

INTRODUCING LV=

A guide for brokers





**We're committed
to developing
valuable and
beneficial
business
partnerships
that'll help you
protect and grow
your business**

Our talented and ambitious team are keen to work with you, combining the right products, pricing and technology, with the highest levels of service for you and your customers.

But we go further than that. We're here to help people look after what they love in life. We do this by giving a high-class performance, and caring about how we do things so you can be confident your customers are in safe hands.

By choosing LV= you'll be doing business with a leading mutual, owned by its members, not city shareholders. This means the money we make can be ploughed back into delivering the very best products and service.

Thanks to the commitment and energy of our people and our strong partner relationships, the LV= success story continues to go from strength to strength and we'd love you to be part of it.

Phil Bunker
Managing Director, LV= Broker

**Our ambition is to
be recognised as
the best insurer
for brokers, the
insurer you most
trust and the
relationship you
most value**

Brokers are at the heart of our business

Highway

PART OF LIVERPOOL VICTORIA

Car

Motorcycle

Van

Specialist Vehicle

abc insurance

PART OF LIVERPOOL VICTORIA

Car

Home

LV=

LIVERPOOL VICTORIA

Business

Business Connect

Hotel & Guesthouse

Office & Surgery

Property Owners

Pub

Restaurant

Trades & Professions

Shop

Hire & Reward

Motor Trade

Truck

Fleet

Legal Expenses Insurance

BRITANNIA RESCUE



Offering your customers value, choice and stability is important in today's ever changing market place. That's why we've retained and invested in our brands. Whilst we manage ourselves as one business – LV= Broker, we trade under three brands – LV=, Highway and ABC Insurance.

With an extensive range of commercial and personal lines products we're committed to building long-term relationships with like minded-brokers.

Growing with our broker partners

- LV= Broker insurance premium up 64% to £657m
- Motor personal lines sales up 68% to £546m
- Commercial lines sales up 48% to £107m
- Over 1,800 broker partners
- Over 3,900 broker agencies
- 21 broker products and growing
- 9 commercial branches

Based on LV= 2010 Report & Accounts



LV= by numbers

LV= is the UK's largest friendly society, looking after more than 4 million members and customers, and managing assets worth over £8 billion.

Strength in numbers

- £96m underlying profit
- £966m capital resources
- £8bn funds under management
- £1.2bn general insurance premium
- £657m broker insurance premium
- 4m members & customers
- 70% brand awareness
- Over 4,300 employees

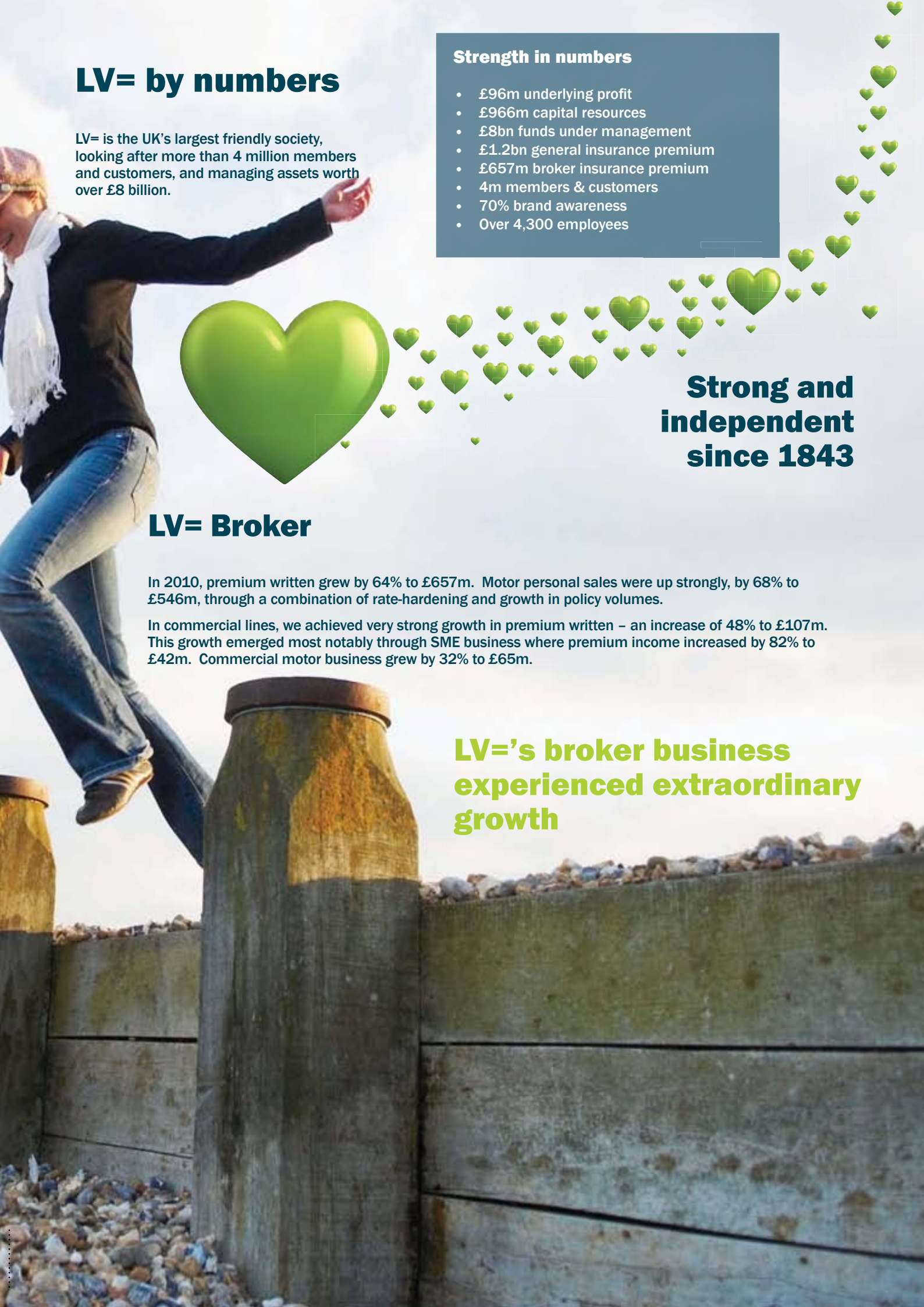
Strong and independent since 1843

LV= Broker

In 2010, premium written grew by 64% to £657m. Motor personal sales were up strongly, by 68% to £546m, through a combination of rate-hardening and growth in policy volumes.

In commercial lines, we achieved very strong growth in premium written – an increase of 48% to £107m. This growth emerged most notably through SME business where premium income increased by 82% to £42m. Commercial motor business grew by 32% to £65m.

LV='s broker business experienced extraordinary growth



Award winning service

The growth we experienced in 2010 placed considerable demands on our business. Despite these challenges we're proud to have received a number of industry awards and commendations. Being recognised in this way reflects our commitment to excellence and our ongoing investment in product design, people, customer service and technology.

Our 2010 awards

Top 10 best service given to commercial brokers

Insurancetimes

E-business finalist



Commercial Property Underwriting Team of the Year



Commercial Motor Underwriting Team of the Year finalist



Commercial Property Underwriting Team of the Year - 2010

To discover more about LV= Broker visit
LVbroker.co.uk

LV= BROKER
LV= Insurance ♥ Highway Insurance ♥ ABC Insurance

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