

REGISTERED NUMBER: 03632168 (England and Wales)

ABBREVIATED UNAUDITED ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2012

FOR

ESTATE INSURANCE GROUP LIMITED

**CONTENTS OF THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2012**

	Page
Company Information	1
Abbreviated Balance Sheet	2
Notes to the Abbreviated Accounts	3

ESTATE INSURANCE GROUP LIMITED

**COMPANY INFORMATION
FOR THE YEAR ENDED 31 MARCH 2012**

DIRECTORS:

N A Sellick
Dr J W Densem
J Stephen

SECRETARY:

REGISTERED OFFICE:

38 Borough High Street
LONDON
SE1 1XW

REGISTERED NUMBER:

03632168 (England and Wales)

ACCOUNTANTS:

Wells Associates
10 Lonsdale Gardens
Tunbridge Wells
Kent
TN1 1NU

ESTATE INSURANCE GROUP LIMITED (REGISTERED NUMBER: 03632168)

**ABBREVIATED BALANCE SHEET
31 MARCH 2012**

	Notes	2012 £	£	2011 £	£
FIXED ASSETS					
Tangible assets	2		-		-
Investments	3		<u>1,050,091</u>		<u>800,091</u>
			1,050,091		800,091
CURRENT ASSETS					
Debtors	4	106,842		106,842	
Cash at bank		<u>18</u>		<u>18</u>	
		106,860		106,860	
CREDITORS					
Amounts falling due within one year		<u>1,108,371</u>		<u>858,372</u>	
NET CURRENT LIABILITIES			<u>(1,001,511)</u>		<u>(751,512)</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			<u>48,580</u>		<u>48,579</u>
CAPITAL AND RESERVES					
Called up share capital	5		1,000		1,000
Share premium			8,982		8,982
Profit and loss account			<u>38,598</u>		<u>38,597</u>
SHAREHOLDERS' FUNDS			<u>48,580</u>		<u>48,579</u>

The company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2012.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2012 in accordance with Section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for:

- (a) ensuring that the company keeps accounting records which comply with Sections 386 and 387 of the Companies Act 2006 and preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of each financial year and of its profit or loss for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.
- (b)

The abbreviated accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

The financial statements were approved by the Board of Directors on 18 December 2012 and were signed on its behalf by:

N A Sellick - Director

The notes form part of these abbreviated accounts

**NOTES TO THE ABBREVIATED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2012**
1. ACCOUNTING POLICIES
Accounting convention

The financial statements have been prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008).

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	- 33% on cost
Fixtures and fittings	- 15% on cost

Group accounts

The company and its subsidiaries qualify as a small group under section 249 of the Companies Act 1985 and have taken advantage of the exemption conferred by section 248 of that Act from the requirement to prepare group accounts. These financial statements therefore present information about the company as an individual undertaking.

2. TANGIBLE FIXED ASSETS

	Total £
COST	
At 1 April 2011	
and 31 March 2012	<u>33,295</u>
DEPRECIATION	
At 1 April 2011	
and 31 March 2012	<u>33,295</u>
NET BOOK VALUE	
At 31 March 2012	<u>-</u>
At 31 March 2011	<u>-</u>

3. FIXED ASSET INVESTMENTS

	Investments other than loans £
COST	
At 1 April 2011	800,091
Additions	250,000
At 31 March 2012	<u>1,050,091</u>
NET BOOK VALUE	
At 31 March 2012	<u>1,050,091</u>
At 31 March 2011	<u>800,091</u>

NOTES TO THE ABBREVIATED ACCOUNTS - continued
FOR THE YEAR ENDED 31 MARCH 2012

3. FIXED ASSET INVESTMENTS - continued

The company's investments at the balance sheet date in the share capital of companies include the following:

EIG Limited

Nature of business: Insurance broking

	% holding	2012	2011
Class of shares:		£	£
Ordinary	100.00	450,648	388,858
Aggregate capital and reserves		<u>61,790</u>	<u>49,847</u>
Profit for the year			

Estate Insurance Brokers Limited

Nature of business: Dormant

	% holding	2012	2011
Class of shares:		£	£
Ordinary	100.00	2	2
Aggregate capital and reserves		<u>2</u>	<u>2</u>
Profit for the year			

Ian Gibson Limited

Nature of business: Insurance broking

	% holding	2012	2011
Class of shares:		£	£
Ordinary	100.00	836,533	613,260
Aggregate capital and reserves		<u>255,762</u>	<u>160,600</u>
Profit for the year			

Bernard McMahon Insurance Limited

Nature of business: Insurance broking

	% holding	2012	2011
Class of shares:		£	£
Ordinary B Shares	31.25	304,120	304,110
Aggregate capital and reserves		<u>305,808</u>	<u>119,362</u>
Profit for the year		<u>10,602</u>	<u>76,728</u>

4. DEBTORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

The aggregate total of debtors falling due after more than one year is £ 106,842 (2011 - £ 106,842)

NOTES TO THE ABBREVIATED ACCOUNTS - continued
FOR THE YEAR ENDED 31 MARCH 2012

5. CALLED UP SHARE CAPITAL

Allotted, issued and fully paid:

Number:	Class:	Nominal value:	2012 £	2011 £
1,000	Ordinary	£1	<u>1,000</u>	<u>1,000</u>

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.