

2016

SUMMARY REPORT



123RD

ANNUAL GENERAL MEETING

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AGENDA

The Annual General Meeting of UIA (Insurance) Limited (the Company) will be held in the Codicote Suite, Holiday Inn Stevenage, St. Georges Way, Stevenage, Hertfordshire, SG1 1HS on Tuesday, 27 June 2017 at 1.00pm to consider the following business and, if thought fit, pass the following resolutions by a simple majority of votes cast:

1. To receive the annual report of the Board, the auditors' report and the audited financial statements for the year ended 31 December 2016.
2. To approve the remuneration report for the year ended 31 December 2016.
3. To re-appoint Deloitte LLP to be auditors of the company, to hold office until the conclusion of the next Annual General Meeting, and to agree their remuneration will be determined by the Board.
4. To re-elect Marion Saunders as a member of the Board.
5. To re-elect Tony Woodley as a member of the Board.
6. To re-elect Oliver Peterken* as a member of the Board, having been appointed as a Director since the AGM 2016 and pursuant to Rule 71 of the Company.
7. To re-elect Tim Holliday* as a member of the Board, having been appointed as a Director since the AGM 2016 and pursuant to Rule 71 of the Company.
8. To re-elect Jon Craven as a member of the Board.
9. To re-elect Chris McElligott as a member of the Board.
10. To transact any other business permissible under the rules of the Company.

Copies of the agenda and a form of proxy will be sent to members of UIA together with the summary report. The annual report and financial statements for the year ended 31 December 2016, together with additional copies of the agenda, are available via www.uia.co.uk or on request from the PA to the Chief Executive Officer, UIA (Insurance) Limited, Kings Court, London Road, Stevenage, Herts, SG1 2TP.



Jon Craven
Chief Executive Officer
4 April 2017

AGM 2017
ANNUAL GENERAL MEETING

* Oliver Peterken and Tim Holliday, having been elected by the Board pursuant to Rule 77 as additional Directors, retire from office and, being eligible, offer themselves for re-election.

BOARD OF DIRECTORS

The Board of Directors is as follows:

EXECUTIVE DIRECTORS:

Jon Craven	Chief Executive Officer
Neil Smith	Interim Finance Director*
Chris McElligott	Marketing Director

NON-EXECUTIVE DIRECTORS:

Bob Abberley	
Peter Dodd	Chairperson
Tim Holliday	
Lucia McKeever	
Eithne McManus	
Oliver Peterken	
Marion Saunders	
Eleanor Smith	
Tony Woodley	

* Awaiting regulatory approval

CHAIRPERSON'S STATEMENT

It is an honour and a privilege to be the Chairperson of your insurance Company, having been elected in March 2016 following the retirement of Mike Hayes. Mike had completed nine years on the Board of Directors, the final three as Chair of the Board. Mike brought a wealth of experience from UNISON where, as an Executive Council member, he chaired the Finance Committee. I would like to thank Mike for all his hard work and dedication in helping to develop UIA from a committee of UNISON into the thriving, modern independent mutual insurance Company it is today.

In January 2016, the Board was delighted to appoint Chris McElligott as Marketing Director. Chris had been Head of Marketing at UIA for over four years and, having attended every Board meeting in that time, is fully conversant with and successfully contributes to the running of the Company. His appointment as an Executive Director was confirmed by the membership at the AGM held in June.

In April 2016, we recruited a successor for our former CEO, Ian Cracknell, who left the Company in December 2015. In accordance with

the Association of Financial Mutuals Annotated Corporate Governance Code, we conducted a formal, rigorous and transparent recruitment procedure. To assist us with this, we engaged Warren Partners and the expert knowledge of Senior Partner, Rupert Gibb, who specialises in Mutual Sector appointments.

Candidates underwent a three-level interview process as well as psychometric testing. The Board was finally delighted to approve the appointment of Jon Craven. Jon has vast experience of insurance and financial services and will prove to be a great asset to the Company.

At the end of April 2016 another long-serving Director, Andrew Wainwright-Brown, retired from the Board. Andrew was recruited in 2010, bringing a wealth of recent financial experience. Andrew chaired the Audit Committee, Risk Committee and was the Senior Independent Director. In all these roles he served your Company with distinction. Finally, Andrew stepped up to be acting CEO and helped shape the operational plan for 2016. ➤

“ IN JANUARY 2016, THE BOARD WAS DELIGHTED TO APPOINT CHRIS MCELLIGOTT AS MARKETING DIRECTOR. CHRIS HAD BEEN HEAD OF MARKETING AT UIA FOR OVER FOUR YEARS AND HAVING ATTENDED EVERY BOARD MEETING IN THAT TIME IS FULLY CONVERSANT WITH, AND SUCCESSFULLY CONTRIBUTES TO THE RUNNING OF THE COMPANY. ”

CHAIRPERSON'S STATEMENT

(continued)

I would like to place on record my thanks for all Andrew has contributed to the success of the Company.

A similar recruitment process was used to recruit two Independent Non-Executive Directors and we welcomed onto the Board Oliver Peterken and Tim Holliday. Both have vast insurance and financial services backgrounds that complement the skills of the existing Board members.

GOVERNANCE

Our Mutual status means there are no shareholders or investors expecting a share of the profits. Instead, profits are reinvested in the Company, keeping premiums low while providing members and their families with a wide range of real value-for-money products – all backed by our fast and friendly service. It is the team at UIA that makes us stand out from the crowd and I am immensely proud of the work we do to help our members put things right at their time of need.

The Governance objectives of the Board are set out in our Board Charter. This was updated in 2016 to reflect the introduction of the Senior Insurance Management Regime (SIMR). Directors, where appropriate, are

controlled function holders under SIMR. I am pleased to report that in 2016 a majority of Non-Executive Directors were independent, as defined by the Association of Financial Mutuals UK Corporate Governance Code. As Chair, I firmly believe that there will always be a need for the balance of the Board of Directors to include nominees from our trade union affinity partners. All appointments to the Board are managed by the Nominations and Remuneration Committee (N&R) ensuring any candidate meets the criteria set by the Committee.

The Board has three committees. All the members of the Audit Committee are independent. It is also pleasing to note that during 2016 a majority of the N&R Committee and the Risk Committee were independent.

FINANCIAL PERFORMANCE

The end of 2015 brought severe weather storms which continued into 2016 and, when added to a number of large fire claims, and offset by the release of the

equalisation provision due to regulatory change, had an impact on our underwriting profit where we report a profit of £1.4 million.

These could be described as just industry-wide trends. However, here at UIA Mutual we recognise each and every one of our members' claims represents a disaster affecting their property and the impact that has on our members' lives. That is why I am so proud of our team who deal with putting things right when disaster strikes.

The financial markets saw another volatile year in 2016, both in the UK and worldwide. Huge political events such as the Brexit vote in June and the United States election caused various degrees of fortune. However, we continue to invest our members' money wisely to ensure the greatest possible return, while balancing the security of our investment portfolio. It is therefore pleasing to note a good investment return for the year.

The headline results are an overall group profit of £5.5 million and the total group assets are £79.4 million.

FUTURE STRATEGY

Our roots are embedded in the trade union movement.

We continue to be proud of the bonds that define our past and shape our future. The growth in membership from our union partners has been particularly strong, and we will continue to work with all of our union partners to optimise our potential.

OUR PEOPLE

Your Board of Directors takes the role of setting the culture of the organisation very seriously. The most important part of UIA Mutual is the colleagues who work on your behalf. In 2016, we have worked hard at modernising people practices. In 2017, we plan to continue with this work and the Board has agreed a significant number of people plan goals.

WORKING WITH THE COMMUNITY

Through our Charitable Foundation we work with local, national and international projects that support and develop the social aims and aspirations of, not only our trade union partners, but also colleagues employed here at UIA Mutual who raise additional funds for local causes.

In 2016, we gave financial support to eight local organisations and made substantial donations to causes nominated by our trade union partners.

AMY MARREN

For a number of years we have supported paralympic swimmer, Amy Marren. Amy

successfully competed in the Rio 2016 Paralympics, winning a well-deserved bronze medal. We were delighted when Amy found time to visit us last summer, meeting many colleagues at UIA. We will continue to support Amy in her bid to compete at the 2017 IPC World Swimming Championships, and we wish her good luck there.

THANKS

I'd like to conclude by thanking the staff, management team and Board for their hard work.



Peter Dodd
Chair of the Board
4 April 2017

“ OUR MUTUAL STATUS MEANS THERE ARE NO SHAREHOLDERS OR INVESTORS EXPECTING A SHARE OF THE PROFITS. INSTEAD, PROFITS ARE REINVESTED IN THE COMPANY, KEEPING PREMIUMS LOW WHILE PROVIDING MEMBERS AND THEIR FAMILIES WITH A WIDE RANGE OF REAL VALUE-FOR-MONEY PRODUCTS ”



STRATEGIC REPORT

BUSINESS MODEL AND STRATEGY

Our mission is to be the first choice personal lines insurance provider to members of trade unions and like-minded members of the general public. In order to achieve this mission, our desire is to remain an independent mutual that is financially strong and operating profitably. Our key measures of strength and profitability are our Solvency Ratio and our Combined Operating Ratio and we aim to deliver these key targets primarily through the underwriting and administration of household insurance, supported by the sale of other complementary products. During the year under review, the Company commenced underwriting assistance (Class 18), business and also Before The Event (BTE) legal business. We also continue to underwrite After The Event (ATE) legal expenses insurance, although this business is largely in run-off. As a mutual, we have no shareholders to pay and we are thus able to generate long-term value to our policyholders. We aim to do this through a combination of excellent customer service, competitive premiums and the prompt

payment of all valid claims.

Our strategy is dual focused:

Firstly, to continue extensive engagement with members of our key business partners (the trade unions) through a number of different communication channels, including direct mail, digital, magazines, conferences and face-to-face contact with key branch, regional and national secretaries.

Secondly, to offer our products to like-minded members of the general public through our Together Mutual Insurance brand, largely through digital routes. Through this brand, we also seek to develop our "Affinity" relationships with like-minded organisations, as well as expanding into adjacent markets.

We are solely based in the UK, with a call centre encompassing the entire operation from sales and policy administration to claims handling and payment in Stevenage and an out-of-hours 24/7 claims service, operating from Cardiff.

REVIEW OF THE BUSINESS

The Group, led by the performance of the parent Company, UIA (Insurance) Limited, has had a satisfactory year, with profit from underwriting of £1.4 million. This has been primarily driven by the release of the equalisation provision of £4.1 million due to the change in regulatory rules, offset by a small number of large coincidental fire losses of £1.3 million, and with significant investment gains of £4.7 million. This has resulted in a Group profit for the year of £5.5 million (2015: £1.7m).

At the end of the year, the Group had total assets amounting to £79.4 million (2015: £79.9 million), of which £58.6 million (2015: £55.7 million) were investment fund assets. The reduction in total assets is due to a combination of factors: the value of our financial investments has increased by £2.9 million (2015: £2.2 million); due to the change in regulatory requirements, we have fully released the equalisation provision of £4.1 million (2015: nil), and this was offset by an increase in our final salary pension liability provision of £5.5 million (2015: £5.5 million). The primary reason

for this significant increase is a decrease in the discount rate (from 3.8% to 2.7%) used to value our liabilities under this scheme.

By the year-end, the Group had £37.1 million (2015: £37.1 million) of retained profits.

KEY PERFORMANCE INDICATORS (KPIs)

The Board considers that, in addition to the overall profits shown in the Review of the business, the following metrics represent the key financial dynamics of the Group:

Combined Operating Ratio (COR) is a common measure for insurance companies and is calculated as Total Costs (Claims plus Commission and Expenses) divided by Net Earned Premium Income. The 2016 COR is shown exclusive of the release of the equalisation provision.

Our retention rate is also holding up well, and is near

KEY PERFORMANCE INDICATOR	2016 ACTUAL	2016 BUDGET	2015 ACTUAL
Combined Operating Ratio	115.2%	96.3%	92%
Household Loss Ratio	54.6%	42.1%	46.8%
Underlying Household Expense Ratio	60.6%	46.1%	50.3%
Retention Rate	80.6%	78.9%	82%
Investment Yield	2%	2%	0%
Return on Capital Employed	0%	4%	8%
Solvency II Cover	172%	201%	188%

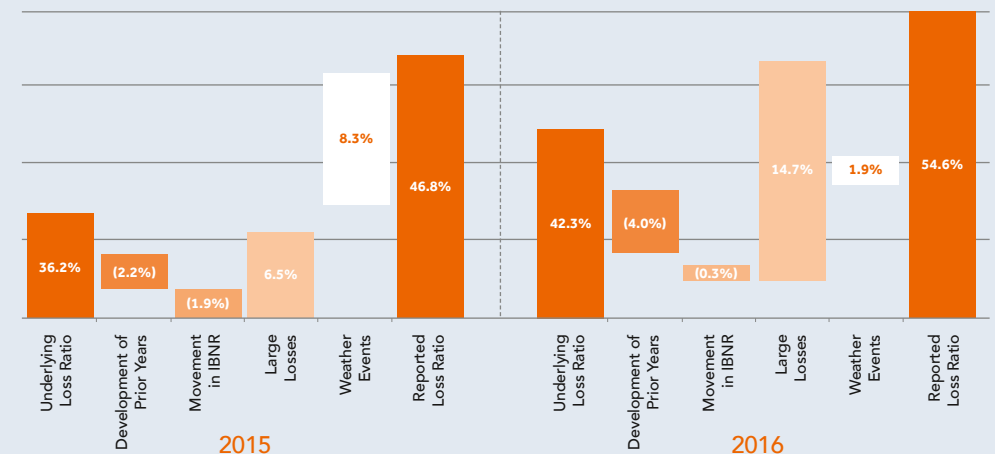
market-leading, despite intense competition from aggregator routes and the increasingly soft market.

Finally our solvency ratio has reduced over the year as a result of the high exposure to market risk, which led to a decision taken during the year to re-balance the portfolio of assets slightly away from equities into a corporate bond fund, pending a fuller review

of our investment strategy and, in particular, our strategic asset allocation.

The chart below shows how our underlying loss ratio is comprised. In last year's annual report we noted that ordinarily we would expect at least 5% of our loss ratio to be derived from flood claims, and the December flood events added 7% alone to our loss ratio.

HOUSEHOLD LOSS RATIO – 2015 v 2016



STRATEGIC REPORT

(continued)

KEY CONDUCT INDICATORS

One of the ways in which we can continue to differentiate ourselves as a mutual is to display those attributes that a customer-centric organisation has at its heart. Those attributes of fairness, trust and community coupled with a high-level of member service are key to what we do.

The table below shows the position taken from the December 2016

monthly Management Information pack.

The results illustrate that we are continuing to deliver across a basket of key service metrics for our members, and we have addressed some of the challenges we faced in our claims area with the recruitment of new colleagues and the

introduction of improved call handling capability.

EXECUTIVE PAY

Members of the Executive Group are incentivised to exceed both performance and conduct risk indicators, and the Long Term Incentive Plan's structure tracks both the long-term viability of the business and measures of member satisfaction. The Nominations and Remuneration Committee oversee the performance of the Plan.

CONDUCT RISK INDICATOR	MANAGEMENT INFORMATION	ACTUAL NOV - 16 MONTH	ACTUAL DEC - 16 MONTH	TARGET	RAG STATUS	CHANGE IN RISK
Service Levels	Customer Services	80.5%	77.7%	>80%	AMBER	↑
	New Business	73.5%	58.8%	>80%	RED	↑
	Claims Abandoned Calls (12 month rolling)	4.9%	4.6%	<2%	RED	↓
NTU	NTU rate from Finance	2.7%	2.0%	<5%	GREEN	↓
Declined Claims	Percentage of Claims Declined	13.6%	8.7%	<25%	GREEN	↓
Customer Satisfaction	Marketing Survey	94.0%	94.0%	>90%	GREEN	→
	Claims CSS	95.0%	94.0%	>90%	GREEN	↑
	Propensity to Renew Claims CSS	100.0%	100.0%	>90%	GREEN	→
Reportable Complaints	Claims	12	9	<20	GREEN	↓
	Customer Services	-	4	<5	GREEN	↑

NTU – Not Taken Up – Policies cancelled during cooling-off period

CSS – Customer Satisfaction Score – Questionnaire sent to members after making a claim

PRINCIPAL RISKS AND UNCERTAINTIES

The principal risks and uncertainties facing the business are reviewed regularly by the Board and are outlined below.

RISK HEADING	RISK DESCRIPTION	CONTROLS/ACTIONS
Insurance risk	The Group's business is to accept insurance risk which is appropriate to enable the Group to meet its objectives.	Within a Board-approved underwriting policy, and agreed risk appetites, the Group seeks to balance this insurance risk with the pursuit of appropriate reward in the form of sufficient levels of insurance premiums. Particular attention is paid to actual and forecast loss ratios (claims over premiums).
Operational risk	Operational risk is the risk of loss resulting from inadequate internal processes, human or system errors, or from external events.	The Group seeks to manage this risk exposure through continual enhancement of its systems and controls, and ensuring appropriately experienced personnel are in place throughout the Company.
Reserving risk	Reserving risk is associated with insurance risk after the coverage is expired and it occurs when claims provisions make insufficient allowance for claims, claims handling expenses and reinsurance bad debt provisions. There is a possibility that the Group's management does not make sufficient provision for exposures which could affect the Group's earnings and capital.	The Group's actuarial team uses a range of recognised actuarial techniques to project the gross written premium, monitor claims development patterns and determine claims provisions. The Board of Directors review the reserving position quarterly. Claims provisions are also reviewed annually by external consulting actuaries who provide independent opinion to the Group confirming that in their view the Group's provisions are within a range of acceptable best estimate.
Credit risk	The Group's exposure to credit risk arises from its direct insurance trading activities, the exposure to the reinsurance it purchases and those of its investment activities. The risk is that in the absence of appropriate guidelines and procedures the Group might not be able to limit its credit exposure which could affect earnings and capital.	The Group, through the Board and Risk Committee, seeks to limit, as far as is practical, exposure to credit risk from its investment and reinsurance activities. To achieve this objective it has established guidelines, procedures and monitoring requirements to manage credit risk.
Liquidity risk	Liquidity risk is the risk that sufficient financial resources are not available in cash to enable the Group to meet obligations as they fall due.	The Group, through the Board and Risk Committee, seeks to limit exposure to liquidity risk by ensuring liquidity is optimally managed and that all known cash flows can be met out of readily available sources of funding. The Group maintains a strong liquidity position.
Market risk	Market risk is the risk arising from fluctuations in the values of, or income from, the Group's assets due to fluctuations in equities, interest rates, and/or exchange rates.	Market risk is managed through our assets being diversified by type and class, daily monitoring of prices by the Finance Director and regular meetings with investment fund managers. A review of the strategic asset allocation policy has been initiated.
Pension risk	The current employer pension scheme is in a deficit position. Triennial valuation took place in 2014 with an overall deficit of £123 million, of which UIA's share is approximately 4.5%.	A recovery plan remains in place between the Principal Employer and the members, which includes a reduction in benefits for future service, which acts to reduce the impact of future service accrual on the deficit. The Company has established a working group to monitor and look at alternative solutions to the current situation.
Conduct risk	Conduct risk refers to the risks attached to how the Group and its staff conduct their business on the market-place and in respect of our customers and suppliers. Failure to create, manage and monitor the appropriate internal controls to understand and manage the Group's conduct risks could result in regulatory sanctions and/or fines, reputation damage and loss of business.	The Group operates a Treating Customers Fairly (TCF) forum, which meets on a monthly basis, to review all issues of possible customer detriment under existing TCF guidelines and is fully supported by the whole Group.

STRATEGIC REPORT

(continued)

FUTURE DEVELOPMENT

Our aim is to continue to develop the business so that we can continue to offer our members competitive household and other quality insurance products. We operate in a fiercely competitive marketplace, where there is increasing commoditisation and homogenisation. Therefore, to ensure that the business is sustainable, and that we have a point of differentiation in a crowded market, the organisation is positioning itself to not only offer our customers competitive premiums, but to treat them as members of a community built on fairness, trust and the high level of service they demand from us.

An example of our

commitment to this was the investment we made in our pricing capability during the year. Under the 'Building Level Tariff' initiative, we are now better able to price on the specific risk presented to us for new business. In a similar vein, we also improved our ability to trade with our key aggregator partners, which has resulted in us attracting more, better priced business.

In 2016, we began to report formally to the regulator under the new regime of Solvency II, and we are well equipped to deal with the requirements across all three

"Pillars" of Governance, Capital Requirements and Reporting.

We recognise that UIA has to be capable of not only meeting members' requirements now, but meeting their future needs as well. We therefore continue to invest in product enhancements and in the skills of our staff and operational capability, to ensure that UIA prospers as a modern, independent mutual insurance company.



Jon Craven
CEO
4 April 2017



SUMMARY DIRECTORS' REMUNERATION REPORT

REMUNERATION POLICY FOR EXECUTIVE DIRECTORS

The policy is that the remuneration for Executive Directors should reflect performance and enable the Company to attract, motivate, and retain suitably qualified individuals. The Nominations and Remuneration Committee uses an independent specialist advisor, Wolters Kluwer (Croner Reward Scheme), to provide survey data on remuneration levels in comparable companies.

SALARIES

Base salaries are reviewed annually, and for competent performance, the Committee's policy is to pay around the median level indicated by the survey data.

VARIABLE PAY

Annual bonus
Executive Directors are eligible to participate in an annual performance-based, cash performance award scheme. The Committee reviews and agrees performance award targets and levels of eligibility annually. The performance award is based on two factors: overall underwriting performance, and on achievement of a set of personal objectives,

which directly support the business plan. The first factor is designed to pay out a maximum of 5% of base salary, and there is a threshold below which no performance award is paid. Total awards for exceptional performance will not exceed 35% for the CEO and 20% for the Finance and Marketing Directors.

Long-term incentive plans

In the year under review, the Company operated long-term incentive schemes which commenced on 1 January 2014, 1 January 2015 and 1 January 2016.

The schemes are wide-ranging and take into account the performance of the Company over a longer period, tying in the Executive Directors to the long-term viability and performance of the Company. The schemes operate under a three-year cycle, with initial seed capital provided in the sum of £25,000 for the CEO, £20,000 for the Finance Director and £10,000 for the Marketing Director. This seed capital is then subjected to a number of key performance and key

conduct indicators, agreed by the Nominations and Remuneration Committee at the start of the year. KPI measures include Solvency, Return on Capital Employed and Combined Operating Ratio. Conduct measures include Retention Rates, Complaints and Compliance breaches.

The amount only accrues if the performance target has been exceeded by 5% and is scaled as follows:

Percentage of performance
105% = 100% of seed capital

Percentage of performance
110% = 120% of seed capital

Percentage of performance
120% = 140% of seed capital

While no payments have been made under the schemes for the prior two years, this year will see a pay-out of the first scheme based on the KPI measures achieved. At a meeting of the Nominations and Remuneration Committee on 21 March 2017, the KPIs were reviewed and agreed. In the accounts, the following amounts have been accrued for cash settlements to be made in April 2017:

CEO	£nil
Finance Director	£11,700
Marketing Director	£5,850

SUMMARY DIRECTORS' REMUNERATION REPORT

(continued)

There is no payment due to the CEO as the participant left the Company in 2015.

At the Nominations and Remuneration Committee on 21 March 2017, the 2016 and 2015 schemes were reviewed. A decision was made to close both these schemes in accordance with the discretionary powers the Committee has, as the schemes do not match the strategic direction of the Company.

At a meeting of the Nominations and Remuneration Committee in January 2016, it was agreed that the scheme be formally reviewed annually and all of the metrics, including KPIs, KCIs and the percentage of performance are subject to change, at the discretion of the Committee.

PENSION

Executive Directors are eligible to be members of UNISON's Staff Pension Scheme, which is a defined benefit plan with a pension paid on retirement based on salary and length of service. Contributions of 9.1% were made in 2016, by way of salary sacrifice by the Directors plus a further 25% by the Company. The Company provides a lump sum benefit of four times

basic salary in the event of death in service to Executive Directors, either through the scheme or independently.

OTHER BENEFITS

Executive Directors are provided with a company car, or receive a car allowance equivalent in value to the maximum permitted lease

cost, plus insurance and servicing costs. The maximum permitted value varies with the role.

In addition, Executive Directors are eligible to participate in the Company's Healthcare Cashplan arrangement which is run by Westfield Heath.

All Executive Directors have contracts of employment incorporating their terms and conditions that are normally terminable by either party giving six months' notice. >

EXECUTIVE	SALARY AND FEES (£)	LONG-TERM INCENTIVE PLAN (£)	BENEFITS (£)	TOTAL 2016 (£)	TOTAL 2015 (£)
Jon Craven	100,625	18,125	7,721	126,471	-
Ian Cracknell	-	-	-	-	426,504
Chris McElligott	84,814	19,770	1,596	106,180	-
Ben Terrett	109,080	33,788	9,933	152,801	127,806

REMUNERATION POLICY FOR NON-EXECUTIVE DIRECTORS

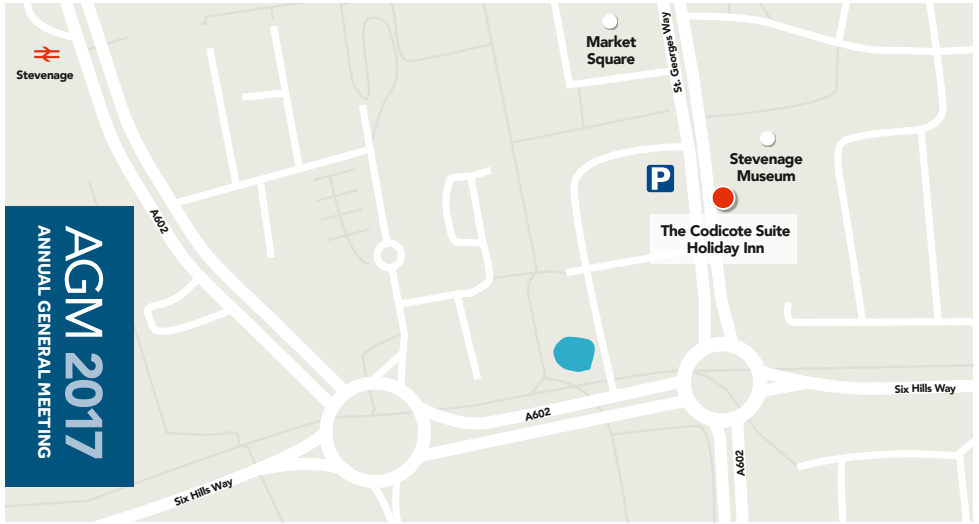
Fees for Non-Executive Directors are reviewed annually by the Nominations and Remuneration Committee, with changes normally effective from 1 January. They are designed to recognise their responsibilities and are benchmarked against the same role in other comparable organisations using information from Croner. The policy is to allow discretion to accommodate the need to attract different skills, experience and knowledge. Fees comprise a basic annual fee, paid in monthly instalments. Fees are neither pensionable nor performance-related and Non-Executive Directors do not participate in any bonus schemes. The basic salary for the Chairperson is £45,675 (2015: £45,000). The basic salary for the Non-Executive Directors is £26,999 (2015:

£26,600), with the industry specialist Non-Executive Directors receiving £30,450 (2015: £30,000). Committee chairs are paid an additional £3,045 (2015: £3,000) in excess of their agreed Croner

rates, in recognition of their additional responsibilities. If Non-Executive Directors and/or chairs of Committee are appointed or resign during the year, then a pro-rata fee is applied.

NON-EXECUTIVES	SALARY AND FEES	
	TOTAL 2016 (£)	TOTAL 2015 (£)
Peter Dodd	42,879	29,600
Bob Abberley	26,999	26,525
Mike Hayes	11,419	45,000
Tim Holliday	20,300	-
Lucia McKeever	15,575	34,033
Eithne McManus	35,521	32,833
Oliver Peterken	20,300	-
Marion Saunders	29,029	26,600
Eleanor Smith	5,500	24,498
Andrew Wainwright-Brown	26,893	36,000
Tony Woodley	26,996	26,600





WHERE TO FIND US ON THE DAY

Situated in the very heart of the busy business hub of Stevenage, the Holiday Inn is within easy walking distance of Stevenage railway station and a 20-minute train journey from London Kings Cross. This 4-star location has capacity for up to 400 delegates and offers free Wi-Fi, a restaurant and bar, and even an on-site gym.

BY CAR: From the A1(M) motorway, exit at Junction 7 and take the A602 exit to Stevenage. Follow the A602 to St Georges Way, Holiday Inn Stevenage will be on your right.

CAR PARKING: A public car park is located opposite the hotel at Southgate, Stevenage, SG1 1EW. Alternative parking can be found at Westgate Multi Storey. Both offer a reduced rate of £3.70 to hotel guests. Validate your token at the hotel reception. Accessible parking is available at the hotel.

BY RAIL: Stevenage train station is an eight-minute walk away through the town centre. Trains connect regularly with London Kings Cross and the north.

BY AIR: London Luton Airport is 30 minutes away by taxi. National Express coaches take around 50 minutes.

**The Codicote Suite
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St Georges Way
Stevenage
Hertfordshire
SG1 1HS**

Tel: 01438 722 727

www.histevenage.com

**Tuesday 27 June 2017
at 1.00pm**

UIA (Insurance) Ltd, Kings Court, London Road
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trade union members

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mutual insurance