facultative household and domestic all risks

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2013	£000	160
			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2	Amount carried forward to next financial year 3	Amount attributable to this financial year 4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	92692	52854	21222	(18616)			
	Reinsurers' share	12	24	2	139	117			
	Net (11-12)	13	92668	52852	21083	(18733)			
	Claims management costs	14	4146	4072	856	782			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		79767	66701	146468			
	Reinsurers' share	16							
	Net (15-16)	17		79767	66701	146468			
	Claims management costs	18		7158	2938	10096			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	38648	85214	44116	79746			
	Other acquisition expenses	22	13579	25084	13178	25485			
	Administrative expenses	23		28938		28938			
	Reinsurance commissions and profit participations	24	1112	2681	1383	2410			
	Total (21+22+23-24)	29	51115	136555	55911	131759			
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	51115	136555	55911	131759			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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

Global business

Financial year ended **31 December 2013**

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

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2013	£000	180
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	6300		4638		751	(911)	
	Reinsurers' share	12	344		347		37	40	
	Net (11-12)	13	5956		4291		714	(951)	
	Claims management costs	14	126		284		15	173	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			5478		8548	14026	
	Reinsurers' share	16			93		227	320	
	Net (15-16)	17			5385		8321	13706	
	Claims management costs	18			376		171	547	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	1760		5381		2133	5008	
	Other acquisition expenses	22	999		1542		637	1904	
	Administrative expenses	23			1887			1887	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	2759		8810		2770	8799	
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	2759		8810		2770	8799	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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

Global business

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

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	423930	GL	31	12	2013	£000	220
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	(1)					1	
	Reinsurers' share	12							
	Net (11-12)	13	(1)					1	
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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

Global business

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

										Company registration number	GL/UK/CM	day month year			Units	Category number	
										R23	423930	GL	31	12	2013	£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		2013	11			85152	49056	25966			160174		336373		47.6		
12		2012	12	91707	71819	48049	6007	4249	50670	21150	(13515)		300727	(18.8)	49.9		
12		2011	13	74546	47681	38635	3957	(1080)	(3786)	6648	(1091)	(6466)	269314	(20.9)	41.7		
12		2010	14	82326	89276	90453	1895	4890	6204	4021	7356	1612	249410	15.9	74.5		
12		2009	15	89272	71837	61341	1597	934	631	2133	1349	(320)	265991	(10.2)	57.8		
12		2008	16	119307	72693	67927	591	394	378	759	961	(357)	277721	(4.7)	67.9		
12		2007	17	173524	107652	90253	137	559	813	589	1320	(400)	294728	(14.8)	90.0		
12		2006	18	119119	82136	65213	36	247	229	907	402	(797)	304634	(20.0)	60.7		
12		2005	19	114890	90132	71002	217	208	248	445	373	(145)	305415	(20.5)	61.1		
12		2004	20	90690	71260	66354	352	536	68	536	120	300	285992	(5.5)	55.2		
Prior accident years			21			774	1446	153	542	240	1591						
Reconciliation			22														
Total (11 to 22)			29			142757	63197	35153	67250	32180	141677						

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

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

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative business

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

Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
Month	Year					5	6	7	8					
12	2013	11			85152	49056	25966			160174		336373		47.6
12	2012	12	91707	71819	48049	6007	4249	50670	21150	(13515)		300727	(18.8)	49.9
12	2011	13	74546	47681	38635	3957	(1080)	(3786)	6648	(1091)	(6466)	269314	(20.9)	41.7
12	2010	14	82326	89276	90453	1895	4890	6204	4021	7356	1612	249410	15.9	74.5
12	2009	15	89272	71837	61341	1597	934	631	2133	1349	(320)	265991	(10.2)	57.8
12	2008	16	119307	72693	67927	591	394	378	759	961	(357)	277721	(4.7)	67.9
12	2007	17	173524	107652	90253	137	559	813	589	1320	(400)	294728	(14.8)	90.0
12	2006	18	119119	82136	65213	36	247	229	907	402	(797)	304634	(20.0)	60.7
12	2005	19	114890	90132	71002	217	208	248	445	373	(145)	305415	(20.5)	61.1
12	2004	20	90690	71260	66354	352	536	68	536	120	300	285992	(5.5)	55.2
Prior accident years		21				774	1446	153	542	240	1591			
Reconciliation		22												
Total (11 to 22)		29				142757	63197	35153	67250	32180	141677			

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

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

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative accident and health

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

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	2013	11												
12	2012	12												
12	2011	13												
12	2010	14										(1)		
12	2009	15										(2)		
12	2008	16	4778	48	21	3				3		4594	(50.0)	104.5
12	2007	17	30606	4083	3193							40639	(21.8)	83.2
12	2006	18	15085	9050	2748							46799	(69.6)	38.1
12	2005	19	14390	17218	14834							44284	(13.8)	66.0
12	2004	20	10276	10402	14242							36679	36.9	66.8
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29				3				3				

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

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

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative personal lines motor business

Company registration number **R23** GL/UK/CM **GL** day month year **31 12 2013** Units **£000** Category number **120**

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	2013	11												
12	2012	12												
12	2011	13												
12	2010	14												
12	2009	15												
12	2008	16												
12	2007	17	1815	1453	1196	34	(7)	60	13	(45)		2997	(15.8)	101.4
12	2006	18	8507	10243	7102	3	(1)	37	492	(49)	(404)	20275	(30.3)	77.2
12	2005	19	12808	17067	12734	61	22	13	259	25	(188)	34389	(24.8)	74.6
12	2004	20	11555	12572	11720	13	270	11	(10)	17	287	32589	(4.4)	72.3
Prior accident years		21			348	1187	(2)	(6)	7	1532				
Reconciliation		22												
Total (11 to 22)		29			459	1479	52	795	13	1182				

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

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

Global business

Financial year ended **31 December 2013**

Primary (direct) and facultative household and domestic all risks

Company registration number **GL/UK/CM** day month year **31 12 2013** Units **£000** Category number **160**

Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2013	11			79767	42154	24547			146468		315710		46.4
12	2012	12	89033	66677	43977	5587	4154	46713	19964	(12959)		281859	(19.4)	50.6
12	2011	13	72006	43505	35199	3773	(1139)	(3822)	6390	(1271)	(6307)	249411	(21.8)	42.5
12	2010	14	79158	84464	86353	1873	4877	6177	4007	7291	1629	228383	17.5	78.1
12	2009	15	83267	62974	54116	1586	941	595	2103	1301	(282)	241030	(9.1)	58.3
12	2008	16	112170	64609	60829	588	359	378	770	935	(380)	248446	(3.8)	70.2
12	2007	17	139874	97697	83543	101	558	820	472	1307	(300)	232951	(13.0)	96.5
12	2006	18	94526	60812	53912	33	248	192	408	450	(385)	223682	(10.6)	66.6
12	2005	19	86890	53009	42140	156	186	235	186	348	43	212929	(19.4)	60.9
12	2004	20	68205	46875	38271	339	266	57	546	103	13	202647	(16.9)	52.9
Prior accident years		21			426	259	155	412	233	195				
Reconciliation		22												
Total (11 to 22)		29			132619	54296	33488	62007	30661	127735				

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

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

Global business

Financial year ended **31 December 2013**

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

Company registration number **GL/UK/CM** day month year **31 12 2013** Units **£000** Category number **180**

Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
Month	Year					5	6	7	8					
12	2013	11			5385	6902	1419			13706		20663		66.3
12	2012	12	2674	5142	4072	420	95	3957	1186	(556)		18868	(10.8)	38.5
12	2011	13	2540	4176	3436	184	59	258	180	(159)		19903	(11.0)	31.4
12	2010	14	3168	4812	4100	22	13	27	14	65	(17)	21028	(13.5)	34.9
12	2009	15	6005	8863	7225	11	(7)	36	30	48	(38)	24963	(18.0)	53.2
12	2008	16	2359	8036	7077		35		(11)	26	20	24681	(11.5)	38.4
12	2007	17	1018	4369	2309	2			57		(55)	17958	(47.1)	18.5
12	2006	18	800	1853	1398				9		(9)	13334	(24.6)	16.5
12	2005	19	615	2638	1218							13527	(53.8)	13.6
12	2004	20	484	1352	1034							12732	(23.5)	11.9
Prior accident years		21						136		(136)				
Reconciliation		22												
Total (11 to 22)		29			9676	7422	1613	4450	1505	12756				

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

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

Global business

Financial year ended **31 December 2013**

Total primary (direct) and facultative commercial motor business

Company registration number **GL/UK/CM** day month year **31 12 2013** Units **£000** Category number **220**

R23	423930	GL	31	12	2013	£000	220
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Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2013	11												
12	2012	12												
12	2011	13												
12	2010	14												
12	2009	15												
12	2008	16												
12	2007	17	211	50	12							183	(76.0)	121.9
12	2006	18	201	178	53			(2)	1	1		544	(70.2)	46.7
12	2005	19	187	200	76							286	(62.0)	92.0
12	2004	20	170	59	1087							1345	1742.4	93.5
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29						(2)	1	1				

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

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

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **GL/UK/CM** day month year **31 12 2013** Monetary units **000** Category number **111** Currency code **GBP** Reporting territory code **AA**

Medical insurance

R31	423930	GL	31	12	2013	000	111	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	2013	11											
12	2012	12											
12	2011	13											
12	2010	14										(1)	
12	2009	15										(2)	
12	2008	16	1502	5	4800	3					3	4594	104.5
12	2007	17	11354		33799							40639	83.2
12	2006	18	14231		18077							46803	38.6
12	2005	19	14681		29675							45587	65.1
12	2004	20	14019		26760							39426	67.9
Prior accident years		21											
Total (11 to 21)		29		5		3					3		
Line 29 expressed in sterling		30				3					3		

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

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

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number

GL/UK/CM

day month year

Monetary units

Category number

Currency code

Reporting territory code

Primary (direct) and facultative household and domestic all risks

R31	423930	GL	31	12	2013	000	160	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	2013	11	33726	13204		79767	42154	24547			146468	337424	43.4
12	2012	12	43598	821	89033	43977	5592	4154	46713	19964	(12954)	301469	47.4
12	2011	13	45358	446	107205	3773	(1139)	(3822)	6390	(1271)	(6307)	264818	40.0
12	2010	14	57038	271	165511	1873	4877	6177	4007	7291	1629	243257	73.4
12	2009	15	68709	767	137383	1586	941	595	2103	1301	(282)	256586	54.8
12	2008	16	95423	465	172999	588	359	378	770	935	(380)	264170	66.0
12	2007	17	107923	163	230460	103	695	817	496	1307	(188)	245748	94.4
12	2006	18	93189	55	148438	33	248	192	408	450	(385)	235298	63.3
12	2005	19	90603	41	129029	156	186	235	186	348	43	224058	57.8
12	2004	20	85037	18	106476	339	266	57	546	103	13	214129	50.0
Prior accident years		21		54		426	259	155	412	233	195		
Total (11 to 21)		29		16305		132621	54438	33485	62031	30661	127852		
Line 29 expressed in sterling		30				132621	54438	33485	62031	30661	127852		

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

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

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2013** Monetary units **000** Category number **182** Currency code **GBP** Reporting territory code **AA**

Creditor

Accident year ended		Number of claims	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurring but not reported				Reported	Incurring but not reported
		1	2	3	4	5	6	7	8	9	10	11	
12	2013	11	738	1545		5478	7061	1287		13826	22008	62.8	
12	2012	12	1677	203	2647	4367	448	103	3982	1201	(265)	20576	36.8
12	2011	13	1971	34	6290	224	61	36	300	130	(109)	21888	30.2
12	2010	14	2570	8	7720	28	13	27	22	74	(28)	23178	33.6
12	2009	15	4655	5	14455	15	(7)	36	20	55	(31)	27431	52.9
12	2008	16	3900	1	10297		35		(8)	33	10	27639	37.4
12	2007	17	1814		5130	5			61		(56)	27162	18.9
12	2006	18	1106		4504							23983	18.8
12	2005	19	1080	1	4242							22997	18.4
12	2004	20	1092		3527							21979	16.0
Prior accident years		21							(3)		3		
Total (11 to 21)		29		1797		10117	7611	1489	4374	1493	13350		
Line 29 expressed in sterling		30				10117	7611	1489	4374	1493	13350		

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

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

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2013** Monetary units **000** Category number **185** Currency code **GBP** Reporting territory code **AA**

Mortgage indemnity

Accident year ended		Number of claims	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurring but not reported				Reported
		1	2	3	4	5	6	7	8	9	10	11
12	2013	11					200			200		
12	2012	12	1		131			131	68	(199)	82	160.0
12	2011	13	1		120				68	(68)	148	81.1
12	2010	14	1		117						255	45.9
12	2009	15						16		(16)	446	
12	2008	16	7		16						723	2.2
12	2007	17	5		12			2		(2)	1082	1.1
12	2006	18	7		26			9		(9)	1581	1.6
12	2005	19	5		8						2491	0.3
12	2004	20	15		51						3406	1.5
Prior accident years		21						138		(138)		
Total (11 to 21)		29					200	296	136	(232)		
Line 29 expressed in sterling		30					200	296	136	(232)		

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

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

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **R32** GL/UK/CM **423930** day month year **31 12 2013** Monetary units **000** Category number **121** Currency code **GBP** Reporting territory code **AA**

Private motor - comprehensive

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13	
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurred but not reported 6	Reported 7	Incurred but not reported 8						
12	2013	11														
12	2012	12														
12	2011	13														
12	2010	14														
12	2009	15														
12	2008	16														
12	2007	17	1678	1	2946	33	118	(7)	58	13	73	3547	87.1	6	28.0	
12	2006	18	10423	2	15369	3	(25)	36	480	(48)	(418)	21064	73.0	77	13.5	
12	2005	19	16898	5	25059	60	186	12	253	24	(19)	34877	72.6	126	13.4	
12	2004	20	15606	2	22735	12	31	10	(10)	17	46	32902	69.3	124	12.6	
Prior accident years		21		8		340	1134	(2)	(6)	7	1471					
Total (11 to 21)		29		18		448	1444	49	775	13	1153					
Line 29 expressed in sterling		30				448	1444	49	775	13	1153					

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

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

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **R32** GL/UK/CM **423930** day month year **31 12 2013** Monetary units **000** Category number **122** Currency code **GBP** Reporting territory code **AA**

Private motor - non-comprehensive

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurred but not reported 6	Reported 7	Incurred but not reported 8					
12	2013	11													
12	2012	12													
12	2011	13													
12	2010	14													
12	2009	15													
12	2008	16													
12	2007	17	19		69	1	3	1		3	85	85.9	0	4.8	
12	2006	18	130		335		(1)	1	12	(1)	(11)	504	66.5	4	3.3
12	2005	19	235		614	1	4	6	1	(2)	883	70.1	5	4.7	
12	2004	20	321		668		1			1	1206	55.5	5	6.4	
Prior accident years		21		1		8	27	1		36					
Total (11 to 21)		29		1		10	34	2	19	27					
Line 29 expressed in sterling		30				10	34	2	19	27					

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

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

Currency **British Pound**

Global business

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

Financial year ended **31 December 2013**

Company registration number **R32** GL/UK/CM **423930** day month year **GL 31 12 2013** Monetary units **000** Category number **221** Currency code **GBP** Reporting territory code **AA**

Fleets

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurred but not reported 6	Reported 7	Incurred but not reported 8					
12	2013	11													
12	2012	12													
12	2011	13													
12	2010	14													
12	2009	15													
12	2008	16													
12	2007	17	135		223						183	121.9	1	16.9	
12	2006	18	235		254			(2)	1	1	579	43.9	1	23.5	
12	2005	19	209		263						286	92.0	1	20.9	
12	2004	20	184		2562						1345	190.5	1	18.4	
Prior accident years		21													
Total (11 to 21)		29						(2)	1	1					
Line 29 expressed in sterling		30						(2)	1	1					

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

Global business

Financial year ended **31 December 2013**

							Company registration number			GL/UK/CM	day month year			Units
							R37	423930	GL	31	12	2013	£000	
	Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings				Credit insurance business				
Calculation of the maximum provision	1	2	3	4	5	6				7				
Total net premiums written in the previous 4 years	11	1047870												
Net premiums written in the current year	12	330943												
Maximum provision	13	55153								55153				

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21									38912		
Transfers in	22	9928								9928		
Total abnormal loss	23											
Provisional transfers out	24											
Excess of provisional transfer out over fund available	25											
Provisional amount carried forward (21+22-24+25)	26									48840		
Excess, if any, of 26 over 13	27											
Equalisation provision carried forward (26-27)	28									48840		
Transfer in/(out) for financial year (28-21)	29									9928		

Equalisation provisions technical account : Accident year accountingName of insurer **Legal & General Insurance Limited**

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day month year			Units	
		R38	423930	GL	31	12	2013	£000
		Business grouping A (property) 1	Business grouping B (business interruption) 2	Business grouping C (marine and aviation) 3	Business grouping D (nuclear) 4		Business grouping E (non-proportional treaty) 5	
Other than credit business								
Net premiums earned	11	316405						
Claims incurred net of reinsurance	12	127737						
Trigger claims value	13	229394						
Abnormal loss	19							
Trigger claims ratio		72.5%	72.5%	95%	25%		100%	

Credit business

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

Returns under the Accounts and Statements Rules

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2013

0301 Reconciliation of net admissible assets to capital resources

	2013	2012
	£'000	£'000
Net admissible assets as per FSA Insurance Return		
Assets: Form 13, Line 89 (OLTB)	562,053	510,353
Liabilities: Form 15, Line 69	(423,415)	(418,724)
Form 3, Line 79	138,638	91,629

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

	2013	2012
	£'000	£'000
Profit and loss account and other reserves as per FSA Insurance Return		
Profit and loss account and other reserves brought forward	57,172	29,599
Retained profit for the financial year: Form 16, Line 59	27,629	18,443
Equalisation provision – add back: Form 16, Line 12	9,928	9,130
Form 3, Line 12	94,729	57,172

1301 Aggregate value of certain investments

- (a) The aggregate value of unlisted investments held by the Company amounted to nil
- (b) The Company does not hold any listed investments which are not readily realisable.
- (c) The aggregate value of the collective investment schemes held by the Company amounted to nil (2012: nil) in quoted unit trusts.
- (d) The Company does not hold any reversionary interests or remainders in property.

1302 Aggregate value of hybrid securities

There are hybrid securities of the value of £64,155,987.

1303 Amount of non-debtor salvage or subrogation recoveries

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

1304 Debtors and creditors

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

Returns under the Accounts and Statements Rules

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2013

1305 Maximum counterparty limit

The investment managers of the shareholders' and general insurance funds of UK companies in the Legal & General Group have been given counterparty limits as authorised by the Audit Committee of the Group. These limits for cash deposits, money market investments, foreign exchange and interest rate management transactions (including exposures related to derivatives, stock lending and cash balances with custodial banks) are limited to approved counterparties and are graded by counterparty and duration, but maximum counterparty exposure is limited to 1.5% of the fund value.

This limit was not exceeded at the financial year. Limits on individual bond holdings based upon their credit ratings were not exceeded at the financial year with the exception of the below stock:

Sedol	Stock	Rating	Market Value £	Limit
B0BRFG0	TELECOM ITALIA 5.625 29/12/15	BB	1,895,460	1,816,657

The breach on the above stock resulted on a downgrade from a BBB to BB at the end of the year. On the 7th January 2014, there was a disposal of units to bring the stock back within the exposure limits.

1306 Exposure at the year end to large counterparties

There were no counterparty exposures in excess of £28,102,650 being 5% of the General Business Amount (GBA).

1307 Aggregate value of certain fully secured rights

No rights exist to which INSPRU2.1.35R and INSPRU 2.1.36R apply.

1310 Net valuation differences

The negative valuation differences for liabilities of £48,840,000 relates to the equalisation provision not allowable under IFRS.

1314 Amount of tangible leased assets

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

1320 Insurance Special Purpose Vehicles

The Company has no insurance special purpose vehicles.

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2013

1321 Investments in subsidiaries

	2013	2012
Shares in group undertakings:	£'000	£'000
As at 1 January 2013	300	2,608
Liquidation of subsidiaries	-	(2,608)
Additional investment in existing subsidiary	1,700	300
As at 31 December 2013	2,000	300

On 30th September 2013 the company purchased an additional 1,700 newly issued £1 ordinary shares in Legal & General Distribution Services Limited for a total consideration of £1,700,000.

1501 Provision for adverse changes

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

The Company's obligation under contracts, to which GENPRU 1.3.30R to GENPRU 1.3.33R applies, are mostly covered by matching assets and so require no provision for reasonably foreseeable adverse variations.

1502 Specific details on potential liabilities

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

Returns under the Accounts and Statements Rules

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2013

1507 Other adjustments to liabilities (other than long term business)

The Company has prepared the PRA return on the basis of International Financial Reporting Standards (IFRS). The figure of £48,840,000 on line 83 relates to the reversal of the equalisation provision, which is prohibited under IFRS.

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

20Ae Total primary (direct) and facultative business

The company does not carry out any facultative business.

20Ag UK and overseas premium analysis

All premiums written and reinsured are attributable to UK business.

20Aj Date of last new contract

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

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

2007 Material connected party transactions

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

2102 Unearned premiums

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

2202 Claims management expenses

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

Supplementary Notes

Legal and General Insurance Limited

Financial Year ended 31 December 2013

2204 Acquisition expenses

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

2205 Provision for unexpired risks

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

1. the provision before taking investment return into account for Household is Nil and for Accident Sickness and Unemployment (ASU) is Nil.
2. the rates of interest used for Household and ASU is 3.5%.
3. the average interval to the date at which claims are expected to be settled in cash is 1 year for both Household and ASU.

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

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

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

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

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

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

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

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

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

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

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

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2013

Rule 9.25: Major treaty reinsurers

Reinsurer Details:	Proportional Reinsurance Premiums £'000	Non Proportional Reinsurance Premiums £'000	Debts outstanding included at F13 L75 £'000	Deposits received included at F15 L31 £'000	Anticipated Recoveries £'000
Underwriting members of Lloyds, 1 Lime Street, London, United Kingdom	Nil	3,516	Nil	Nil	Nil
Swiss Re, 30 St Mary Axe, London, United Kingdom	Nil	318	Nil	Nil	133
Cardif Pinnacle Ltd A1 Barnet Way Borehamwood, Hertfordshire, United Kingdom	1,351	Nil	Nil	Nil	271
Legal & General Assurance Society Limited, 1 Coleman Street, London, United Kingdom	Nil	12,220	Nil	Nil	Nil

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2013

Rule 9.26: Major facultative reinsurers

The company has no major facultative reinsurers.

Rule 9.27: Major general business reinsurance cedants

The company has no major general business reinsurance cedants.

Rule 9.29: Additional information on derivative contracts

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

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2013

Rule 9.29: Additional information on derivative contracts (continued)

- (d) The Company has not at any time during the financial year used any derivative contract that does not fall within the definition of permitted derivative.
- (e) The Company did not grant any rights under derivative contracts.

Rule 9.30: Additional information on shareholder controllers

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

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2013

Rule 9.32: Additional information on business ceded

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

Business Category	Type of Reinsurance Cover	Policy Limitations	Period of Cover
Creditor	75% Quota Share of one scheme		1 May 2013 – 30 April 2014
	75% Quota Share of one scheme		1 May 2012 – 30 April 2013
Social Housing	Aggregate Excess of Loss Treaty (contract cover xs £0.1m for terrorism)	Unlimited reinstatements	1 Jan 2013 – 31 Dec 2013
	Risk Excess of Loss Treaty (contract cover £9m xs £1m)	Two reinstatements	1 July 2013 – 30 June 2014
	Risk Excess of Loss Treaty (contract cover £7m xs £1m)	Two reinstatements	1 July 2012 – 30 June 2013
Household Liability	Accident Excess of Loss Treaty (contract cover £9.25m xs £0.75m for Employers' Liability £4.25m xs £0.75m for Public' Liability)	Unlimited reinstatements	1 July 2013 – 30 June 2014
	Accident Excess of Loss Treaty (contract cover £9.25m xs £0.75m for Employers' Liability £4.25m xs £0.75m for Public' Liability)	Unlimited reinstatements	1 July 2012 – 30 June 2013

Returns under the Accounts and Statements Rules

Statements Required by Rules

Legal and General Insurance Limited

Financial Year ended 31 December 2013

Rule 9.32: Additional information on business ceded (continued)

Household & Domestic all risks	Catastrophe Excess of Loss Treaty (contract cover £42m xs £43m)	One reinstatement	1 July 2013 – 30 June 2014
	Catastrophe Excess of Loss Treaty (contract cover £110m xs £85m)	One reinstatement	1 July 2013 – 30 June 2014
	Catastrophe Excess of Loss Treaty (contract cover £252m xs £195m)	One reinstatement	1 July 2013 – 30 June 2014
	Catastrophe Excess of Loss Treaty (contract cover £9m xs £447m)	One reinstatement	1 July 2013 – 30 June 2014
	Catastrophe Excess of Loss Treaty (contract cover £34m xs £36m)	One reinstatement	1 July 2012 – 30 June 2013
	Catastrophe Excess of Loss Treaty (contract cover £90m xs £70m)	One reinstatement	1 July 2012 – 30 June 2013
	Catastrophe Excess of Loss Treaty (contract cover £200 xs £160m)	One reinstatement	1 July 2012 – 30 June 2013

Maximum net probable loss to the Company.

Business category	Maximum net probable loss	
	Any one contract of insurance £'000	All such contracts of insurance £'000
Creditor	61	28,311
Motor business	1,000	1,000
Household liability	750	750
Household & domestic all risks	1,000	63,847
Mortgage indemnity	50	200

Reinsurers' share of gross premiums.

Accounting class	Facultative Premiums £'000	Non-facultative Premiums £'000
Accident & Health	Nil	Nil
Personal lines motor business	Nil	Nil
Household & domestic all risks	Nil	21,678
Personal lines financial loss	Nil	1,351

Returns under the Accounts and Statements Rules

Directors' certificate required by Rule 9.34

Legal and General Insurance Limited

Financial Year ended 31 December 2013

We certify that:

- a) The return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU; and

- b) We are satisfied that:
 - i) throughout the financial year, the insurer has complied in all material respectsⁱ with the requirements in SYSC and PRIN as well as the provisions of IPRU(INS), GENPRU and INSPRU; and

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

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

D. Finch, Director.....

J. Nickson, Director.....

1 Coleman Street
London EC2R 5AA
20 March 2014

**Legal and General Insurance Limited
Global Business**

Financial Year ended 31 December 2013

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

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

- * Forms 1, 3, 11 to 13, 15 to 16, 20A, 20 to 23, 31, 32, 37 and 38 (including the supplementary notes) on pages 1 to 51 ("the Forms"); and
- * the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 57 to 59 ("the Statements").

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

- * the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 59 to 61 and
- * the certificate required by IPRU(INS) rule 9.34 on page 62 ("the certificate").

Respective responsibilities of the company and its auditors

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

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

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

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

**Legal and General Insurance Limited
Global Business**

Financial Year ended 31 December 2013

Basis of opinion

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

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

Opinion

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

PricewaterhouseCoopers LLP
Chartered Accountants

20 March 2014

Note:

- (a) The maintenance and integrity of the Legal & General website is the responsibility of the directors; the work carried out by the auditors does not involve consideration of these matters and, accordingly, the auditors accept no responsibility for any changes that may have occurred to the insurance annual return since they were initially presented on the website.
- (b) Legislation in the United Kingdom governing the preparation and dissemination of insurance annual returns may differ from legislation in other jurisdictions.