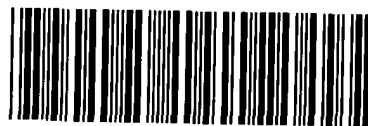


**REGIONAL INSURANCE GROUP LIMITED**

**Annual Report and Unaudited Financial Statements**

**for the year ended 31 December 2016**

MONDAY



\*L6FQNV9\*

LD2

25/09/2017

#55

COMPANIES HOUSE

**REGIONAL INSURANCE GROUP LIMITED.**

**COMPANY INFORMATION**

---

**DIRECTORS**

C. W. Godwin  
J. M. Pickford

**COMPANY SECRETARY**

Marsh Secretarial Services Limited

**REGIONAL INSURANCE GROUP LIMITED**

**DIRECTORS' REPORT**

---

**DIRECTORS**

The directors of the Company at the date of this report are shown on page 1.

A Wilkinson was appointed as a director on 11 January 2016 and resigned on 31 December 2016

J M Pickford was appointed as a director on 18 January 2017.

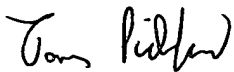
P F Clayden was appointed as a director on 18 January 2017 and resigned on 10 July 2017.

C W Godwin was appointed as a director on 10 July 2017.

J A Bean resigned as a director on 1 February 2017.

R C W Organ resigned as a director on 1 February 2017.

Approved by the Board and signed on its behalf by:



J. M. Pickford

Date: 25<sup>th</sup> September 2017

Regional Insurance Group Limited  
Ground Floor North  
Leven House  
10 Lochside Place  
Edinburgh  
Scotland  
EH12 9DF

## REGIONAL INSURANCE GROUP LIMITED

## STATEMENT OF FINANCIAL POSITION

as at 31 December 2016

	Note	2016 £	2015 £
<b>Current liabilities</b>			
Creditors	5	991,911	991,911
<b>Net current liabilities</b>		<u>(991,911)</u>	<u>(991,911)</u>
<b>Capital &amp; reserves</b>			
Called-up share capital	8	3,000	3,000
Profit and loss account		(994,911)	(994,911)
<b>Total equity shareholders' deficit</b>		<u>(991,911)</u>	<u>(991,911)</u>

Regional Insurance Group Limited (Registered Number SC359365) did not trade during the current or preceding year and has made neither profit nor loss, nor any recognised gain or loss.

For the year ending 31 December 2016 the Company was entitled to exemption from audit under section 480 of the Companies Act 2006 ("the Act") relating to dormant companies.


The members have not required the Company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Act.

The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

These financial statements on pages 3 to 6 were approved and authorised for issue by the Board of Directors on

25<sup>th</sup> September 2017.

Signed on behalf of the Board of Directors



J. M. Pickford  
Director

25<sup>th</sup> September 2017

The information on pages 4 to 6 forms an integral part of these financial statements

**REGIONAL INSURANCE GROUP LIMITED****NOTES TO THE FINANCIAL STATEMENTS**

---

**1. ACCOUNTING POLICY**

The financial statements have been prepared under the historical cost convention and in accordance with Financial Reporting Standard 102 (FRS 102) issued by the Financial Reporting Council.

**Investments**

Fixed assets are included at cost, less any provision for impairment in value.

**2. STATEMENT OF INCOME AND RETAINED EARNINGS**

No Statement of Income and Retained Earnings is presented with these financial statements because the Company has not received income, incurred expenditure or recognised any gains or losses during either the year under review or the preceding year. There have been no movements in shareholders' funds during the year under review or the preceding year.

**3. RELATED PARTIES**

Advantage has been taken of the exemption under FRS 102 s33.1A not to disclose transactions between entities within the Marsh & McLennan Companies, Inc. Group (the "Group"), where no less than 100% of voting rights are controlled within the Group, whose consolidated financial statements are publicly available. There are no other transactions requiring disclosure.

**4. DIRECTORS AND EMPLOYEES**

No remuneration was paid or is payable to the directors of Regional Insurance Group Limited in respect of their services to the Company during the year. The directors who resigned during the year were remunerated for their services to companies in the AXA Group and their remuneration is dealt with in the financial statements of those companies. The current directors of the Company were remunerated for their services to companies in the Marsh & McLennan Companies, Inc. Group and their remuneration is dealt with in the financial statements of those companies. The Company had no employees during the year, or the previous year.

**5. CREDITORS**

	2016 £	2015 £
Amounts owed to group companies	991,911	991,911

**6. FIXED ASSET INVESTMENTS**

Subsidiary Undertakings	2016 £	2015 £
As at 1 January and 31 December 2016	-	-

**REGIONAL INSURANCE GROUP LIMITED****NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)****6. FIXED ASSET INVESTMENTS (CONTINUED)**

Details of the Company's subsidiary undertakings at 31 December 2016 are shown below:

	<b>Principal Activities</b>	<b>Class of Share and % held and voting rights</b>	<b>Registered Office Address</b>
Ferguson Oliver Insurance Limited	Dormant	Ordinary (100%)	Ground Floor North, Leven House, 10 Lochside Place, Edinburgh, EH12 9DF, Scotland
Lemac No.7 Limited	Dormant	Ordinary (100%)	Ground Floor North, Leven House, 10 Lochside Place, Edinburgh, EH12 9DF, Scotland
OKD Insurance Brokers Limited	Dormant	Ordinary (100%)	Ground Floor North, Leven House, 10 Lochside Place, Edinburgh, EH12 9DF, Scotland

**7. GROUP FINANCIAL STATEMENTS**

Group financial statements are not prepared in line with section 401 of the Companies Act 2006 as the Company is itself a wholly-owned subsidiary and is included in the consolidated financial statements of Marsh & McLennan Companies, Inc., its ultimate parent company. Accordingly, these financial statements present information about the Company as an individual undertaking and not about its Group.

**8. CALLED-UP SHARE CAPITAL**

	<b>No.</b>	<b>2016 £</b>	<b>No.</b>	<b>2015 £</b>
<b>Allotted, called-up and fully-paid:</b>				
Ordinary-A shares of £0.004 each	750,000	3,000	750,000	3,000

The share capital of the Company consists of fully paid Ordinary shares with a par value of £0.004 per share. All shares are equally eligible to receive dividends and the repayment of capital and represent one vote at shareholders meetings of the Company.

**REGIONAL INSURANCE GROUP LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

---

**9. IMMEDIATE AND ULTIMATE PARENT COMPANIES**

The Company's immediate parent company is Bluefin Insurance Group Limited, registered in England and Wales.

Prior to 31 December 2016, the Company's ultimate parent company and controlling entity was AXA, a company incorporated in France. From 31 December 2016, the Company's ultimate parent company and controlling entity is Marsh & McLennan Companies, Inc., incorporated in the state of Delaware, United States of America.

The smallest and largest Group in which the results of the Company are consolidated is that headed by Marsh & McLennan Companies, Inc. The consolidated financial statements of Marsh & McLennan Companies, Inc. are available to the public and may be obtained from:

Companies House  
Crown Way  
Cardiff  
CF14 3UZ

and also from:

The Company Secretary  
MMC Treasury Holdings (UK) Limited  
1 Tower Place West  
Tower Place  
London EC3R 5BU