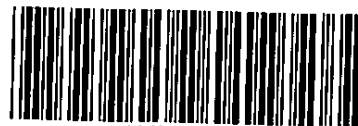


W G O'KANE LIFE AND PENSIONS LIMITED

**DIRECTORS' REPORT AND
FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 DECEMBER 2011

THURSDAY



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20/09/2012

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COMPANIES HOUSE

W G O'KANE LIFE AND PENSIONS LIMITED

REPORT OF THE DIRECTORS

The directors submit their report and the unaudited financial statements of the Company for the year ended 31 December 2011.

PRINCIPAL ACTIVITIES AND REVIEW OF THE BUSINESS

The Company did not trade during the year.

DIRECTORS

The members of the board during the year were:

C M F Bardet	(appointed 1 January 2012)
C A J Bellringer	(appointed 1 January 2012, resigned 1 January 2012)
A P Clare	(resigned 1 January 2012)
G Desray	(appointed 1 January 2012)
P J Halpin	(resigned 1 January 2012)

PRINCIPAL RISKS AND UNCERTAINTIES

The directors consider that the company's dormant status means that it does not face any significant risks.

STATEMENT OF DIRECTORS' RESPONSIBILITIES

The directors are responsible for preparing the report of the Directors and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law the directors have prepared the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

By Order of the Board



G DESRAY
Director
19 September 2012

W G O'KANE LIFE AND PENSIONS LIMITED

BALANCE SHEET AS AT 31 DECEMBER 2011

	Note	2011 £	2010 £
CURRENT ASSETS			
Debtors	2	93,942	93,942
		<hr/>	<hr/>
NET CURRENT ASSETS		93,942	93,942
		<hr/>	<hr/>
NET ASSETS		93,942	93,942
		<hr/>	<hr/>
CAPITAL AND RESERVES			
Called up share capital	3	10,000	10,000
Profit and loss account	4	83,942	83,942
		<hr/>	<hr/>
SHAREHOLDERS' FUNDS		93,942	93,942
		<hr/>	<hr/>

For the year ending 31 December 2011 the company was entitled to exemption from audit under section 480 of the Companies Act 2006 relating to dormant companies.

Director's responsibilities;

- The members have not required the company to obtain an audit of its accounts for the year in question in accordance with section 476,
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 2 to 4 were approved by the board on 19 September 2012 and signed on their behalf by:



G DESRAY - DIRECTOR
Company number NI 32646

W G O'KANE LIFE AND PENSIONS LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2011

1. STATEMENT OF ACCOUNTING POLICIES

A summary of the principal accounting policies is set out below.

Basis of Preparation

These financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards.

A profit and loss account has not been prepared as the company did not trade during the year. There are also no other recognised gains or losses in respect of this year.

2. DEBTORS

	2011	2010
	£	£
Amounts owed by parent undertaking	93,942	93,942

3. SHARE CAPITAL

	2011	2010
	£	£
Authorised:		
100,000 Ordinary shares of £1 each	100,000	100,000
Allotted and fully paid:		
10,000 Ordinary shares of £1 each	10,000	10,000

4. STATEMENT OF MOVEMENTS ON PROFIT AND LOSS ACCOUNT

	£
1 January 2011 and 31 December 2011	83,942

W G O'KANE LIFE AND PENSIONS LIMITED

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2011

5. ULTIMATE PARENT COMPANY & CONTROLLING PARTY

The Company's immediate parent company is Open & Direct Insurance Services (Dungiven) Limited, which is a member of the Swinton Holdings Group.

Swinton (Holdings) Limited is a member of COVEA Group. It is a wholly owned subsidiary of MMA Holdings UK plc, a company registered in England and Wales.

MMA Holdings is a wholly owned subsidiary of Le Mans Conseil, a company registered in France, following the merger on 04 October 2011 between Le Mans Conseil and Le Mans International Holding BV, a company registered in the Netherlands which was the former shareholder of MMA Holdings UK plc.

Le Mans Conseil is controlled by both MMA IARD Assurances Mutuelles and MMA VIE Assurances Mutuelles, companies registered in France, which control all the share capital and 100% of the voting rights. MMA IARD Assurances Mutuelles and MMA VIE Assurances Mutuelles are affiliated to Cov a Sgam which prepares the consolidated financial statements of COVEA Group.

Copies of the COVEA group financial statements, which include the Company and its subsidiary undertakings, can be obtained from MMA Insurance plc, Norman Place, Reading RG1 8DA.

The smallest undertaking in the group which produces consolidated accounts (which include the Company and its subsidiary undertakings) continues to be Swinton (Holdings) Limited which is registered in England & Wales. A copy of its accounts can be obtained from the Company's registered office.