

AC-1492

**ROYAL INSURANCE GROUP**  
**CONSOLIDATED STATEMENT**  
**OF CONNECTED INTERMEDIARIES**

**for the year ended 31st December**

**1994**

pursuant to Section 22(2) of the Insurance Companies Act 1982  
and the Insurance Companies Regulations 1994

Incorporating information required to be  
deposited by the undernoted subsidiary companies which  
during the year were subject to the said Act

**British Engine Insurance Ltd**

**The British and Foreign Marine Insurance Co Ltd**

**Cavendish Insurance plc**

**Royal Insurance (Global) Ltd**

**The Marine Insurance Co Ltd**

**Royal Heritage Life Assurance Ltd**

**Royal Insurance (UK) Ltd**

**Royal International Insurance Holdings Ltd**

**Royal Life Insurance Ltd**

**Royal Life (Unit Linked Assurances) Ltd**

**Royal Life (Unit Linked Pension Funds) Ltd**

**Royal Reinsurance Co Ltd**

Registered Office: 1 Cornhill, London, EC3V 3QR



**ROYAL INSURANCE GROUP**

**INSURANCE COMPANIES ACT 1982 SECTION 22(2)**

and

**THE INSURANCE COMPANIES REGULATIONS 1994**

**CONSOLIDATED STATEMENT OF CONNECTED INTERMEDIARIES**

**PERIOD COVERED BY RETURN: 1ST JANUARY 1994**  
**TO 31ST DECEMBER 1994**

The following Group Companies appear in this statement in abbreviated form:

Cavendish Insurance plc	- Cavendish
Non-Destructive Testers Limited	- NDT
Royal Insurance Holdings plc	- Royal Holdings
Royal Insurance Public Limited Company	- Royal
British Engine Insurance Ltd	- BE
Royal Heritage Life Assurance Ltd	- Royal Heritage
Royal Insurance (Global) Limited	- Royal (Global)
Royal Insurance (UK) Ltd	- Royal (UK)
Royal Reinsurance Company Ltd	- Royal Re
Royal Life Insurance Ltd	- Royal Life
Royal Insurance Asset Management Ltd	- RIAM
Royal Insurance Property Services Ltd	- RIPS
Royal International Insurance Holdings Ltd	- International
Royal Life (Unit Linked Assurances) Ltd	- ULA
Royal Life (Unit Linked Pension Funds) Ltd	- ULPF
The British and Foreign Marine Insurance Co Ltd	- B & F
The Marine Insurance Co Ltd	- Marine

<u>Name of Connected Intermediary</u>	<u>Description of Connection</u>
Sir Derek Alun-Jones	Sir Derek Alun-Jones was a Director of Royal Holdings, Royal (Global) and RIPS
Ashdown Enviromental Limited	Wholly owned subsidiary of BE
N. R. Arnell	Mr N. R. Arnell was a Manager of Royal (UK)
S A Atkins	Mr S A Atkins was a Director of Royal (Global) and RIAM
R. A. Bancroft	Mr R. A. Bancroft was a Manager of Royal (Global)
N. C. F. Barber	Mr N. C. F. Barber was a Director of Royal Holdings
D. F. Barker	Mr D. F. Barker was a Director of Royal, Royal Holdings, RIAM, Royal (UK), PSU Ltd and Watling Street Properties Ltd
BE Inspection Ltd	Wholly owned subsidiary of Royal
M. N. Betts	Mr M. N. Betts was a Manager of Marine and B&F
J. C. M. Boyle	Mr J. C. M. Boyle was a Manager of Royal
J. H. Brannen	Mr J. H. Brannen was a Manager of Royal Life
Bretton Financial Services Ltd	Wholly owned subsidiary of Royal
M. Briggs	Mr M. Briggs was a Manager of Royal Life
British Engine Insurance Ltd	Wholly owned subsidiary of Royal
British Field Products Ltd	Wholly owned subsidiary of Royal Life
A. P. Brown	Mr A. P. Brown was a Manager of Cavendish and The Insurance Service plc
T. J. Brown	Mr T. J. Brown was a Director of Royal, Royal (Global), British Aviation Insurance Group Ltd, Pool Reinsurance Company Ltd and RIAM
G. E. Burkey	Mr G. E. Burkey was a Manager of BE

G. E. Burkey	Mr G. E. Burkey was a Manager of BE
R. Calver	Mr R. Calver was a Director of Royal Life
L. N. Campbell	Mr L. N. Campbell was a Director of Royal (Global) and RIAM
Cavendish Insurance plc	Wholly owned subsidiary of Royal
R. Chadwick	Mr R. Chadwick was a Manager of Royal Life
J. E. Chapman	Mr J. E. Chapman was a Manager of Royal (UK)
S. G. Chapman	Mr S. G. Chapman was a Manager of Royal (UK) and BE
M. Charlesworth	Mr M. Charlesworth was a Manager of Royal Life
R. C. Clements	Mr R. C. Clements was a Manager of Royal and a Director of International
Commercial Bridging plc	Wholly owned subsidiary of Royal. Commercial Bridging plc acted as agents for Royal Life, ULA and ULPF
N. S. Cooper	Mr N. S. Cooper was a Manager of Royal (UK)
B. Coyle	Mr B. Coyle was a Manager of Royal Life
R. Craine	Mr R. Craine was a Manager of Royal Life
Sir John Cuckney	Sir John Cuckney was a Director of Royal Holdings and Royal (UK)
D. W. Davies	Mr D. W. Davies was a Manager of Marine and B&F
M. H. Dickman	Mr M. H. Dickman was a Manager of Royal (UK)
M. J. Dowdy	Mr M. J. Dowdy was a Director of Royal Holdings, Royal and RIAM
J. V. Doyle	Mr J. V. Doyle was a Manager of Royal (UK).
A. Driscoll	Mr A. Driscoll was a Manager of Royal (Global)
R. Drury	Mr R. Drury was a Manager of Royal Life

M. B. Duncan	Mr M. B. Duncan was a Manager of Royal (UK)
L. M. Edwards	Ms L. M. Edwards was a Manager of Royal (Global)
M. J. Edwards	Mr M J Edwards was a Director of Cavendish and The Insurance Service PLC
P. S. Egan	Mr P. S. Egan was a Manager of Royal Life
P. R. Ellerton	Mr P. R. Ellerton was a Manager of Royal (Global).
R. P. Elliott	Mr R. P. Elliott was a Manager of Royal (UK)
R. A. Elms	Mr R. A. Elms was a Director of Royal, Royal Holdings, Royal (Global), International and RIAM
C J. Evans	Mr C. J. Evans was a Manager of Royal and a Director of A. Marshall (Bristol) Ltd and London Human Resource Group
A.D.A.W. Forbes	Mr A. D. A. W. Forbes was a Director of Royal Holdings
A. Fowler	Mr A. Fowler was a Manager of Royal (Global)
J. Fowler	Mr J. Fowler was Manager of Royal (UK)
J. M. Francis	Mr J. M. Francis was a Director of Royal (UK)
R. A. Gamble	Mr R. A. Gamble was a Director of Royal Holdings, Royal , Royal (Global), Royal (UK), Royal Re, RIPS and RIAM
K. C. Garwood	Mr K. C. Garwood was a Manager of Royal (Global)
A. Y. Gilchrist	Mr A. Y. Gilchrist was a Manager of Royal Life
E. T. Gilbert	Mr E. T. Gilbert was a Manager of BE
I. R. Gordon	Mr I. R. Gordon was a Manager of BE
A. G. Gormly	Mr A. G. Gormly was a Director of Royal Holdings
M. I. Gourlay	Mr M. I. Gourlay was a Manager of Royal

D. Graham	Mr D. Graham was a Manager of Royal Life
R. Greenway	Mr R. Greenway was a Manager of Royal Life
J. B. Griffin	Mr J. B. Griffin was a Manager of Royal
L. D. Grundy	Mr L. D. Grundy was a Manager of BE
R. J. Gunn	Mr R. J. Gunn was a Director of Royal
G. E. Hampson	Mrs G. E. Hampson was a Manager of British Engine and a Director of Barnes Worldwide Travel Ltd and Barnes Tours Ltd
A. J. Hardy	Mr A. J. Hardy was a Manager of Royal (Global)
A G. Harris	Mr A. G. Harris was a Director of BE
J. G. Harrison	Mr J. G. Harrison was a Manager of Royal Life, ULA, ULPF and Royal Heritage
P. Hearty	Mr P. Hearty was a Manager of Royal (UK)
M. Heathfield	Mr M. Heathfield was a Manager of Royal Life, ULA, ULPF and Royal Heritage
C. B. Hepworth	Mr C. B. Hepworth was a Manager of Royal Re
Home Bridging plc	Wholly owned subsidiary of Royal. Home Bridging plc acted as agents for Royal Life, ULA and ULPF
J. R. Hooson	Mr J. R. Hooson was a Manager of Royal (UK)
A. C. Hortopp	Mr A. C. Hortopp was a Manager of Royal
I. Howard	Mr I. Howard was a Manager of BE
R. M. Howard	Mr R. M. Howard was a Manager of Royal
L. Howell	Mr L. Howell was a Director of Royal (UK), BE and Cavendish
R. O. Hudson	Mr R. O. Hudson was a Director of Royal (Global), RIAM and CLMI Ltd

Industrial Investments Ltd	Wholly owned subsidiary of Westgate Properties Ltd
Insurance Corporation of the Channel Islands Limited	Wholly owned subsidiary of Royal
M. Iqbal	Mr M. Iqbal was a Director of Royal Life, ULA, ULPF and Royal Heritage
P. Jackson	Mr P. Jackson was a Manager of Royal
R. M Johnson	Mr R. M Johnson was a Director of RIAM
L. Karolemeas	Mr L. Karolemeas was a Manager of Royal
G. R. Kelavey	Mr G. R. Kelavey was a Director of BE
P. F. Kelsey	Mr P. F. Kelsey was a Manager of Royal and a Director of RIPS
A. Kerr	Mr A. Kerr was a Manager of Royal
M. J. Kershaw	Mr M. J. Kershaw was a Director of RIAM
S. Laughlin	Mr S. Laughlin was a Manager of Royal Life, ULA, ULPF, Royal Heritage and RIPS
D. Lewington	Mr D. Lewington was a Manager of Royal
G. Linehan	Mr G. Linehan was a Manager of RIAM
A Littlejohn	Mr A Littlejohn was a Manager of Royal Life
I. A. Litster	Mr I. A. Litster was a Manager of Royal (UK)
G. H. Lloyd	Mr G. H. Lloyd was a Manager of Royal (UK)
N. J. Maguire	Mr N. J. Maguire was a Manager of Royal (Global)
H. Makin	Mr H. Makin was a Manager of Royal Life
J. D. Matthews	Mr J. D. Matthews was a Manager of Royal (Global)
R. K. McCorriston	Mr R. K. McCorriston was a Manager of Royal (Global)

A. P. McLaren	Mr A. P. McLaren was a Manager of Royal Life, ULA, ULPF and Royal Heritage
D. G. McLeod	Mr D. G. McLeod was a Manager of Royal (UK)
R. V. Mendelsohn	Mr R. V. Mendelsohn was a Director of Royal
J. V. Miller	Mr J. V. Miller was a Manager of Royal
Sir John Milne	Sir John Milne was a Director of Royal Holdings, RIPS and Royal (UK)
D. J. Morgan	Mr D. J. Morgan was a Manager of Royal
D. B. Morris	Mr D. B. Morris was a Manager of Royal (UK)
B. O. Neild	Mr B. O. Neild was a Manager of BE
M. B. Neilson	Mr M. B. Neilson was a Manager of Royal Life
J. S. Nicholas	Mr J. S. Nicholas was a Manager of Royal
J. D. Nicoll	Mr J. D. Nicoll was a Manager of Royal Life
P. Nolan	Mr P. Nolan was a Manager of Royal Life
Non-Destructive Testers Ltd	Wholly owned subsidiary of Royal
C. D. O'Brien	Mr C. D. O'Brien was a Manager of Royal Life, ULA, ULPF and Royal Heritage
J. K. Page	Mr J. K. Page was a Manager of Royal (Global)
D. R. Parry	Mr D. R. Parry was a Director of Royal Life, ULA, ULPF, RIPS, Royal Heritage and RIAM
G. S. Pater	Mr G. S. Pater was a Manager of Royal (UK)
K J Powell	Mr K J Powell was a Manager of Royal Life
A. Prescott	Mr A. Prescott was a Manager of Royal (Global)
R. J. Prideaux	Mr R. J. Prideaux was a Manager of Royal (UK)
R. G. L. Randall	Mr R. G. L. Randall was a Manager of Royal
A. M. R. Reid	Mr A. M. R. Reid was a Manager of Royal



A. Ratcliffe	Mr A. Ratcliffe was a Manager of Royal Life
D. Reeves	Mr D. Reeves was a Manager of Royal Life
D. J. Rich	Mr D. J. Rich was a Manager of Royal and a Director of International
G. A. Richards	Mr G. A. Richards was a Director of Royal (Global) and RIAM
I. Roberts	Mr I. Roberts was a Manager of B.E.
C. D. Robinson	Mr C. D. Robinson was a Manager of Royal Life
E.P. D. Robinson	Mr E. P D Robinson was a Director of RIAM
P. Robson	Mr P. Robson was a Manager of Royal (UK)
W. R. Rowland	Mr W. R. Rowland was a Director of Royal Holdings, Royal, Royal (Global) and International
P. D. Rowlinson	Mr P. D. Rowlinson was a Manager of Royal (UK)
J. A. Rowson	Mr J. A. Rowson was a Director of Royal Holdings
Royal Heritage Life Assurance Ltd	Wholly owned subsidiary of Royal Life Holdings Ltd
Royal Insurance Holdings plc	Wholly owns Royal and its subsidiaries
Royal Insurance Public Limited Company	Wholly owned subsidiary of Royal Holdings
Royal Insurance (Global) Ltd	Wholly owned subsidiary of Royal
Royal International Insurance Holdings Ltd	Wholly owned subsidiary of Royal
Royal Insurance Leasing Ltd	Wholly owned subsidiary of Royal
Royal Insurance Operational Services (UK) Ltd	Wholly owned subsidiary of Royal
Royal Insurance Property Management Ltd	Wholly owned subsidiary of NDT

Royal Insurance Service Company Ltd	Wholly owned subsidiary of Royal
Royal Insurance Service Company (Guernsey) Ltd	Wholly owned subsidiary of the Insurance Corporation of the Channel Islands Limited
Royal Insurance Service Company (Isle of Man) Ltd	Wholly owned subsidiary of Royal and Tower Insurance Co Ltd
Royal Insurance Service Company (UK) Ltd	Wholly owned subsidiary of Royal
Royal Insurance (UK) Ltd	Wholly owned subsidiary of Royal
Royal Insurance Asset Management Limited	Wholly owned subsidiary of Royal
Royal Life Building & Construction Ltd	Wholly owned subsidiary of Royal
Royal Life Corporate Business Services Ltd	Wholly owned subsidiary of Non-Destructive Testers Ltd
Royal Life Fund Management Ltd	Wholly owned subsidiary of Royal Life Holdings Ltd
Royal Life Holdings Ltd	Wholly owned subsidiary of Royal Holdings
Royal Life Insurance Ltd	Wholly owned subsidiary of Royal Life Holdings Ltd
Royal Life Insurance International Ltd	Wholly owned subsidiary of Royal Life Holdings Ltd
Royal Life Services Ltd	Wholly owned subsidiary of Royal Life Holdings Ltd
Royal Life Trustee Services Ltd	Wholly owned subsidiary of Royal Life Holdings Ltd
Royal Life (Unit Linked Pension Funds) Ltd	Wholly owned subsidiary of Royal Life Holdings Ltd
Royal Reinsurance Company Ltd	Wholly owned subsidiary of Royal
P. J. Sharman	Mr P. J. Sharman was a Director of Royal and Royal (UK)

A. V. Shoemaker	Mr A. V. Shoemaker was a Director of Royal Holdings
Shop Properties Ltd	Wholly owned subsidiary of Westgate Properties Ltd
D. Shore	Mr D. Shore was a Director of Royal Life, ULA, ULPF and Royal Heritage
J. Sidwell	Mr J. Sidwell was a Director of Royal Life, ULA, ULPF and Royal Heritage
D. P. Smith	Mr D. P. Smith was a Manager of Royal (UK)
K. Spry	Mr K. Spry was a Director of RIAM
J. Statham	Mr J. Statham was a Manager of Royal
P. Strong	Mr P. Strong was a Manager of Royal (Global)
R. Sweeney	Mr R. Sweeney was a Manager of Royal Life
J. Taylor	Mr J. Taylor was a Manager of Royal Life
The British and Foreign Marine Insurance Co Ltd	Wholly owned subsidiary of Royal
The CareAssist Group Limited	Wholly owned subsidiary of Royal
The Globe Insurance Co Ltd	Wholly owned subsidiary of Royal
The Insurance Service plc	Wholly owned subsidiary of Royal
Tower Insurance Co Limited	Wholly owned subsidiary of Royal
Westgate Properties Limited	Wholly owned subsidiary of Royal
Westgate Properties (Scotland) Limited	Wholly owned subsidiary of Westgate Properties Limited

The Marine Insurance Co Ltd	Wholly owned subsidiary of Royal
P. Tillotson	Mr P. Tillotson was a Manager of Royal (UK) and a Director of Cavendish and The Insurance Service plc
J. R. Thomas	Mr J. R. Thomas was a Manager of Royal (UK)
H. J. Van der Hoeven	Mr H. J. Van der Hoeven was a Director of Royal (Global)
A. Walkling	Mr A. Walkling was a Manager of Royal (UK)
B. Walker	Mr B. Walker was a Manager of Royal Life
S. Wardle	Mr S. Wardle was a Manager of Royal Life
Westgate House Nominees Limited	Wholly owned subsidiary of Royal
M. White	Mr M. White was a Director of Royal Life, ULA, ULPF, Royal Heritage and RIPS
P. Wilkie	Mr P. Wilkie was a Manager of Royal Life
C. T. Winter	Mr C. T. Winter was a Manager of Royal (Global)
E. D. Williams	Mr E. D. Williams was a Manager of Royal (UK)
Sir Max Williams	Sir Max Williams was a Director of Royal Holdings
R. J. Williams	Mr R. J. Williams was a Manager of Royal (UK)
D. R. Wills	Mr D. R. Wills was a Manager of Marine, B&F and R. J. Paromley (Underwriting Agencies) plc
R. A. Woolley	Mr R. A. Woolley was a Manager of Royal (UK)

- \* Appendix A Alphabetical List of Direct Salesmen ) all connected intermediaries and Appointed Representatives of Direct Salesmen) of Royal Life, ULA, ULPF
- \* Appendix B Alphabetical List of Tied Agents ) and Royal Heritage

R. A. Gamble  
**Director and Group Chief Executive**

M. J. Dowdy  
**Director and Group Finance Director**

R. A. Elms  
**Director and Group Underwriting Director**

23rd June 1995