Protecting customers

We have multiple brands, products and distribution channels that enable customers to choose the right level of cover to protect their cars, homes, holidays, businesses and pets.

Our business divisions

We tailor our products to target specific market segments.

Personal lines

Motor

We are Britain's leading personal motor insurer, with a 14% share of in-force policies[2]. Mainly represented through our highly recognised brands, Direct Line, Churchill and Privilege, we insure one in seven cars on the road, representing 3.8 million in-force policies. We also provide motor insurance for customers through partners such as Sainsbury's Bank.

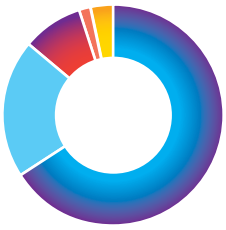
Read more on p.29

Home

We are one of Britain's largest home insurers, with a 17% share of in-force policies[2]. We reach our customers by selling home insurance products both through our own brands and through partners such as Sainsbury's Bank, RBS, NatWest, Nationwide Building Society and Prudential.

Read more on p.30

Contribution to operating profit[1]
(£m)



- Motor 347.7
- Home 106.2
- Rescue and other personal lines 46.5
- Commercial 9.5
- International 16.6

	Motor	Home
Gross written premium	£1,421.1m	£943.1m
In-force policies (thousands)	3,762	3,719
Combined operating ratio	93.2%	93.8%
Operating profit	£347.7m	£106.2m

Multi-brand

Millions of consumers recognise many of our brands. For almost 30 years, we have sought to make it easier for our customers to obtain good value insurance cover.

Notes:

1. See note 1 on page 2
2. Ranked by total in-force policies in the motor and home markets, including partner brands: RBS, NatWest, Nationwide, Prudential and Egg © GfK NOP Financial Research Survey (FRS) 6 months ending October 2013, 15,260 adults interviewed for motor insurance and 15,922 for home insurance.
3. Mintel Vehicle Recovery – UK, September 2013 report
4. Mintel estimate, based on 2012 data. Mintel Pet Insurance – UK, September 2013 report
5. Mintel estimate, based on 2012 data. Mintel Travel Insurance – UK, February 2013 report
6. insurance Europe, European Insurance in Figures February 2014 report, Motor gross written premiums 2012

For information on our divisional performance see our operating review see p.28

Rescue and other personal lines
We are one of the leading providers of rescue and other personal lines insurance in the UK, with 8.8 million in-force policies. This includes providing roadside assistance and recovery for customers through Green Flag, the UK's third largest roadside recovery provider[3]. We also offer customers protection for their pets and holidays with 11%[4] and 14%[5] shares of gross written premium respectively.

Read more on p.31

Gross written premium
£383.4m

In-force policies (thousands)
8,801

Combined operating ratio
92.4%

Operating profit
£46.5m

Commercial

We protect micro, small and medium-sized businesses, through our own brands NIG and Direct Line for Business, as well as through RBS and NatWest.

Read more on p.32

Gross written premium
£474.5m

In-force policies (thousands)
583

Combined operating ratio
106.8%

Operating profit
£9.5m

International

We have operations in Italy and Germany, two of the three largest motor insurance markets in Europe[6], providing private motor insurance for customers through our Direct Line brand, and have around 1.6 million in-force policies.

Read more on p.33

Gross written premium
£604.5m

In-force policies (thousands)
1,610

Combined operating ratio
103.9%

Operating profit
£16.6m