

NORWICH UNION INSURANCE LIMITED

**Annual FSA Insurance Returns for the year ended
31st December 2002**



(Appendices 9.1, 9.2, 9.5 and 9.6)

NORWICH UNION INSURANCE LIMITED

Year ended 31st December 2002

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The companies included in this return are:

Norwich Union Insurance Limited
London and Edinburgh Insurance Company Limited
Haven Insurance Policies Limited
Aviva Insurance
Security Insurance Limited

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Statement of solvencyName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

R9	Company registration number 99122	GL/UK/CM GL	Period ended			Units £000
			day	month	year	
			31	12	2002	
	As at the end of this financial year	As at the end of the previous year	Source			
	1	2	Form	Line	Column	

GENERAL INSURANCE BUSINESS**Available assets**

Other than long term insurance business assets allocated towards general insurance business required minimum margin	11	607664	817268	See instructions 1 and 2
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Required minimum margin

Required minimum margin for general insurance business	12	276806	406730	12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	330858	410538	

LONG TERM INSURANCE BUSINESS**Available assets**

Long term insurance business admissible assets	21			10 . 11
Other than long term insurance business assets allocated towards long term insurance business required minimum margin	22			See instructions 1 and 3
Total mathematical reserves (after distribution of surplus)	23			See instruction 4
Other insurance and non-insurance liabilities	24			See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25			

Implicit Items admitted under Rule 2.10(5) as modified

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34			
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Required minimum margin

Required minimum margin for long term insurance business	41			60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42			
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43			
Excess (deficiency) of available assets and implicit items over the required minimum margin (34-41)	44			

CONTINGENT LIABILITIES

Quantifiable contingent liabilities in respect of other than long term insurance business as shown in a supplementary note to Form 15	51			See instruction 6
Quantifiable contingent liabilities in respect of long term insurance business as shown in a supplementary note to Form 14	52			See instruction 6

Covering sheet to Form 9

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

..... **Mark Hodges** **Director**

..... **Patrick Snowball** **Chief Executive Officer**

..... **Bridget McIntyre** **Director**

Norwich, 26th March 2003

Statement of net assetsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

	R10	Company registration number 99122	GL/UK/CM GL	Period ended			Units £000		
				day	month	year			
				31	12	2002			
				As at the end of this financial year			Source		
				1			Form	Line	Column
				2					
Long term insurance business - admissible assets	11						13	. 89	. 1
Long term insurance business - liabilities and margins	12						14	. 59	. 1

Other than Long term insurance business - admissible assets	21	7039247		6083264			13	. 89	. 1
Other than Long term insurance business - liabilities	22	6431583		5265996			15	. 69	. 1
Net admissible assets (21-22)	23	607664		817268					
Other assets allowed to be taken into account in covering the required minimum margin		Unpaid amounts (including share premium) on partly paid shares	24						
		Supplementary contributions for a mutual carrying on general insurance business	25						
Liabilities allowed to be left out of account in covering the required minimum margin		Subordinated loan capital	26						
		Cumulative preference share capital	27						
Available assets (23 to 27)	29	607664		817268					

Represented by:

Paid up share capital (other than cumulative preference share capital)	51	859150		759150					
Amounts included in lines 24 to 27 above	52								
Amounts representing the balance of net assets	56	(251486)		58118					
Total (51 to 56) and equal to line 29 above	59	607664		817268					

Movement of balance of net assets for solvency purposes - as per line 56

Balance brought forward at the beginning of the financial year	61	58118		219556			10	. 56	. 2
Retained profit/(loss) for the financial year	62	(151401)		(176589)			16	. 59	. 1
Movement in asset valuation differences	63	(158203)		15151			See instruction 2		
Decrease/(increase) in the provision for adverse changes	64						See instruction 3		
Other movements (particulars to be specified by way of supplementary note)	65								
Balance carried forward at the end of the financial year (61 to 65)	69	(251486)		58118					

General insurance business : Calculation of required margin of solvency - first methodName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

			Company registration number	GL/UK/CM	Period ended			Units	
			R11	99122	GL	31	12	2002	£000
			This financial year			Previous year			
			1			2			
Gross premiums receivable			11	3493649			3242402		
Premium taxes and levies (included in line 11)			12	34372			56063		
Sub-total A (11-12)			13	3459277			3186339		
Adjusted Sub-total A if financial year is not a 12 month period to produce an annual figure			14						
Division of Sub-total A (or adjusted Sub-total A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M EURO x 18/100	15	1139			1118		
		Excess (if any) over 10M EURO x 16/100	16	552472			508820		
	Health insurance	Up to and including sterling equivalent of 10M EURO x 6/100	17						
		Excess (if any) over 10M EURO x 16/300	18						
Sub-total B (15+16+17+18)			19	553611			509938		
Claims paid			21	1880829			1847638		
Claims outstanding carried forward at the end of the financial year	For insurance business accounted for on an underwriting year basis		22	49996			54465		
	For insurance business accounted for on an accident year basis		23	2465603			2299218		
Claims outstanding brought forward at the beginning of the financial year	For insurance business accounted for on an underwriting year basis		24	51444			55337		
	For insurance business accounted for on an accident year basis		25	2299858			2201668		
Sub-total C (21+22+23-(24+25))			29	2045126			1944316		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			30	1056177			393518		
Sub-total D (29-30)			39	988949			1550798		
First result Sub-total B x Sub-total D (or, if ½ is a greater fraction, x ½) Sub-total C			41	276806			406730		

General insurance business : Calculation of required margin of solvency - second method, and statement of required minimum margin

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units	
		R12	99122	GL	31	12	2002	£000
		This financial year		Previous year		Source		
		1		2		Form	Line	Column
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"		3	11			See Instruction 1		
Claims paid in reference period		21	5518351		5353022			
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	49996		54465			
	For insurance business accounted for on an accident year basis	23	2465603		2299218			
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	61559		57271			
	For insurance business accounted for on an accident year basis	25	2130068		2262352			
Sub-total E (21+22+23-(24+25))		29	5842323		5387082			
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)		31	1947441		1795694			
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	32	1151	1131			
		Excess (if any) over 7M EURO x 23/100	33	446893	412009			
	Health insurance	Up to and including sterling equivalent of 7M EURO x 26/300	34					
		Excess (if any) over 7M EURO x 23/300	35					
Sub-total G (32 to 35)		39	448044		413140			
Second result Sub-total G x Sub-total D (or, if ½ is a greater fraction, x ½) Sub-total C		41	224022		329523			

First result	42	276806	406730	11 . 41
Required margin of solvency (the higher of lines 41 and 42)	43	276806	406730	

Minimum guarantee fund	44	253	249	
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Required minimum margin (the higher of lines 43 and 44)	49	276806	406730	
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Analysis of admissible assetsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/UK/CM	Period ended			Units	Category of assets	
		R13	99122	GL	31	12	2002	£000	1
					day	month	year		
Investments							As at the end of this financial year 1		As at the end of the previous year 2
Land and buildings					11		7036		7121
Investments in group undertakings and participating interests	UK insurance business dependants	Shares		21					
		Debt securities issued by, and loans to, dependants		22					
	Other insurance dependants	Shares		23					
		Debt securities issued by, and loans to, dependants		24					
	Non-insurance dependants	Shares		25			759372		619674
		Debt securities issued by, and loans to, dependants		26			498334		485029
	Other group undertakings and participating interests	Shares		27					
		Debt securities issued by, and loans to, group undertakings		28					
		Participating interests		29					
		Debt securities issued by, and loans to, undertakings in which the insurer has a participating interest		30					
Total sheet 1 (11 to 30)					39		1264742		1111824

Analysis of admissible assetsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/UK/CM	Period ended			Units	Category of assets	
		R13	99122	GL	31	12	2002	£000	1
				day	month	year			
Investments (continued)					As at the end of this financial year 1		As at the end of the previous year 2		
Deposits with ceding undertakings									
Assets held to cover linked liabilities									
Other financial investments	Equity shares			41	259500		227235		
	Other shares and other variable yield securities			42					
	Holdings in collective investment schemes			43					
	Rights under derivative contracts			44					
	Debt securities and other fixed income securities	Fixed interest	Approved securities	45	1039563		1180735		
			Other	46	870349		798737		
		Variable interest	Approved securities	47					
			Other	48					
	Participation in investment pools			49					
	Loans secured by mortgages			50	198411		246511		
	Other loans	Loans to public or local authorities and nationalised industries or undertakings		51					
		Loans secured by policies of insurance issued by the company		52					
		Other		53					
	Deposits with approved credit institutions and approved financial institutions	Withdrawal subject to a time restriction of one month or less		54	122651		133560		
		Withdrawal subject to a time restriction of more than one month		55			6191		
Other			56						
Deposits with ceding undertakings			57	12388		12388			
Assets held to match linked liabilities	Index linked		58						
	Property linked		59						
Reinsurers' share of technical provisions	Provision for unearned premiums		60	893254		316848			
	Claims outstanding		61	879428		428159			
	Provision for unexpired risks		62						
	Other		63						
Total sheet 2 (41 to 63)			69	4275544		3350364			

Analysis of admissible assetsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/UK/CM	Period ended			Units	Category of assets	
		R13	99122	GL	31	12	2002	£000	1
					day	month	year		
Debtors					As at the end of this financial year 1			As at the end of the previous year 2	
Other assets									
Debtors arising out of direct insurance operations	Policyholders			71	357100		310087		
	Intermediaries			72	680103		573912		
Salvage and subrogation recoveries				73					
Debtors arising out of reinsurance operations	Due from ceding insurers and intermediaries under reinsurance business accepted			74					
	Due from reinsurers and intermediaries under reinsurance contracts ceded			75	35504		21705		
Other debtors	Due from dependants	Due in 12 months or less after the end of the financial year		76	42331		179720		
		Due more than 12 months after the end of the financial year		77					
	Other	Due in 12 months or less after the end of the financial year		78	53741		31995		
		Due more than 12 months after the end of the financial year		79					
Tangible assets				80			57		
Cash at bank and in hand	Deposits not subject to time restriction on withdrawal, with approved credit institutions and approved financial institutions and local authorities			81	64602		115991		
	Cash in hand			82					
Other assets (particulars to be specified by way of supplementary note)				83					
Prepayments and accrued income	Accrued interest and rent			84	34809		31418		
	Deferred acquisition costs			85	203454		348886		
	Other prepayments and accrued income			86	27317		7305		
Deductions (under rules 4.14(2)(b) and 4.14(3)) from the aggregate value of assets				87					
Total sheet 3 (71 to 86 less 87)				88	1498961		1621076		
Grand total of admissible assets (39+69+88)				89	7039247		6083264		
Reconciliation to asset values determined in accordance with the insurance accounts rules									
Total admissible assets (as per line 89 above)				91	7039247		6083264		
Total assets in excess of the admissibility limits of Appendix 4.2 (as valued in accordance with those Rules before applying admissibility limits)				92	153194				
Solvency margin deduction for subsidiary undertakings which are insurance undertakings				93					
Other differences in the valuation of assets (other than for assets not valued above)				94	31116		18034		
Assets of a type not valued above, (as valued in accordance with the insurance accounts rules)				95	120375		128448		
Total assets determined in accordance with the insurance accounts rules (91 to 95)				99	7343932		6229746		
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance				100	80087		30060		

Liabilities (other than long term insurance business)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units		
		R15	99122	GL	31	12	2002	£000	
					day	month	year		
				As at the end of this financial year		As at the end of the previous year			
				1		2			
Technical provisions (gross amount)	Provision for unearned premiums		11	1730058		1605448			
	Claims outstanding		12	2560153		2398066			
	Provision for unexpired risks		13						
	Equalisation provisions	Credit business		14					
		Other than credit business		15	115261		104216		
	Other		16						
	Total (11 to 16)		19	4405472		4107730			
Provisions for other risks and charges	Taxation		21	15185		10878			
	Other		22						
Deposits received from reinsurers			31						
Creditors	Arising out of insurance operations	Direct insurance business	41	224215		174246			
		Reinsurance accepted	42						
		Reinsurance ceded	43	989641		495084			
	Debenture loans	Secured	44						
		Unsecured	45						
	Amounts owed to credit institutions		46						
	Other creditors	Taxation		47	30614		8702		
		Recommended dividend		48					
		Other		49	659163		422245		
Accruals and deferred income			51	107293		47111			
Total (19 to 51)			59	6431583		5265996			
Provision for adverse changes (calculated in accordance with rule 5.3) [Regulation 61 of the Insurance Companies Regulations 1994]			61						
Cumulative preference share capital			62						
Subordinated loan capital			63						
Total (59 to 63)			69	6431583		5265996			
Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance			71	10074					

Profit and loss account (non-technical account)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R16	99122	GL	31	12	2002	£000
		This financial year		Previous year		Source		
		1		2		Form	Line	Column
Transfer (to)/from the general insurance business technical account	From Form 20	11	27248	(87369)	20 . 59			
	Equalisation provisions	12	(11045)	(15804)				
Transfer from the long term insurance business revenue account		13			40 . 26			
Investment income	Income	14	200040	247018				
	Value re-adjustments on investments	15						
	Gains on the realisation of investments	16	15943	517				
Investment charges	Investment management charges, including interest	17	7198	13052				
	Value re-adjustments on investments	18	265160	179934				
	Loss on the realisation of investments	19						
Allocated investment return transferred to the general insurance business technical account		20			20 . 51			
Other income and charges (particulars to be specified by way of supplementary note)		21	(29000)	(48792)				
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	(69172)	(97416)				
Tax on profit or loss on ordinary activities		31	22229	19173				
Profit or loss on ordinary activities after tax (29-31)		39	(91401)	(116589)				
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41						
Tax on extraordinary profit or loss		42						
Other taxes not shown under the preceding items		43						
Profit or loss for the financial year (39+41-(42+43))		49	(91401)	(116589)				
Dividends (paid and proposed)		51	60000	60000				
Profit or loss retained for the financial year (49-51)		59	(151401)	(176589)				

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Summary**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	99
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11	1626295	2368893	21	19	5		
	Claims incurred	12	1017693	1474528	22	17	4		
	Claims management costs	13	52103	78971	22	18	4		
	Adjustment for discounting	14			22	52	4		
	Increase in provision for unexpired risks	15		(7625)	22	19	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17	518525	789244	22	42	4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	37974	33775					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	510	2193	21	11	5		
	Claims incurred	22	(31233)	77484	22	13	4		
	Claims management costs	23	42469	27947	22	14	4		
	Adjustment for discounting	24			22	51	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26		18316	22	41	4		
	Balance (21-22-23+24+25-26)	29	(10726)	(121554)					
Balance from underwriting year accounting	Per Form 24	31		410	24	69	99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39		410					
Balance of all years' underwriting (19+29+39)		49	27248	(87369)					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	27248	(87369)					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Accident and health**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	1
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11	246433	422300	21	19	5		
	Claims incurred	12	120835	204773	22	17	4		
	Claims management costs	13	11087	13503	22	18	4		
	Adjustment for discounting	14			22	52	4		
	Increase in provision for unexpired risks	15			22	19	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17	120977	198792	22	42	4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(6466)	5232					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21		2193	21	11	5		
	Claims incurred	22	(27981)	5264	22	13	4		
	Claims management costs	23	4143	1295	22	14	4		
	Adjustment for discounting	24			22	51	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26		2880	22	41	4		
	Balance (21-22-23+24+25-26)	29	23838	(7246)					
Balance from underwriting year accounting	Per Form 24	31			24	69	99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	17372	(2014)					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	17372	(2014)					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Motor**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	2
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11	851750	1123350	21	19	5		
	Claims incurred	12	609863	795906	22	17	4		
	Claims management costs	13	28233	40214	22	18	4		
	Adjustment for discounting	14			22	52	4		
	Increase in provision for unexpired risks	15			22	19	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17	178168	233915	22	42	4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	35486	53315					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			21	11	5		
	Claims incurred	22	83027	19427	22	13	4		
	Claims management costs	23	26965	13833	22	14	4		
	Adjustment for discounting	24			22	51	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26		8397	22	41	4		
	Balance (21-22-23+24+25-26)	29	(109992)	(41657)					
Balance from underwriting year accounting	Per Form 24	31			24	69	99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(74506)	11658					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(74506)	11658					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Aviation**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	3
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11					21	19	5
	Claims incurred	12					22	17	4
	Claims management costs	13					22	18	4
	Adjustment for discounting	14					22	52	4
	Increase in provision for unexpired risks	15					22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17					22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21					21	11	5
	Claims incurred	22					22	13	4
	Claims management costs	23					22	14	4
	Adjustment for discounting	24					22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26					22	41	4
	Balance (21-22-23+24+25-26)	29							
Balance from underwriting year accounting	Per Form 24	31					24	69	99-99
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49							
Allocated investment return		51							
Transfer to non-technical account (49+51)		59							

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Marine**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	4
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11					21	19	5
	Claims incurred	12					22	17	4
	Claims management costs	13					22	18	4
	Adjustment for discounting	14					22	52	4
	Increase in provision for unexpired risks	15					22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17					22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21					21	11	5
	Claims incurred	22					22	13	4
	Claims management costs	23		(368)		905	22	14	4
	Adjustment for discounting	24					22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26				71	22	41	4
	Balance (21-22-23+24+25-26)	29		368		(976)			
Balance from underwriting year accounting	Per Form 24	31					24	69	99-99
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49		368		(976)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59		368		(976)			

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Transport**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	5
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11					765	21 . 19 . 5	
	Claims incurred	12					346	22 . 17 . 4	
	Claims management costs	13					1	22 . 18 . 4	
	Adjustment for discounting	14						22 . 52 . 4	
	Increase in provision for unexpired risks	15						22 . 19 . 4	
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17					47	22 . 42 . 4	
	Balance of year's underwriting (11-12-13+14-15+16-17)	19					371		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21						21 . 11 . 5	
	Claims incurred	22			(10)		(218)	22 . 13 . 4	
	Claims management costs	23			(115)		118	22 . 14 . 4	
	Adjustment for discounting	24						22 . 51 . 4	
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26					91	22 . 41 . 4	
	Balance (21-22-23+24+25-26)	29				125		9	
Balance from underwriting year accounting	Per Form 24	31						24 . 69. 99-99	
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49			125		380		
Allocated investment return		51							
Transfer to non-technical account (49+51)		59			125		380		

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Property**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	6
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11	396697	633284	21	19	5		
	Claims incurred	12	256453	397639	22	17	4		
	Claims management costs	13	10679	21800	22	18	4		
	Adjustment for discounting	14			22	52	4		
	Increase in provision for unexpired risks	15			22	19	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17	139712	213293	22	42	4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(10147)	552					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			21	11	5		
	Claims incurred	22	(53629)	5163	22	13	4		
	Claims management costs	23	7577	7840	22	14	4		
	Adjustment for discounting	24			22	51	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26		4995	22	41	4		
	Balance (21-22-23+24+25-26)	29	46052	(17998)					
Balance from underwriting year accounting	Per Form 24	31			24	69	99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	35905	(17446)					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	35905	(17446)					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Third party liability**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	7
				This financial year	Previous year		Source		
				1	2		Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11	10909	31479	21	19	5		
	Claims incurred	12	10669	29166	22	17	4		
	Claims management costs	13	432	1373	22	18	4		
	Adjustment for discounting	14			22	52	4		
	Increase in provision for unexpired risks	15			22	19	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17	3832	8014	22	42	4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(4024)	(7074)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			21	11	5		
	Claims incurred	22	(12509)	40685	22	13	4		
	Claims management costs	23	2391	3219	22	14	4		
	Adjustment for discounting	24			22	51	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26		333	22	41	4		
	Balance (21-22-23+24+25-26)	29	10118	(44237)					
Balance from underwriting year accounting	Per Form 24	31			24	69	99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	6094	(51311)					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	6094	(51311)					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Miscellaneous and pecuniary loss**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	8
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11	120506	157715	21	19	5		
	Claims incurred	12	19873	46698	22	17	4		
	Claims management costs	13	1672	2080	22	18	4		
	Adjustment for discounting	14			22	52	4		
	Increase in provision for unexpired risks	15		(7625)	22	19	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17	75836	135183	22	42	4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	23125	(18621)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			21	11	5		
	Claims incurred	22	(20131)	7163	22	13	4		
	Claims management costs	23	2167	252	22	14	4		
	Adjustment for discounting	24			22	51	4		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26		1473	22	41	4		
	Balance (21-22-23+24+25-26)	29	17964	(8888)					
Balance from underwriting year accounting	Per Form 24	31			24	69	99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	41089	(27509)					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	41089	(27509)					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Non-proportional treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	9
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11					21	19	5
	Claims incurred	12					22	17	4
	Claims management costs	13					22	18	4
	Adjustment for discounting	14					22	52	4
	Increase in provision for unexpired risks	15					22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17					22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21					21	11	5
	Claims incurred	22					22	13	4
	Claims management costs	23		(291)		485	22	14	4
	Adjustment for discounting	24					22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26				76	22	41	4
	Balance (21-22-23+24+25-26)	29		291		(561)			
Balance from underwriting year accounting	Per Form 24	31				410	24	69	99-99
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39				410			
Balance of all years' underwriting (19+29+39)		49		291		(151)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59		291		(151)			

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Proportional treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/summary	
		R20	99122	GL	31	12	2002	£000	10
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11					21	19	5
	Claims incurred	12					22	17	4
	Claims management costs	13					22	18	4
	Adjustment for discounting	14					22	52	4
	Increase in provision for unexpired risks	15					22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17					22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			510		21	11	5
	Claims incurred	22					22	13	4
	Claims management costs	23					22	14	4
	Adjustment for discounting	24					22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26					22	41	4
	Balance (21-22-23+24+25-26)	29				510			
Balance from underwriting year accounting	Per Form 24	31					24	69	99-99
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49			510				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59			510				

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Marine, aviation and transport treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	99122	GL	31	12	2002	£000	11
					This financial year	Previous year	Source		
					1	2	Form	Line	Column
Items to be shown net of reinsurance									
This year's underwriting (accident year accounting)	Earned premium	11					21	19	5
	Claims incurred	12					22	17	4
	Claims management costs	13					22	18	4
	Adjustment for discounting	14					22	52	4
	Increase in provision for unexpired risks	15					22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17					22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21					21	11	5
	Claims incurred	22					22	13	4
	Claims management costs	23					22	14	4
	Adjustment for discounting	24					22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses	26					22	41	4
	Balance (21-22-23+24+25-26)	29							
Balance from underwriting year accounting	Per Form 24	31					24	69	99-99
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49							
Allocated investment return		51							
Transfer to non-technical account (49+51)		59							

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Accident and health**

	Gross premiums written		Reinsurers' share		Net of reinsurance				Accounting class	
	Earned in previous financial years 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in previous financial years 5	Unearned at end of this financial year 6	GL/UK/CM	Period ended day month year		Units
							GL	31 12 2002	£000	1
							R21	99122		
Premiums receivable during the financial year										
In respect of risks incepted in previous financial years	11									
In respect of risks incepted in previous financial years	12	2573	1287	1286						
In respect of risks incepted in this financial year	13	145676	75876	8202	69800	4493				
	14	209386	175812	97792	88449	78020				
	15	7229	21117	10682	3420	10435				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	177835	94357	17380	83478	17379				
Total (12 to 16)	19	542699	296266	134056	246433	110327				

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Motor**

	Gross premiums written		Reinsurers' share		Net of reinsurance				Accounting class
	Earned in previous financial years 1	Unearned at end of this financial year 2	Earned in previous financial years 3	Unearned at end of this financial year 4	Earned in previous financial years 5	Unearned at end of this financial year 6	GL/UK/CM	Units	
							GL	£000	2
Premiums receivable during the financial year									
In respect of risks incepted in previous financial years	11								
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	50593	39142	25363	19609	25230	19533	
	For periods of 12 months	14	837895	821783	420210	411604	417685	410179	
	For periods of more than 12 months	15	8438	8036	4230	4026	4208	4010	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16		809874		405247		404627		
Total (12 to 16)	19		1706800	868961	855050	435239	851750	433722	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Marine**

		Gross premiums written		Reinsurers' share		Net of reinsurance				Accounting class
		Earned in previous financial years 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in previous financial years 5	Earned in this financial year 6	Unearned at end of this financial year 7	Unearned at end of this financial year 8	
				Company registration number		GL/UK/CM		Period ended		Units
				99122		GL		day month year		£000
				R21		31		12 2002		4
Premiums receivable during the financial year										
In respect of risks incepted in previous financial years		11								
In respect of risks incepted in previous financial years			12	1360		1360				
In respect of risks incepted in this financial year			13							
For periods of less than 12 months			14							
For periods of 12 months			15							
For periods of more than 12 months			16							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			19	1360		1360				
Total (12 to 16)				1360		1360				

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Property**

	Gross premiums written		Reinsurers' share		Net of reinsurance			Accounting class
	Earned in previous financial years 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in previous financial years 5	Units	GL/UK/CM	
						day	month	year
						31	12	2002
						GL		£000
						99122		6
						R21		
Premiums receivable during the financial year								
In respect of risks incepted in previous financial years	11							
In respect of risks incepted in previous financial years	12							
In respect of risks incepted in this financial year	13	For periods of less than 12 months	42739	28850	23391	15488	19348	13362
		For periods of 12 months	448702	397195	246416	206203	202286	190992
		For periods of more than 12 months	307	1955	189	1009	118	946
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16		350864		175919		174945	
Total (12 to 16)	19		842612	428000	445915	222700	396697	205300

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Third party liability**

	Gross premiums written		Reinsurers' share		Net of reinsurance				Accounting class
	Earned in previous financial years 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in previous financial years 5	Unearned at end of this financial year 6	GL/UK/CM	Units	
							GL	£000	7
Premiums receivable during the financial year									
In respect of risks incepted in previous financial years	11								
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	13	For periods of less than 12 months	885	1375	442	1245		443	
		For periods of 12 months	19502	6386	9753	5372		9749	
		For periods of more than 12 months	758	25	379	26		379	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	8601	4335		4266				
Total (12 to 16)	19	23030	21145	10574	10909		10571		10571

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Miscellaneous and pecuniary loss**

	Gross premiums written		Reinsurers' share				Net of reinsurance				Accounting class	
	Earned in previous financial years 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in previous financial years 5	Earned in this financial year 6	Unearned at end of this financial year 7	Earned in previous financial years 8	Unearned at end of this financial year 9			
Premiums receivable during the financial year												
In respect of risks incepted in previous financial years	11											
In respect of risks incepted in previous financial years	12											
In respect of risks incepted in this financial year	For periods of less than 12 months	13	24813	1034	18340	764	6473	270				
	For periods of 12 months	14	75512	90262	42267	49553	33245	40709				
	For periods of more than 12 months	15	2226	6678	1857	5571	369	1107				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16		153920	69595	73501	34797	80419	34798				
Total (12 to 16)	19		256471	167569	135965	90685	120506	76884				

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Accident and health**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	1
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
				1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	128689	69863	31413	(27413)			
	Reinsurers' share	12	12184	10909	1843	568			
	Net (11-12)	13	116505	58954	29570	(27981)			
	Claims management costs	14	3433	6571	1005	4143			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		179702	66306	246008			
	Reinsurers' share	16		91875	33298	125173			
	Net (15-16)	17		87827	33008	120835			
	Claims management costs	18		9953	1134	11087			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	53382	204366	83654	174094			
	Other acquisition expenses	22	7485	16072	10793	12764			
	Administrative expenses	23		23770		23770			
	Reinsurance commissions and profit participations	24	27430	116040	53819	89651			
	Total (21+22+23-24)	29	33437	128168	40628	120977			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	33437	128168	40628	120977			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Motor**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	2
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year				
			1	2	3			4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1310595	468760	932147		90312		
	Reinsurers' share	12	148212	53813	101684		7285		
	Net (11-12)	13	1162383	414947	830463		83027		
	Claims management costs	14	22591	36814	12742		26965		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		502576	720372		1222948		
	Reinsurers' share	16		251952	361133		613085		
	Net (15-16)	17		250624	359239		609863		
	Claims management costs	18		22807	5426		28233		
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	77292	164654	74101		167845		
	Other acquisition expenses	22	37077	69794	34698		72173		
	Administrative expenses	23		24800			24800		
	Reinsurance commissions and profit participations	24	41153	82548	37051		86650		
	Total (21+22+23-24)	29	73216	176700	71748		178168		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	73216	176700	71748		178168		
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Marine**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	4
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
				1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	17315	5445	14175	2305			
	Reinsurers' share	12	17315	5445	14175	2305			
	Net (11-12)	13							
	Claims management costs	14	368			(368)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks	19								
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Transport**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	5
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
				1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	5445	868	4318	(259)			
	Reinsurers' share	12	5405	858	4298	(249)			
	Net (11-12)	13	40	10	20	(10)			
	Claims management costs	14	115			(115)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks	19								
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Property**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	6
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	373418	204451	102791	(66176)			
	Reinsurers' share	12	48031	17279	18205	(12547)			
	Net (11-12)	13	325387	187172	84586	(53629)			
	Claims management costs	14	6272	12428	1421	7577			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		282290	264350	546640			
	Reinsurers' share	16		153904	136283	290187			
	Net (15-16)	17		128386	128067	256453			
	Claims management costs	18		8548	2131	10679			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	72692	229932	92703	209921			
	Other acquisition expenses	22	13518	30207	14173	29552			
	Administrative expenses	23		7792		7792			
	Reinsurance commissions and profit participations	24	37582	116769	46798	107553			
	Total (21+22+23-24)	29	48628	151162	60078	139712			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	48628	151162	60078	139712			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Third party liability**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	7
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year				
			1	2	3			4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	373409	109174	250575	(13660)			
	Reinsurers' share	12	115558	2003	112404	(1151)			
	Net (11-12)	13	257851	107171	138171	(12509)			
	Claims management costs	14	6106	2486	6011	2391			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		2969	13337	16306			
	Reinsurers' share	16		451	5186	5637			
	Net (15-16)	17		2518	8151	10669			
	Claims management costs	18		64	368	432			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	2484	5009	1674	5819			
	Other acquisition expenses	22	254	535	266	523			
	Administrative expenses	23		411		411			
	Reinsurance commissions and profit participations	24	1260	2505	844	2921			
	Total (21+22+23-24)	29	1478	3450	1096	3832			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	1478	3450	1096	3832			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Miscellaneous and pecuniary loss**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	8
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
				1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	71771	20162	32479	(19130)			
	Reinsurers' share	12	4481	2001	3481	1001			
	Net (11-12)	13	67290	18161	28998	(20131)			
	Claims management costs	14	1383	1833	1717	2167			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		24660	17100	41760			
	Reinsurers' share	16		12808	9079	21887			
	Net (15-16)	17		11852	8021	19873			
	Claims management costs	18		1196	476	1672			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	90641	131127	65740	156028			
	Other acquisition expenses	22	3846	3183	2113	4916			
	Administrative expenses	23		1735		1735			
	Reinsurance commissions and profit participations	24	46375	78417	37949	86843			
	Total (21+22+23-24)	29	48112	57628	29904	75836			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	48112	57628	29904	75836			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Non-proportional treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	9
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
				1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	13706	5430	9210	934			
	Reinsurers' share	12	13706	5430	9210	934			
	Net (11-12)	13							
	Claims management costs	14	291			(291)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks	19								
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Proportional treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	99122	GL	31	12	2002	£000	10
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
				1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4978	1632	7030	3684			
	Reinsurers' share	12	4978	1632	7030	3684			
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks	19								
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Accident and health**

Accident year ended	Company registration number 99122											Units	Accounting class			
	GL/UK/CM GL															
	Period ended		day		month		year		year		year			£000		
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12		2002	1
12	2002	11			87827	15880	17127			120834				246433		49.0
12	2001	12	78206	46826	15223	419	419	44989	33217	(15738)				422300	(20.1)	44.8
12	2000	13	81174	81174	62942	9273	99	20182	1423	(4059)				417866	(0.8)	51.0
12	1999	14	68459	2200	58499	1382	31	8983	220	(5590)				331719	(9.3)	53.8
12	1998	15	65691	650	51192	203	10	2682	34	(1853)				291353	(20.8)	54.0
12	1997	16	49432	133	42461	310	3	839	10	(403)				264607	(13.2)	58.9
12	1996	17	46565	27	41364	248		326	5	(56)				254437	(10.6)	56.9
12	1995	18	47499	5	37721	239		476	1	(233)				228321	(20.1)	59.6
12	1994	19	40186		33926	19		467		(448)				200786	(15.5)	62.6
12	1993	20	47042	33	33404	13		83		(37)					(28.9)	
Prior accident years		21		20		102		153		(31)						
Reconciliation		22		886		605	1392	732	1683	468						
Total (11 to 22)		29		146781		43497	19081	79912	36593	92854						

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Motor**

Accident year ended	Company registration number		GL/UK/CM		Period ended			Units		Accounting class				
	R23	99122	GL	31	12	2002	£000	2						
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding forward Reported (net)	Claims outstanding forward Incurred but not reported (net)	Claims outstanding forward Reported (net)	Claims outstanding forward Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
12	2002	11			250625	308898	50341	7	8	9	10	11	12	13
12	2001	12	441439		155618	299164	2788	395081	46358	16131		1123891	3.7	72.3
12	2000	13	438745	195587	64476	208000	835	248434	6881	17996		1123762	6.9	80.2
12	1999	14	451379	289362	66045	131456	169	168122	1909	27639		1027415	7.9	90.4
12	1998	15	356208	307571	45594	83528	36	115621	65	13472		834017	22.6	95.4
12	1997	16	340681	283729	26514	38870	11	66206		(811)		733530	2.5	86.9
12	1996	17	376771	306196	22027	21665		39187		4505		779115	(7.1)	81.7
12	1995	18	362088	291640	12464	19399		30310		1553		807246	(10.7)	72.1
12	1994	19	334670	300895	4797	9890		13847		840		814971	(5.7)	70.5
12	1993	20	296698	229536	5284	4635	25	11872		(1928)			(19.3)	
Prior accident years		21			11260	9788		18100		2948				
Reconciliation		22			867	91	113	174	216	681				
Total (11 to 22)		29			665571	1135384	54318	1106954	55429	692890				

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Transport**

Accident year ended	Company registration number		GL/UK/CM				Period ended			Units		Accounting class		
	99122	R23	GL	31	12	2002	£000	5						
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding forward Reported (net)	Claims outstanding forward Incurred but not reported (net)	Claims outstanding forward Reported (net)	Claims outstanding forward Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
12	2002	11												
12	2001	12	24		7	3	1	12	12	(13)		765	(54.2)	43.5
12	2000	13	261	26	3	4	1	9	2	(3)		3033	(87.0)	21.7
12	1999	14	1744	1115		8	2		3	7		8081	(35.5)	38.9
12	1998	15	1240	3271				1		(1)		8975	163.8	86.6
12	1997	16	2029	3494		1		1				10753	72.3	54.4
12	1996	17	2697	942								7558	(65.1)	20.7
12	1995	18	81	92								812	13.6	31.3
12	1994	19	94	93								774	(1.1)	33.5
12	1993	20	367	251									(31.6)	
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			10	16	4	23	17	(10)				

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Property**

Accident year ended	Company registration number		Period ended			Units	Accounting class									
	R23	99122	GL	GL/JK/CM	GL/JK/CM			day	month	year						
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	2002	£000	6
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding forward Reported (net)	Claims outstanding forward Incurred but not reported (net)	Claims outstanding forward Reported (net)	Claims outstanding forward Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %		
12	2002	11			128386	103828	24239			256453		396697				64.6
12	2001	12	209720		138110	55734	2330	170378	39342	(13546)		633284	(6.5)	60.7		
12	2000	13	290484	230461	31828	14198	994	56443	4979	(14402)		746070	(4.5)	73.0		
12	1999	14	218551	187574	9520	3077	376	19220	1659	(7906)		713010	(8.2)	63.8		
12	1998	15	189326	177683	2957	2523	188	10346	816	(5494)		629778	(3.2)	67.7		
12	1997	16	134592	134080	1511	1567	27	6940	209	(4044)		503749	1.9	60.1		
12	1996	17	112774	108359	1345	843	28	6230	283	(4297)		398457	(1.9)	58.0		
12	1995	18	140265	116592	1036	549	7	3255	35	(1698)		391075	(15.7)	54.9		
12	1994	19	113697	96898	296	397		2066	65	(1438)		410607	(14.2)	47.3		
12	1993	20	105761	85948	61	342		1154	12	(763)			(18.4)			
Prior accident years		21			301	1406		1426	7	274						
Reconciliation		22			207			435	87	(315)						
Total (11 to 22)		29			315558	184464	28189	277893	47494	202824						

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Third party liability**

Accident year ended	Company registration number		GL/JK/CM		Period ended			Units	Accounting class					
	R23	99122	GL	31	12	2002	£000							
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding forward Reported (net)	Claims outstanding forward Incurred but not reported (net)	Claims outstanding forward Reported (net)	Claims outstanding forward Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
12	2002	11			2518	1378	6773			10669		10909		97.8
12	2001	12	23484		4605	23020	3142	13545	9939	7283		31479	31.0	115.8
12	2000	13	44928	7817	10554	16934	4896	39446	9686	(16748)		55649	(10.5)	80.5
12	1999	14	6228	45571	15220	17740	3480	21151	5637	9652		37371	30.4	236.1
12	1998	15	2913	52367	20743	17938	426	24119	4408	10580		96134	15.7	98.2
12	1997	16	3542	58246	14519	6423	140	24097	2652	(5667)		99965	0.3	82.9
12	1996	17	2882	64716	9463	7341	75	16581	1912	(1614)		99791	(14.5)	84.7
12	1995	18	3901	71533	10802	5693	26	17171	1295	(1945)		109370	1.4	84.1
12	1994	19	1486	73354	11598	3613	8	19911	738	(5430)		113584	25.9	79.3
12	1993	20		63127	5586	3401	6	12693	703	(4403)			9.6	
Prior accident years		21			3318	13303	4944	19866	10309	(8610)				
Reconciliation		22			763	2924	2698	1108	884	4393				
Total (11 to 22)		29			109689	119708	26614	209688	48163	(1840)				

General insurance business (accident year accounting) : Analysis of net claims and premiums

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Miscellaneous and pecuniary loss**

Accident year ended	Company registration number		GL/UK/CM		Period ended			Units	Accounting class					
	R23	99122	GL	31	12	2002	£000							
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
12	2002	11			11851	6025	1996			19872		120506		16.5
12	2001	12	33080		14345	5479	343	25802	7278	(12913)		157715	(39.0)	21.4
12	2000	13	30922	17881	3121	6096	177	10169	4211	(4986)		163243	(11.8)	28.4
12	1999	14	29744	17792	399	4716	25	6865	1310	(3035)		172819	(22.9)	23.9
12	1998	15	24822	20780	20	2250	14	2515	522	(753)		142715	(7.1)	33.1
12	1997	16	34037	17588	90	2626	1	794	142	1781		131109	(40.3)	25.5
12	1996	17	30756	22975	8	2542		2453	166	(69)		99668	(17.0)	46.1
12	1995	18	23248	24112	100	628		931	48	(251)		88279	6.8	45.7
12	1994	19	49610	40555	13	256		662	40	(433)		89891	(17.7)	73.8
12	1993	20	82579	34419	5	416		362	29	30			(57.8)	
Prior accident years		21			61	3429		2960	31	499				
Reconciliation		22												
Total (11 to 22)		29			30013	34463	2556	53513	13777	(258)				

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Aviation**

	Prior underwriting years	Company registration number												GL	Period ended			Units			Accounting class				
		99122				31				12					2002			2002							
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		MM	YY	MM	YY	MM	YY		MM	YY		
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99
Underwriting year ended		11	10	1																					3
Premiums written																									Total all previous columns
	Gross amount																								
	Reinsurers' share																								
	Net (11-12)																								
Claims paid																									
	Gross amount																								
	Reinsurers' share																								
	Net (21-22)																								
Claims management costs																									
	Commissions																								
	Other acquisition expenses																								
Net operating expenses																									
	Administrative expenses																								
	Reinsurers' commissions and profit participations																								
	Payable net (41+42+43-44)																								
	Brought forward																								
	Undiscounted																								
	Adjustment for discounting																								
Technical provisions																									
	Carried forward																								
	Undiscounted																								
	Adjustment for discounting																								
	Increase (decrease) in the financial year (53-54-51+52)																								
Balance on each underwriting year (19-29-39-49-59)																									

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Property**

	Company registration number	GL/UK/CM												Period ended			Units	Accounting class							
		99122				31				12				2002		£000			Total all previous columns						
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY					MM	YY				
Underwriting year ended		R24		99122		GL		31		12		2002		Units		Accounting class									
Prior underwriting years																									
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99
11	Gross amount																								
12	Reinsurers' share																								
19	Net (11-12)																								
21	Gross amount		16																						
22	Reinsurers' share		16																						
29	Net (21-22)																								
39	Claims management costs																								
41	Commissions																								
42	Other acquisition expenses																								
43	Administrative expenses																								
44	Reinsurers' commissions and profit participations																								
49	Payable net (41+42+43-44)																								
51	Brought forward																								
52	Undiscounted Adjustment for discounting																								
53	Carried forward																								
54	Undiscounted Adjustment for discounting																								
59	Increase (decrease) in the financial year (53-54-51+52)																								
69	Balance on each underwriting year (19-29-39-49-59)																								

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Third party liability**

	Prior underwriting years	Company registration number												Units	Accounting class													
		99122						GL								£000												
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY															
Underwriting year ended		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	YY	MM	YY	7	
																												Total all previous columns
Premiums written		11																										
		12																										
		19																										
Claims paid		21	1710																									1710
		22	1710																									1710
		29																										
		39																										
		41																										
		42																										
		43																										
		44																										
		49																										
		51																										
		52																										
		53																										
		54																										
		59																										
		69																										

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Marine, aviation and transport treaty**

	Company registration number		GL/UK/CM			Period ended			Units			Accounting class					
	99122		GL			day month year			Units								
Underwriting year ended	R24	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	99	99	11	
Prior underwriting years	29	29	12	93	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	99	99	11
Gross amount	11	5	3														8
Reinsurers' share	12	5	3														8
Net (11-12)	19																
Gross amount	21	36	5	18													59
Reinsurers' share	22	36	5	18													59
Net (21-22)	29																
Claims management costs	39																
Commissions	41																
Other acquisition expenses	42	1															1
Administrative expenses	43																
Reinsurers' commissions and profit participations	44	1															1
Payable net (41+42+43-44)	49																
Brought forward	51																
Adjustment for discounting	52																
Carried forward	53																
Adjustment for discounting	54																
Increase (decrease) in the financial year (53-54-51+52)	59																
Balance on each underwriting year (19-29-39-49-59)	69																

General insurance business (underwriting year accounting) : Analysis of technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Aviation**

	Company registration number	GLUK/CM						Period ended						Units			Accounting class	
		99122		GL		31		12		2002		Year			£000			
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY					
		R25	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns				
Underwriting year ended																		
	Prior underwriting years																	
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	99
11	Gross amount		6844		1257													8101
12	Reinsurers' share		6844		1257													8101
13	Gross amount		4347		300													4647
14	Reinsurers' share		4347		300													4647
15	Claims management costs																	
16	Gross amount																	
17	Reinsurers' share																	
18	Claims management costs																	
19	Allocation to/(from) another accounting class of anticipated surplus																	
20	Balance of the fund																	
21	Claims outstanding (11-12+13-14+15-16+17-18+19+20)																	
22	Provision for unearned premiums																	
23	Provision for unexpired risks																	
24	Deferred acquisition costs																	
25	Other technical provisions (particulars to be specified by way of supplementary note)																	
29	Total (21+22+23-24+25)																	

General insurance business (underwriting year accounting) : Analysis of technical provisions

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Marine**

	Company registration number	GLUK/CM						Period ended			Units			Accounting class					
		R25		99122		GL	31		12		2002		£000						
		MM	YY	MM	YY	YY	MM	YY	MM	YY	MM	YY	MM		YY				
Underwriting year ended		Prior underwriting years	29	29															
Reported claims outstanding																			
	Gross amount		11	1575	493	259	492												2819
	Reinsurers' share		12	1575	493	259	492												2819
Claims incurred but not reported																			
	Gross amount		13	1820	67	167	51												2105
	Reinsurers' share		14	1820	67	167	51												2105
Claims management costs			15																
Adjustment for discounting																			
	Gross amount		16																
	Reinsurers' share		17																
Claims management costs			18																
Allocation to/(from) another accounting class of anticipated surplus			19																
Balance of the fund			20																
Claims outstanding (11-12+13-14+15-16+17-18+19+20)			21																
Provision for unearned premiums			22																
Provision for unexpired risks			23																
Deferred acquisition costs			24																
Other technical provisions (particulars to be specified by way of supplementary note)			25																
Total (21+22+23-24+25)			29																

General insurance business (underwriting year accounting) : Analysis of technical provisions

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Transport**

	Company registration number		GLUK/CM		Period ended			Units			Accounting class
	R25	99122	GL	31	12	2002	Year	MM	YY	£000	
Underwriting year ended							day				
							month				
Reported claims outstanding											
											Total all previous columns
11											
12											
13											
14											
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
29											

General insurance business (underwriting year accounting) : Analysis of technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Property**

		Company registration number		GLUK/CM			Period ended			Units			Accounting class							
				GL	YY	MM	day	month	year	£000	MM	YY								
Underwriting year ended		R25	99122	YY	MM	YY	31	12	2002	MM	YY	99	6							
Reported claims outstanding	Gross amount	YY	MM	YY	MM	YY	12	12	00	12	01	12	02	Total all previous columns						
	Reinsurers' share	YY	MM	YY	MM	YY	12	12	96	12	95	12	94		12	93	29	29	Prior underwriting years	
Claims incurred but not reported	Gross amount																	135	135	
	Reinsurers' share																	118	118	
Claims management costs																				
Adjustment for discounting	Gross amount																			
	Reinsurers' share																			
Claims management costs																				
Allocation to/(from) another accounting class of anticipated surplus																				
Balance of the fund																				
Claims outstanding (11-12+13-14+15-16+17-18+19+20)																				
Provision for unearned premiums																				
Provision for unexpired risks																				
Deferred acquisition costs																				
Other technical provisions (particulars to be specified by way of supplementary note)																				
Total (21+22+23-24+25)																				

General insurance business (underwriting year accounting) : Analysis of technical provisions

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting class **Third party liability**

	Company registration number	GL/UK/CM		Period ended			Units		Accounting class														
		R25	99122		GL		31 12 2002			£000													
			MM	YY	MM	YY	MM	YY		MM	YY												
Underwriting year ended																							
Reported claims outstanding	11	Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns									
		29	29												12	93	12	94	12	95	12	96	12
Gross amount	11	15702													15702								
Reinsurers' share	12	15702													15702								
Gross amount	13	13806													13806								
Reinsurers' share	14	13806													13806								
Claims management costs	15																						
Gross amount	16																						
Reinsurers' share	17																						
Claims management costs	18																						
Allocation to/(from) another accounting class of anticipated surplus	19																						
Balance of the fund	20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	21																						
Provision for unearned premiums	22																						
Provision for unexpired risks	23																						
Deferred acquisition costs	24																						
Other technical provisions (particulars to be specified by way of supplementary note)	25																						
Total (21+22+23-24+25)	29																						

General insurance business (underwriting year accounting) : Analysis of technical provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**Accounting class **Marine, aviation and transport treaty**

	Company registration number	GLUK/CM						Period ended			Units			Accounting class												
		R25		99122		GL	31 12		2002		£000															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY													
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns												
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99	
Reported claims outstanding		11	556	48	41																					
Gross amount																										645
Reinsurers' share		12	556	48	41																					645
Claims incurred but not reported		13	576	5	4																					585
Gross amount																										
Reinsurers' share		14	576	5	4																					585
Claims management costs		15																								
Gross amount		16																								
Reinsurers' share		17																								
Claims management costs		18																								
Allocation to/(from) another accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

General insurance business (accident year accounting) : Analysis of gross claims and premiums by category for treaty reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Non-proportional treaty**
 Global business **Marine** Currency **Sterling**

Financial year ended **31st December 2002**

Accident year ended	Month	Year	Company registration number		GL/UK/CM		Period ended		Monetary units	Business category	Accounting class	Currency			
			R27	99122	GL	31	12	2002							
			Claims paid (gross) during the accident year	Claims outstanding (gross) as at the end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward	Reported (gross) but not reported (gross)	Included but not reported (gross)	Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2002	11													
12	2001	12													
12	2000	13	3271	3823	2165	2245	1630		3308		567		3409	58.0	273.1
12	1999	14	3699	7770	9461	2569	3077		5022		624		11772	94.4	159.8
12	1998	15	1553	5252	9205	478	2702		3279		(99)		13833	135.8	100.8
12	1997	16	1869	7267	9734	138	1501	27	1808	23	(165)		19547	56.9	67.9
12	1996	17	1043	3138	3691		246	27	243	23	7		17243	26.3	29.0
		18													
		19													
		20													
		21													
		22													
		29				5430	9156	54	13660	46	934				
Prior accident years															
Reconciliation															
Total (11 to 22)															

General insurance business (accident year accounting) : Analysis of gross claims and premiums by category for treaty reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Proportional treaty**
 Global business **Marine** Currency **Sterling**

Financial year ended **31st December 2002**

Accident year ended	Month	Year	Company registration number R27										Accounting class	Currency	
			GL/UK/CM		Period ended		Monetary units		Business category		Deterioration/ (surplus) of original reserve %	Claims ratio %			
			99122	GL	31	12	2002	000	d	10			10	AA	
			Reported (gross)	Claims outstanding forward	Incurring but not reported (gross)	Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %					
		1	Claims paid (gross) during the accident year	Claims paid (gross) during this financial year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims outstanding (gross) as at the end of the accident year	Claims paid (gross) during this financial year	Reported (gross)	Reported (gross)	Incurring but not reported (gross)	Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %
12	2002	11				2	4	5	7	8	9	10	11	12	13
12	2001	12													
12	2000	13													
12	1999	14													
12	1998	15		1632			1632	7030		4978	3684		13510		64.1
		16													
		17													
		18													
		19													
		20													
		21													
		22													
		29		1632			1632	7030		4978	3684				
Total (11 to 22)				1632			1632	7030		4978	3684				

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses by category for treaty reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Accounting class **Marine, aviation and transport treaty**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Company registration number

Period ended

Business category

Currency

Category **Marine**

	Prior underwriting years	GL/UK/CM												Monetary units	Business category	Accounting class	Currency									
		R28		99122		GL		31 12		2002		000						d	11	AA						
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY								MM	YY	Total all previous columns			
Underwriting year ended		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99	
Gross amount	5																									8
Premiums written	11																									8
Reinsurers' share	12																									
Net (11-12)	19																									
Gross amount	21	35		4	16																					55
Reinsurers' share	22	35		4	16																					55
Net (21-22)	29																									
Claims management costs	39																									
Commissions	41																									
Other acquisition expenses	42	1																								1
Administrative expenses	43																									
Reinsurers' commissions and profit participations	44	1																								1
Payable net (41+42+43-44)	49																									
Brought forward	51																									
Adjustment for discounting	52																									
Carried forward	53																									
Adjustment for discounting	54																									
Increase (decrease) in the financial year (53-54-51+52)	59																									
Balance on each financial year (19-29-39-49-59)	69																									

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses by category for treaty reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Accounting class **Marine, aviation and transport treaty**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Category **Marine**

Company registration number

Period ended day month year

Monetary units

Business category

Accounting class

Currency

	R28		99122		GL		31		12		2002		000		d		11		AA	
	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Underwriting year ended	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92				
Gross amount																5				
Reinsurers' share																5				
Net (11-12)																				
Gross amount																33				
Reinsurers' share																33				
Net (21-22)																				
Claims management costs																				
Commissions																				
Other acquisition expenses																1				
Administrative expenses																				
Reinsurers' commissions and profit participations																1				
Payable net (41+42+43-44)																				
Brought forward																				
Carried forward																				
Increase (decrease) in the financial year (53-54-51+52)																				
Balance on each financial year (19-29-39-49-59)																				

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses by category for treaty reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Accounting class **Marine, aviation and transport treaty**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Company registration number **99122** GL/UK/CM **GL** Period ended day month year **31 12 2002** Monetary units **000** Business category **e** Accounting class **11** Currency **AA**

Category **Transport**

	Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns				
	29	29	12	93	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	12	02	99	99	
	11																										
Premiums written																											
Gross amount																											
Reinsurers' share																											
Net (11-12)	19																										
Claims paid																											
Gross amount	21	1	1	2																							
Reinsurers' share	22	1	1	2																							
Net (21-22)	29																										
Claims management costs	39																										
Commissions	41																										
Other acquisition expenses	42																										
Administrative expenses	43																										
Reinsurers' commissions and profit participations	44																										
Payable net (41+42+43-44)	49																										
Brought forward	51																										
Adjustment for discounting	52																										
Carried forward	53																										
Adjustment for discounting	54																										
Increase (decrease) in the financial year (53-54-51+52)	59																										
Balance on each financial year (19-29-39-49-59)	69																										

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses by category for treaty reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Accounting class **Marine, aviation and transport treaty**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Company registration number **99122** Period ended day month year **31 12 2002** Monetary units **000** Business category **e** Accounting class **11** Currency **AA**

Category **Transport**

	MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY	
	12	87	12	88	12	89	12	90	12	91	12	92	12	91	12	92	12	91	12	92	12	91	12	92
Underwriting year ended																								
Gross amount																								
Reinsurers' share																								
Net (11-12)																								
Gross amount																								
Reinsurers' share																								
Net (21-22)																								
Claims management costs																								
Commissions																								
Other acquisition expenses																								
Administrative expenses																								
Reinsurers' commissions and profit participations																								
Payable net (41+42+43-44)																								
Brought forward																								
Adjustment for discounting																								
Carried forward																								
Adjustment for discounting																								
Increase (decrease) in the financial year (53-54-51+52)																								
Balance on each financial year (19-29-39-49-59)																								

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Marine, aviation and transport treaty** Currency **Sterling**
 Global business

Financial year ended **31st December 2002** Company registration number **99122** Period ended day month year **31 12 2002** Monetary units **000** Business category **d** Accounting class **11** Currency **AA**

Category	Company registration number												GL/UK/CM	Period ended			Monetary units	Business category	Accounting class	Currency
	R29	99122	GL	31	12	2002	000	d	11	AA										
Underwriting year ended																				
Reported claims outstanding	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
	12	87	12	88	12	89	12	90	12	91	12	92								
Gross amount	11	20	50	75	200	100	60													
Reinsurers' share	12	20	50	75	200	100	60													
Gross amount	13	12	100	75	225	35	5													
Reinsurers' share	14	12	100	75	225	35	5													
Claims management costs	15																			
Gross amount	16																			
Reinsurers' share	17																			
Claims management costs	18																			
Allocation to/(from) another category or accounting class of anticipated surplus	19																			
Balance of the fund	20																			
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	21																			
Provision for unearned premiums	22																			
Provision for unexpired risks	23																			
Deferred acquisition costs	24																			
Other technical provisions (particulars to be specified by way of supplementary note)	25																			
Total (21+22+23-24+25)	29																			

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **NORWICH UNION INSURANCE LIMITED**Accounting class **Marine, aviation and transport treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Transport**

	Company registration number				GL/UK/CM				Period ended				Business category				Accounting class				Currency				
	99122		R29		GL		31		12		2002		000		e		11		AA		Total all previous columns				
	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM		YY	MM		
Underwriting year ended																									
Reported claims outstanding	Gross amount																								
	Reinsurers' share																								
Claims incurred but not reported	Gross amount																								
	Reinsurers' share																								
Claims management costs																									
Adjustment for discounting	Gross amount																								
	Reinsurers' share																								
Allocation to/(from) another category or accounting class of anticipated surplus	Claims management costs																								
Balance of the fund																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)																									
Provision for unearned premiums																									
Provision for unexpired risks																									
Deferred acquisition costs																									
Other technical provisions (particulars to be specified by way of supplementary note)																									
Total (21+22+23-24+25)																									

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Marine, aviation and transport treaty**
 Global business Currency **Sterling**

Financial year ended **31st December 2002**

Category	Company registration number												GL/UK/CM	Period ended			Monetary units	Business category	Accounting class	Currency		
	R29		99122		GL		day	month	year	2002		000		11		AA						
	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		MM	YY	MM					YY	
Underwriting year ended																						
Reported claims outstanding	11	5	3	6																		
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY					
Reinsurers' share	12	5	3	6																		
Claims incurred but not reported	13	7	38	25	9	5	40															
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY					
Reinsurers' share	14	7	38	25	9	5	40															
Claims management costs	15																					
Adjustment for discounting	16																					
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY					
Reinsurers' share	17																					
Claims management costs	18																					
Allocation to/(from) another category or accounting class of anticipated surplus	19																					
Balance of the fund	20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	21																					
Provision for unearned premiums	22																					
Provision for unexpired risks	23																					
Deferred acquisition costs	24																					
Other technical provisions (particulars to be specified by way of supplementary note)	25																					
Total (21+22+23-24+25)	29																					

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Accident and health**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Credit Insurance Related To Accident Or Sickness**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10	11	
12	2002	11	23823	3864	28820	9660	7942	9660	7942	7	8	9	10	11
12	2001	12	37591	2202	22845	5507	250	5507	250	30768	6921	(9087)	235069	22.3
12	2000	13	41295	2931	4923	6155	51	6155	51	14319	968	(4158)	193381	26.8
12	1999	14	36907	686	708	1371	15	1371	15	7382	110	(5398)	141675	27.9
12	1998	15	43220	33	116	59	4	59	4	1564	2	(1387)	111182	27.7
12	1997	16	52114	79	22	150		150		346		(174)	89680	30.8
12	1996	17	34893	120	5	224		224		43		186	73650	33.2
12	1995	18	29618	69	3	101		101		106		(2)	61062	37.6
12	1994	19	31111	30	3					169		(166)	57964	43.2
12	1993	20	37579		1					9		(8)		
Prior accident years				1	2	13		13		15				
Total (11 to 21)				10015	57448	23240	8262	8262	54721	8001	26228			
Line 29 expressed in sterling					57448	23240	8262	8262	54721	8001	26228			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Accident and health**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Healthcare**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10		11
	12	2002	11	361630	15119	142033	5632	24308			171973	255003	AA	1
	12	2001	12	360449	200	26931	214		7983	27827	(8665)	230960		67.8
	12	2000	13	362038		700			174		526	192465		75.3
	12	1999	14	308191		120					120	165748		75.5
	12	1998	15	295888								151472		74.7
	12	1997	16	254289								151804		77.6
	12	1996	17	262966								138780		77.0
	12	1995	18	205804								128056		72.4
	12	1994	19	208733								108211		73.2
	12	1993	20	180670										
Prior accident years			21											
Total (11 to 21)			29		15319	169784	5846	24308	8157	27827	163954			
Line 29 expressed in sterling			30			169784	5846	24308	8157	27827	163954			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Accident and health**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Personal Accident**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10		11
	12	2002	11	17416	2467	8849	16758	2006			27613	54058	AA	1
	12	2001	12	41015	1501	6794	9948	200	9454	7165	323	59313		46.1
	12	2000	13	39138	594	12712	4202	48	6177	477	969	44927		45.3
	12	1999	14	33015	32	17262	173	16	1370	127	285	39765		47.9
	12	1998	15	29100	23	19263	168	8	1370	47	(642)	38867		51.6
	12	1997	16	36132	35	15195	196	3	478	13	(168)	35078		44.2
	12	1996	17	23593	6	17457	53		188	6	(116)	39750		44.1
	12	1995	18	23390	29	16436	166		179	1	(11)	34918		47.6
	12	1994	19	27416	2	17642	21		302		(280)	31813		55.5
	12	1993	20	30602	4	20706	14		75		(29)			
Prior accident years			21		8	54	86		139		1			
Total (11 to 21)			29		4701	21447	31785	2281	19732	7836	27945			
Line 29 expressed in sterling			30			21447	31785	2281	19732	7836	27945			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITED

Accounting class

Marine

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Marine Hull

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10		11
	12	2002												
	12	2001												
	12	2000	542	194	9730	1591	2410		4017		(16)	8958		153.3
	12	1999	979	300	26316	2227	4269		6280		216	22234		147.6
	12	1998	1075	239	22297	1026	4012	237	4005	58	1212	18048		152.8
	12	1997	1155	208	8729	389	2539	237	2199	58	908	22729		52.3
	12	1996	1094	97	9495	212	471		698		(15)	21229		47.9
	12	1995												
	12	1994												
	12	1993												
Prior accident years		21												
Total (11 to 21)		29		1038		5445	13701	474	17199	116	2305			
Line 29 expressed in sterling		30				5445	13701	474	17199	116	2305			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITEDAccounting class **Transport**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Risk group **Transport (One Year)**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10		5
12	2002	11												
12	2001	12	253	3	439	9	4	1	16	16	(18)	1020		44.4
12	2000	13	469	50	1873	196	127	865	245	952	(9)	8586		35.7
12	1999	14	921	142	5811	258	545	1045	750	1100	(2)	10965		69.8
12	1998	15	1299	178	11546	196	750	179	1047	147	(69)	11594		109.3
12	1997	16	1596	180	8394	170	569		853		(114)	11964		76.3
12	1996	17	1508	70	2434	39	233		319		(47)	9128		29.6
12	1995	18	184		300							994		30.2
12	1994	19	184		276							895		30.8
12	1993	20	363		671									
Prior accident years														
Total (11 to 21)				623		868	2228	2090	3230	2215	(259)			
Line 29 expressed in sterling						868	2228	2090	3230	2215	(259)			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Property**
 Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Commercial Property**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10		6
	12	2002												
	12	2001												
	12	2000												
	12	1999	16086	128	50945	1366	411	82	1246	687	(74)	79630	AA	66.3
	12	1998	15296	86	39414	1105	256	34	1164	230	1	77009		53.0
	12	1997	16012	44	31513	284	120	8	279	82	51	75361		42.4
	12	1996	17569	39	83027	465	116	17	211	149	238	87372		95.7
	12	1995	20344	7	33776	110	75	2	289	3	(105)	85870		39.6
	12	1994	19022	4	46715	79	72		164		(13)	85324		54.9
	12	1993	12457	1	36938	19	23		70		(28)			
	Prior accident years			2		85	15	4	23		81			
	Total (11 to 21)			311		3513	1088	147	3446	1151	151			
	Line 29 expressed in sterling					3513	1088	147	3446	1151	151			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Property**
 Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Householders**

Accident year ended	Company registration number		GL/UK/CM		Period ended		Monetary units	Country	Accounting class							
	R31	99122	GL	31	12	2002				000	AA	6				
Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %								
		Reported	Incurred but not reported	Reported	Incurred but not reported											
		Gross claims paid		Number of claims												
		In previous financial years	In this financial year	Closed at some cost during this or previous financial years	Reported claims outstanding	1	2	3	4	5	6	7	8	9	10	11
12	2002	11	245956	85901	233258	168173	36661	1491	168492	31660	438092	674060	65.0			
12	2001	12	317809	18218	124013	62871	1491	168492	31660	31660	(11777)	651681	58.2			
12	2000	13	464140	5395	13781	17203	552	38407	1807	1807	(8678)	623557	69.3			
12	1999	14	443483	911	5123	2868	220	15723	482	482	(7994)	610926	59.6			
12	1998	15	409644	434	596	1930	111	6945	276	276	(4584)	546855	64.4			
12	1997	16	351390	400	682	1500	6	4270	14	14	(2096)	463929	62.6			
12	1996	17	229759	270	415	830	3	2263	21	21	(1036)	333373	61.2			
12	1995	18	180278	220	327	566	2	1327			(432)	329823	55.4			
12	1994	19	164581	75	9	574		957			(374)	328921	44.7			
12	1993	20	176819	67		377		239			138					
Prior accident years		21		17	100	80		81			99					
Total (11 to 21)		29		111908	378304	256972	39046	238704	34260	401358						
Line 29 expressed in sterling		30			378304	256972	39046	238704	34260	401358						

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITEDAccounting class **Property**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Risk group **Others**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
Month	Year	1	2	3	4	5	6	7	8	9	10	6
12	2002	11	3444	427	4330	488	784			5602	AA	6
12	2001	12	5503	357	2613	512	82	1660	1170	377	AA	6
12	2000	13	2322	107	806	336	46	2612	208	(1632)	AA	6
12	1999	14	1977	88	362	91	27	452	241	(213)	AA	6
12	1998	15	1462	24	111	76	8	762	84	(651)	AA	6
12	1997	16	999	13	75	55	3	1533	34	(1434)	AA	6
12	1996	17	2093	7	79	38	3	3612	22	(3514)	AA	6
12	1995	18	2807	8	66	37	1	1502	19	(1417)	AA	6
12	1994	19	2990	9	69	37		991	56	(941)	AA	6
12	1993	20	1922	10	15	38		553	4	(504)	AA	6
Prior accident years		21			77			908	2	(833)		
Total (11 to 21)		29		1050	8603	1708	954	14585	1840	(5160)		
Line 29 expressed in sterling		30			8603	1708	954	14585	1840	(5160)		

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITED

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended

31st December 2002

Risk group

Burglary

Accident year ended	Company registration number		GL/UK/CM		Period ended		Monetary units		Country	Accounting class				
	R31	99122	GL	31	12	2002	000	AA			6			
Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %						
		Reported	Incurred but not reported	Reported	Incurred but not reported				Gross claims paid	Number of claims				
12	2002	11	5005	2159	10744	4	4595	2504	7	8	9	10	11	
12	2001	12	10022	701	11518	3	2434	64	12064	6575	(4623)	62026	45.4	
12	2000	13	12650	210	3259	2	604	33	5782	1083	(2969)	68317	52.5	
12	1999	14	1773	80	201	1	115	10	150	54	122	13603	41.9	
12	1998	15	1293	63	89	4	82	4	70	32	73	11592	51.9	
12	1997	16	2160	35	201	2	63	2	72	19	175	14543	38.7	
12	1996	17	2804	1	164	1	1	1	26	9	131	13805	51.4	
12	1995	18	2886	9	187	6	6		26	3	164	14393	52.4	
12	1994	19	3304	7	56	12	12		13	3	52	15066	45.2	
12	1993	20	5054	4	8	2	2		2	2	6			
Prior accident years		21		5	34	92	92		41	1	84			
Total (11 to 21)		29		3274	26461	8006	8006	2618	18246	7781	11058			
Line 29 expressed in sterling		30			26461	8006	8006	2618	18246	7781	11058			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITED

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Fire**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10		6
	12	2002	7157	7547		33958	34262	16882			85102	122326	AA	6
	12	2001	8843	318	12428	28932	1966	458	22269	12403	(3316)	68609		63.8
	12	2000	17293	110	71032	5647	706	167	10359	1957	(5796)	86991		89.1
	12	1999	8899	146	42693	78	558	56	1526	380	(1214)	49349		87.9
	12	1998	7570	162	48495	415	971	37	1650	238	(465)	44555		112.0
	12	1997	7669	81	21954	13	321	9	884	72	(613)	43125		51.7
	12	1996	6229	49	24984	10	122	4	442	26	(332)	47733		52.6
	12	1995	6279	20	32842	70	37	2	169	11	(71)	57832		57.0
	12	1994	5676	13	29019	4	26		84	7	(61)	63566		45.7
	12	1993	7601	5	39232	3	9		6	6				
Prior accident years				2		4	9		390	4	(381)			
Total (11 to 21)				8453		69134	38987	17615	37779	15104	72853			
Line 29 expressed in sterling						69134	38987	17615	37779	15104	72853			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITEDAccounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended

31st December 2002

Risk group

Employers Liability

Accident year ended	Company registration number		GL/UK/CM		Period ended		Monetary units		Country	Accounting class	
	R31	99122	GL	31	12	2002	000	AA			7
Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)		Gross earned premiums	Claims ratio %		
		Reported	Injured but not reported	Reported	Injured but not reported						
12	2002	11	73	271	221	4198	2570	2570	7897	88.5	
12	2001	12	443	934	1302	16569	2415	6827	16401	130.6	
12	2000	13	1563	1501	4990	16960	4042	5060	23531	130.9	
12	1999	14	1735	1060	6695	11868	3112	3643	26891	116.2	
12	1998	15	1795	700	9807	10565	253	3489	28196	121.5	
12	1997	16	3102	418	8000	3981	50	2243	31223	115.4	
12	1996	17	2623	177	6289	6164	24	1350	33299	125.8	
12	1995	18	3066	90	5584	4882	9	1022	41059	102.1	
12	1994	19	3025	22	9088	2008	4	435	39593	106.3	
12	1993	20	3442	49	4790	2733	6	207			
Prior accident years		21		5294	2833	8799	4944	7300	(982)		
Total (11 to 21)		29		10516	59599	88727	17429	31576	17736		
Line 29 expressed in sterling		30			59599	88727	17429	31576	17736		

Form 31
(continuation sheet)

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Third party liability**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Employers Liability**

Accident year ended	Company registration number		GL/UK/CM		Period ended		Monetary units	Country	Accounting class		
	R31	99122	GL	31	12	2002				000	AA
	Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		
		Reported	Injured but not reported	Reported	Injured but not reported						
	1	2	3	4	5	6	7	8	9	10	11
12	1992	3806	25950	217	1622	6	4820	30	(3005)		
12	1991	3705	28022	324	1219	355	1236	1652	(990)		
12	1990	3561	26457	203	1214	278	287	384	1024		
12	1989	3604	23249	181	1533	512	383	512	1331		
12	1988	3137	18101	103	763	146	109	146	757		
12	1987	2428	13462	104	218	460	344	460	(22)		
12	1986	2023	11247	76	176	193	144	193	108		
12	1985	1584	7640	50	148	208	156	208	42		
12	1984	1018	4508	23	69	135	101	135	(9)		
12	1983	1075	4561	29	145	161	121	161	53		
12	1982	1060	4068	87	86	170	173	232	(62)		
12	1981	984	4016	71	109	99	107	143	29		
12	1980	1233	3728	134	102	277	333	445	(265)		

Form 31
(continuation sheet)

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Third party liability**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Employers Liability**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
12	12	1979	1348	184	3701	140	315	396	297	396	158	AA	7	
12	12	1978	1178	128	3302	110	166	180	235	314	(93)			
12	12	1977	1018	97	2706	692	172	235	268	358	473			
12	12	1976	1096	70	2295	54	108	284	293	391	(238)			
12	12	1975	1338	77	2289	14	89	119	102	136	(16)			
12	12	1974	1260	39	1924	21	109	120	96	128	26			
12	12	1973	1356	27	2010	16	53	63	122	163	(153)			
12	12	1972	1251	36	1689	128	64	89	180	241	(140)			
12	12	1971	1145	332	1515	4	65	93	80	107	(25)			
12	12	1970	1912	1065	5429	52	254	365	271	365	35			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Third party liability**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Public Liability**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10	11	12
	12	2002	1562	1105	2748	3766	2803	2803	8263	6349	9317	15133	AA	7
	12	2001	3144	1578	5710	12280	1614	1614	8263	6349	4992	21784		114.7
	12	2000	5686	2306	7942	17855	883	883	25692	4801	(6246)	35890		89.7
	12	1999	9717	3114	8446	24605	384	384	35852	2092	(4509)	49539		153.5
	12	1998	5866	1195	10828	26314	175	175	34772	977	1568	72810		109.7
	12	1997	6242	350	6444	9224	91	91	19541	424	(4206)	76621		77.6
	12	1996	6931	270	3125	8929	52	52	12618	577	(1089)	82381		74.0
	12	1995	7385	140	54479	6822	18	18	11243	282	466	92314		72.0
	12	1994	11051	72	60713	5420	4	4	13197	311	(5624)	88580		77.4
	12	1993	11997	80	57166	4260			6474	508	(1955)			
Prior accident years				383	593	4813			6922	123	(1639)			
Total (11 to 21)				10593	51781	124288	6024	6024	174574	16444	(8925)			
Line 29 expressed in sterling					51781	124288	6024	6024	174574	16444	(8925)			

Form 31
(continuation sheet)

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Third party liability**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Public Liability**

Accident year ended	Company registration number		GL/UK/CM		Period ended		Monetary units	Country	Accounting class		
	R31	99122	GL	31	12	2002				000	AA
	Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		
		Reported	Incurred but not reported	Reported	Incurred but not reported						
	1	2	3	4	5	6	7	8	9	10	11
12	1992	7485	38415	61	1226		1113	123	51		
12	1991	6969	23900	168	1576		2585		(841)		
12	1990	7960	32795	193	777		1705		(735)		
12	1989	6103	29547	101	422		499		24		
12	1988	5186	14875	29	30		158		(99)		
12	1987	4728	14765		141		191		(50)		
12	1986	4515	9785		85		76		9		
12	1985	3682	7532		46		5		41		
12	1984	3502	5401								
12	1983	3254	3669								
12	1982	2947	3741		4						
12	1981	2796	3180								
12	1980	2853	3180								

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Third party liability**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Public Liability**

Accident year ended	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Accounting class	
	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
Month	Year	1	2	3	4	5	6	7	8	9	10	11
12	1979	2694		2489								
12	1978	2403		3309								
12	1977	2365		1410								
12	1976	2342		1547								
12	1975	2738		1827								
12	1974	1608		1792								
12	1973	3629		2027								
12	1972	3729		1980								
12	1971	3662		1885								
12	1970	5073	11	1348	41	506		586		(39)		

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Miscellaneous and pecuniary loss**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Miscellaneous**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10	11	8
	12	2002	11	19053	2826	3630	3464	170	7	8	9	10	11	8
	12	2001	12	19181	2178	1104	1581	93	5245	1605	(4072)	20365	28.8	AA
	12	2000	13	30636	76	4759	974	1054	799	864	431	15752	33.3	AA
	12	1999	14	67795	50	9625	1341	282	1590	335	(279)	25463	43.5	AA
	12	1998	15	86271	108	8968	1445	2	1403	213	(159)	24332	44.3	AA
	12	1997	16	106558	58	12833	1190		657	7	532	27786	42.8	AA
	12	1996	17	111230	40	26040	1543		271	4	1272	32396	50.5	AA
	12	1995	18	106444	41	10179	11		186		(173)	25946	85.2	AA
	12	1994	19	123765	20	11044	168		100		70	30156	39.3	AA
	12	1993	20	66819	14	11439	152		229		(77)		37.2	AA
Prior accident years			21		10	6	457		700		(237)			
Total (11 to 21)			29		5421	4853	12326	1601	11180	3028	4572			
Line 29 expressed in sterling			30			4853	12326	1601	11180	3028	4572			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Miscellaneous and pecuniary loss**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Contract Guarantees and Bonds**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Monetary units	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10	11	12
	12	2002												
	12	2001												
	12	2000												
	12	1999												
	12	1998												
	12	1997	32	7	85	23	99		135	62	(75)	793	26.1	
	12	1996	41	9	1618		191		1857	76	(1742)	978	185.0	
	12	1995	48	3	185	104	285		354		35	1127	50.9	
	12	1994	71	5	187	4	7		120		(109)	1201	16.5	
	12	1993	174	11	208	5	5		10	1	(1)			
	Prior accident years			10		30	410		1155		(715)			
	Total (11 to 21)			45		166	997		3631	139	(2607)			
	Line 29 expressed in sterling					166	997		3631	139	(2607)			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Miscellaneous and pecuniary loss**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Domestic Mortgage Indemnity**

Accident year ended	Company registration number		GL/UK/CM		Period ended		Monetary units	Country	Accounting class					
	R31	99122	GL	31	12	2002				000				
Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)		Gross earned premiums	Claims ratio %					
		Reported	Included but not reported	Reported	Included but not reported	Reported	Included but not reported							
12	2002	11	59	145	304	3	4	5	6	7	8	9	10	11
12	2001	12	302	141	580	864	580	943	1070	2087	2450	(1944)	11231	30.8
12	2000	13	648	80	33	3810	33	597	837	1020	1159	(712)	6140	85.9
12	1999	14	716	60	12	5346	12	481	377	520	730	(380)	3746	165.9
12	1998	15	815	25	67	6892	67	102	25	225	176	(274)	6383	110.0
12	1997	16	734	18	67	10348	67	86	50	82	47	74	6788	155.4
12	1996	17	980	30	67	12108	67	176	102	130	75	73	7069	175.2
12	1995	18	1160	35	67	16587	67	109	20	251	46	(168)	20403	81.9
12	1994	19	2037	6	9	41524	9	25	2	418	38	(420)	18589	223.6
12	1993	20	1919	20	67	21938	67	169	27	179	28	(11)		
Prior accident years		21		186	67		67	2482	90	1120	30	1422		
Total (11 to 21)		29		746	1005		1005	6142	3741	6032	4779	77		
Line 29 expressed in sterling		30			1005		1005	6142	3741	6032	4779	77		

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Miscellaneous and pecuniary loss**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Consequential Loss Following Fire**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10		8
	12	2002	11	88	81	741	1496	607			2844	3576	AA	8
	12	2001	12	451	149	2825	2828	1150	3514	1429	1860	8315		79.5
	12	2000	13	606	106	804	3062	2146	2534	1777	1701	13630		98.2
	12	1999	14	351	79	358	1740	194	1641	183	468	10486		127.8
	12	1998	15	277	29	1	210	66	449	141	(313)	16325		100.7
	12	1997	16	378	20	3	667	88	228	30	500	15483		194.0
	12	1996	17	486	18	4	96		202	14	(116)	15824		55.5
	12	1995	18	529	13		91		71	3	17	18946		63.6
	12	1994	19	420	11		3		28	3	(28)	19855		66.2
	12	1993	20	500	3		4		4	1	(1)			55.7
	Prior accident years		21		26		15		15	1	(1)			
	Total (11 to 21)		29		535	4736	10212	4251	8686	3582	6931			
	Line 29 expressed in sterling		30			4736	10212	4251	8686	3582	6931			

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Miscellaneous and pecuniary loss**

Global business **Currency Sterling**

Financial year ended **31st December 2002**

Risk group **Credit Insurance Related To Unemployment & Redundancy**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Country	Accounting class
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
			1	2	3	4	5	6	7	8	9	10	11	8
	12	2002	11	10830	2577	19985	5126	4124			29235	211506	AA	
	12	2001	12	18394	784	11641	454	123	17243	3526	(8551)	172049		
	12	2000	13	17199	318	2397	200	18	6474	478	(4337)	154703		
	12	1999	14	15606	267	18642	177	7	2103	98	(1988)	164855		
	12	1998	15	20259	26	16052	27	2	666	3	(630)	115028		
	12	1997	16	23659	23	12868	40		78		(38)	93517		
	12	1996	17	17438	5	12983	9		12		(3)	70645		
	12	1995	18	17598	2	13198	2		33		(31)	51741		
	12	1994	19	22221		17005						53310		
	12	1993	20	38054		27026								
Prior accident years			21											
Total (11 to 21)			29		4002	34062	6035	4274	26609	4105	13657			
Line 29 expressed in sterling			30			34062	6035	4274	26609	4105	13657			

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 2002**

Risk group **Private Car Non-Comprehensive**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		Vehicle years (000's)	Claims frequency %	Country	
			Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			day	month				year
			1	2	3	4	5	6	7	8	9	10	11	12	2002	000	AA	
	12	2002	11	9648	18152	21766	63539	6968			92273	98503	93.7	230	12.1			
	12	2001	12	18316	14001	19184	43481	389	50654	4892	7508	97346	87.0	231	14.0			
	12	2000	13	28283	10885	44178	28050	53	31755	991	4895	100250	81.6	334	11.7			
	12	1999	14	34911	10686	67568	27302	15	32863	327	7579	121162	89.4	439	10.4			
	12	1998	15	36638	6002	63878	15981	1	22874	56	(1213)	84430	101.4	353	12.1			
	12	1997	16	38619	408	82951	5840		10495		(1034)	103539	89.3	506	7.7			
	12	1996	17	47181	278	107292	5399		8079		3379	124389	95.5	595	8.0			
	12	1995	18	44120	288	93206	8271		10233		(1038)	134644	76.1	565	7.9			
	12	1994	19	35698	61	87543	1712		3327		(622)	116175	77.7	437	8.2			
	12	1993	20	45399	15	73328	673	28	2787		(2056)							
	Prior accident years		21		22	4974	2264		4967		2271							
	Total (11 to 21)		29		60798	86276	202512	7454	178034	6266	111942							
	Line 29 expressed in sterling		30			86276	202512	7454	178034	6266	111942							

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 2002**

Risk group **Motor Cycle**

Accident year ended	Company registration number		GL/UK/CM		Period ended			Monetary units	Country							
	R32	99122	GL	31	12	2002	000									
Month	Year	Gross claims carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)		Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %					
		Reported	Incurring but not reported	Reported	Incurring but not reported	Reported	Incurring but not reported									
12	2002	11	5777	5685	2	3	4	5	6	7	8	9	10	11	12	13
12	2001	12	9979	3173	11624	7896	10706	11237	2370	12807	2702	1457	46324	52.5	212	5.4
12	2000	13	10799	1120	18939	6859	7896	9031	39	6855	720	2078	49024	58.3	217	6.1
12	1999	14	13899	920	37913	7152	6859	2783	11	11961	254	(3000)	42473	67.3	213	5.6
12	1998	15	18503	526	40908	5937	7152	2057	6	11536	10	(3781)	45050	82.8	222	6.7
12	1997	16	18086	35	46510	4782	5937	1827	1	7669		(1809)	49960	108.0	264	7.2
12	1996	17	17879	20	36545	3237	4782	661		4154		(256)	59836	104.8	277	6.5
12	1995	18	17239	12	29793	889	3237	203		525		567	54918	67.6	288	6.2
12	1994	19	18421	8	28698	85	889	111		203		(7)	53799	56.2	309	5.6
12	1993	20	17872	7	25309	335	85	155		181		309		53.7	359	5.1
Prior accident years		21		7		356		138		613		(119)				
Total (11 to 21)		29		11513		48234		29281	2427	56504	3686	19752				
Line 29 expressed in sterling		30				48234		29281	2427	56504	3686	19752				

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 2002**

Risk group **Commercial Vehicles**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Period ended		Monetary units	Country	
			Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			day	month			year
			1	2	3	4	5	6	7	8	9	10	11	12	2002	000	AA
	12	2002	11	40246	8102	56329	53077	10003			119409	183179	65.2		263		
	12	2001	12	27960	5487	14718	34031	701	42108	6700	642	132321	63.5		159		
	12	2000	13	30249	2411	14088	27578	214	41074	414	392	94618	87.6		135		
	12	1999	14	30276	780	14132	21694	65	35711	86	94	91596	99.1		137		
	12	1998	15	25215	233	9189	7493	18	16211		489	70543	99.0		116		
	12	1997	16	24828	90	4148	5609	6	9693		70	83892	79.4		117		
	12	1996	17	33004	61	3630	4309		7709		230	90806	92.7		138		
	12	1995	18	35809	11	3363	488		3298		553	118857	79.6		159		
	12	1994	19	37669	57	1530	3894		4603		821	128873	83.7		164		
	12	1993	20	35070	2	1358	57		1264		151						
Prior accident years			21		30	169	1952		2375		(254)						
Total (11 to 21)			29		17264	122654	160182	11007	164046	7200	122597						
Line 29 expressed in sterling			30			122654	160182	11007	164046	7200	122597						

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 2002**Risk group **Fleets**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Period ended			Monetary units	Country
			Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			day	month	year		
			1	2	3	4	5	6	7	8	9	10	31	12	2002	000	AA
	12	2002	11	53355	25213	95589	117372	32853			245814	387060	63.5	466	16.9		
	12	2001	12	69425	16475	66375	73295	1229	108598	22229	805	296691	66.7	324	26.5		
	12	2000	13	85478	4726	110283	45362	253	65166	1418	129	214394	82.6	278	32.4		
	12	1999	14	87161	2942	139871	26763	48	45551	250	1914	195417	96.0	293	30.8		
	12	1998	15	85557	1952	157155	21940	11	38921		597	182445	107.8	289	30.3		
	12	1997	16	77945	1105	146034	10185	4	20809		777	184580	90.8	268	29.5		
	12	1996	17	72173	297	137271	3767		9833		814	157655	93.8	248	29.2		
	12	1995	18	69339	81	137313	2217		7714		669	173226	84.1	244	28.5		
	12	1994	19	71021	53	126821	748		1962		254	174309	74.0	247	28.8		
	12	1993	20	80282	30	126632	1134		3453		928						
	Prior accident years		21		107	1471	3998		5581		(112)						
	Total (11 to 21)		29		52981	242895	306781	34398	307588	23897	252589						
	Line 29 expressed in sterling		30			242895	306781	34398	307588	23897	252589						

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 2002**

Risk group **Commercial Vehicles and Miscellaneous Motor Risks**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		Vehicle years (000's)	Claims frequency %	Country		
			Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			day	month				year	Monetary units
			1	2	3	4	5	6	7	8	9	10	11	12	2002	000	AA		
12		2002	11																
12		2001	12																
12		2000	13																
12		1999	14	7492	307	16892	3910	2042	5791	33	128	27620	82.7	78	10.0				
12		1998	15	16040	170	31763	4591	3609	8247		(47)	40203	99.4	154	10.5				
12		1997	16	26757	212	43669	969	4285	5946		(692)	48859	100.1	178	15.2				
12		1996	17	22344	108	43749	256	493	1274		(525)	52199	85.2	180	12.5				
12		1995	18	20808	40	32543	172	307	840		(361)	45377	72.8	153	13.6				
12		1994	19	18298	70	25394	107	222	137		192	34547	74.5	114	16.1				
12		1993	20	14905	2	16009	50	5	71		(16)								
Prior accident years			21		1	10	1	14			(3)								
Total (11 to 21)			29		910	10065	10964	22320	33		(1324)								
Line 29 expressed in sterling			30			10065	10964	22320	33		(1324)								

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 2002**

Risk group **Private Car Comprehensive**

Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		Vehicle years (000's)	Claims frequency %	Country	
			Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurring but not reported	Reported	Incurring but not reported			day	month				year
			1	2	3	4	5	6	7	8	9	10	11	12	2002	000	AA	
	12	2002	11	146245	196633	318186	378201	44752			741139	991734	74.7	2159	15.9			
	12	2001	12	216360	95678	110458	230683	1364	293774	35539	13192	904654	74.1	2032	15.4			
	12	2000	13	298561	19652	427080	107131	392	106683	3477	10057	694585	78.8	1779	17.9			
	12	1999	14	248900	9211	423503	53433	53	39190	996	19591	551253	87.7	1664	15.5			
	12	1998	15	204989	4293	331707	33844	9	20000		16287	414026	88.9	1306	16.0			
	12	1997	16	185698	3846	265944	12416	2	12776		1157	342174	81.8	1118	17.0			
	12	1996	17	192108	4075	271685	7338		9171		64	370035	75.9	1136	17.3			
	12	1995	18	185093	1990	243147	8184		8505		591	390662	64.6	1176	15.9			
	12	1994	19	172552	312	248782	3341		2812		1098	369946	68.3	1066	16.2			
	12	1993	20	156260	180	182297	2676		2466		459							
	Prior accident years		21		99	4994	3227		4979		3242							
	Total (11 to 21)		29		335969	460199	840474	46572	500356	40012	806877							
	Line 29 expressed in sterling		30			460199	840474	46572	500356	40012	806877							

General insurance business (accident year accounting) : Reconciliation of gross claims and premiums for direct insurance and facultative reinsuranceName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Accounting Class	Claims paid in this financial year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for this financial year (1+2+3-4-5)	Gross earned premiums
		Reported	Incurred but not reported	Reported	Incurred but not reported		
11 Accident and health	886	605	1392	732	1683	468	
12 Motor	1013	208	259	291	362	827	
13 Aviation							
14 Marine							
15 Transport							
16 Property	726			435	87	204	
17 Third party liability	763	16704	10740	21562	12810	(6165)	
18 Miscellaneous and pecuniary loss							

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsuranceName of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Aviation**Global business **Aviation Hull** Currency **Sterling**Financial year ended **31st December 2002**Risk group **Aviation Hull**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Monetary Units	Country	Accounting class
			In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported				
			1	2	3	4	5	6	7	8		9
12	2002	11										
12	2001	12										
12	2000	13										
12	1999	14										
12	1998	15										
12	1997	16										
12	1996	17										
12	1995	18										
12	1994	19										
12	1993	20	15620	178	1257	300	1566	362	(193)	17688		98.1
Prior underwriting years				49	6844	4347	6908	3462	870			
Total (11 to 21)				227	8101	4647	8474	3824	677			
Line 29 expressed in sterling				227	8101	4647	8474	3824	677			

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Marine**

Global business **NORWICH UNION INSURANCE LIMITED** Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Marine Liability**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Country	Accounting class
			In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year				
			1	2	3	4	5	6	7	8		9
12	2002	11										
12	2001	12										
12	2000	13										
12	1999	14										
12	1998	15										
12	1997	16										
12	1996	17										
12	1995	18										
12	1994	19	93		34	7			2	30		446.7
12	1993	20	355		100	20			5			
	Prior underwriting years	21		310	1005	1190		1190	361			
	Total (11 to 21)	29		310	1139	1217		1217	368			
	Line 29 expressed in sterling	30		310	1139	1217		1217	368			

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Marine**
 Global business **Rig** Currency **Sterling**

Financial year ended **31st December 2002**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Monetary Units	Country	Accounting class
			In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported				
			1	2	3	4	5	6	7	8	9	
12	2002	11										
12	2001	12										
12	2000	13										
12	1999	14										
12	1998	15										
12	1997	16										
12	1996	17										
12	1995	18										
12	1994	19	12							92		13.0
12	1993	20	2									
Prior underwriting years				8	60	40	57	40	11			
Total (11 to 21)				8	60	40	57	40	11			
Line 29 expressed in sterling				8	60	40	57	40	11			

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Marine**
 Global business **Marine Hull** Currency **Sterling**

Financial year ended **31st December 2002**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
			In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year			
			1	2	3	4	5	6	7	8	9
12	2002	11									
12	2001	12									
12	2000	13									
12	1999	14									
12	1998	15									
12	1997	16									
12	1996	17									
12	1995	18	7784	214	492	51	554	25	(36)	33645	24.7
12	1994	19	7065	64	225	160	1249	3	(653)	24374	31.4
12	1993	20	9322	170	393	47	415	95	(6)		
Prior underwriting years				448	510	590	2029	600	(1359)		
Total (11 to 21)				448	1620	848	4247	723	(2054)		
Line 29 expressed in sterling				448	1620	848	4247	723	(2054)		

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Transport**

Global business **Inland Transport** Currency **Sterling**

Financial year ended **31st December 2002**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Monetary Units	Country	Accounting class
			In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported				
			1	2	3	4	5	6	7	8	9	
12	2002	11										
12	2001	12										
12	2000	13										
12	1999	14										
12	1998	15										
12	1997	16										
12	1996	17										
12	1995	18			2	1	2	1				
12	1994	19	2		2	1	2	1		10		50.0
12	1993	20			2		2					
Prior underwriting years					24	18	24	18				
Total (11 to 21)					30	20	30	20				
Line 29 expressed in sterling					30	20	30	20				

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Transport**

Global business **NORWICH UNION INSURANCE LIMITED** Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Marine Cargo**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
			In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported			
			1	2	3	4	5	6	7	8	9
12	2002	11									
12	2001	12									
12	2000	13									
12	1999	14									
12	1998	15									
12	1997	16									
12	1996	17								6	
12	1995	18	8102	5	176	429	192	419	(1)	17572	49.6
12	1994	19	10016	46	241	8	243	8	44	16926	60.9
12	1993	20	6450		29		33		(4)		
Prior underwriting years				18	129	271	150	281	(13)		
Total (11 to 21)				69	575	708	618	708	26		
Line 29 expressed in sterling				69	575	708	618	708	26		

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITED

Accounting class

Property

Global business

Currency

US Dollars

Financial year ended

31st December 2002

Risk group

Weavers

Underwriting year ended	Month	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
		In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported			
		1	2	3	4	5	6	7	8	9
12	2002									
12	2001									
12	2000									
12	1999									
12	1998									
12	1997									
12	1996									
12	1995									
12	1994									
12	1993									
Prior underwriting years			25	217	190	229	200	3		
Total (11 to 21)			25	217	190	229	200	3		
Line 29 expressed in sterling			16	135	118	142	124	2		

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Third party liability**

Global business **Accounting class** **Third party liability** Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Weavers**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Monetary Units	Country	Accounting class
			In previous financial years	In this financial year	Reported	Incurring but not reported	Reported	Incurring but not reported				
			1	2	3	4	5	6	7	8	AA	7
	12	2002										
	12	2001										
	12	2000										
	12	1999										
	12	1998										
	12	1997										
	12	1996										
	12	1995										
	12	1994										
	12	1993										
	Prior underwriting years				27	24	40	34	(23)			
	Total (11 to 21)				27	24	40	34	(23)			
	Line 29 expressed in sterling				27	24	40	34	(23)			

Form 34
(continuation sheet)

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITED

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended

31st December 2002

Company registration number

R34 **99122** **GL** **GL** **31** **12** **2002** **000** **AA** **7**

Risk group

Weavers

Underwriting year ended	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %	
	In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported				
Month	Year	1	2	3	4	5	6	7	8	9
12	1992									
12	1991									
12	1990									
12	1989									
12	1988									
12	1987									
12	1986									
12	1985									
12	1984									
12	1983									
12	1982									
12	1981									

Form 34
(continuation sheet)

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITED

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Weavers**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
			In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported	Reported			
			1	2	3	4	5	6	7	8	9	
12		1980										
12		1979										
12		1978	2									
12		1977	27									
12		1976	123									
12		1975	51	8	7	12	10	(7)				
12		1974	50	7	6	11	9	(7)				
12		1973	8	12	11	17	15	(9)				
12		1972	6									

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer **NORWICH UNION INSURANCE LIMITED** Accounting class **Third party liability**

Global business

Currency **US Dollars**

Financial year ended **31st December 2002**

Risk group **Weavers**

Underwriting year ended	Month	Year	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Monetary Units	Country	Accounting class
			In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported				
			1	2	3	4	5	6	7	8	9	
	12	2002										
	12	2001										
	12	2000										
	12	1999										
	12	1998										
	12	1997										
	12	1996										
	12	1995										
	12	1994										
	12	1993										
		Prior underwriting years		2753	25235	22187	24152	21235	4788			
		Total (11 to 21)		2753	25235	22187	24152	21235	4788			
		Line 29 expressed in sterling		1710	15675	13782	15002	13190	2974			

Form 34
(continuation sheet)

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITED

Accounting class **Third party liability**

Global business

Currency **US Dollars**

Financial year ended

31st December 2002

Company registration number

R34 **99122** **GL** **31** **12** **2002** **000** **FB** **7**

Risk group

Weavers

Underwriting year ended	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %	
	In previous financial years	In this financial year	Reported	Included but not reported	Reported	Included but not reported				
Month	Year	1	2	3	4	5	6	7	8	9
12	1992									
12	1991									
12	1990									
12	1989									
12	1988									
12	1987									
12	1986									
12	1985									
12	1984									
12	1983									
12	1982									
12	1981									

Form 34
(continuation sheet)

General insurance business (underwriting year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

NORWICH UNION INSURANCE LIMITED

Accounting class **Third party liability**

Global business

Currency **US Dollars**

Financial year ended **31st December 2002**

Risk group **Weavers**

Underwriting year ended	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %	
	In previous financial years	In this financial year	Reported	Incurring but not reported	Reported	Incurring but not reported				
Month	Year	1	2	3	4	5	6	7	8	9
12	1980									
12	1979	681	(6)	155	136	323	284	(322)		
12	1978	4464	158	1494	1313	2184	1920	(1139)		
12	1977	8395	292	3509	3085	4148	3647	(909)		
12	1976	15815	627	4773	4197	5624	4945	(972)		
12	1975	13590	846	5007	4402	4585	4031	1639		
12	1974	15122	263	4224	3714	2971	2612	2618		
12	1973	6557	284	3854	3389	2760	2427	2340		
12	1972	4159	289	2219	1951	1557	1369	1533		

Currency rates

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Company registration number

GL/UK/CM

Period ended

R36	99122	GL	Period ended		
			day	month	year
			31	12	2002

Name of country	Country code	No. of units to £ sterling
USA	FB	1.609900

Equalisation provisionsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

	Company registration number	GL/UK/CM				Period ended			Units
		R37	99122	GL	31	12	2002	2002	
		Business group A (property)	Business group B (business interruption)	Business group C (marine and aviation)	Business group D (nuclear)	Business group E (non-proportional treaty)	All business groups	Credit insurance business	
		1	2	3	4	5	6	7	
Calculation of the maximum provision									
Total net premiums written in the previous 4 years	11	2831327	43458	22521					
Net premiums written in the current year	12	427052	2830						
Maximum provision	13	130335	1852	1802			133989		

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						104216		
Transfers in	22	12812	85				12897		
Total abnormal loss	23		3547						
Provisional transfers out	24		1852				1852	4559	
Excess of provisional transfer out over fund available	25							4559	
Provisional amount carried forward (21+22-24+25)	26						115261		
Excess, if any, of 26 over 13	27								
Equalisation provision carried forward (26-27)	28						115261		
Transfer in/(out) for financial year (28-21)	29						11045		

Equalisation provisions technical account : Accident year accountingName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

	Company registration number					GL/UK/CM			Period ended		Units
	R38	99122	GL	31	12	2002	2002	day	month	year	
	Business group A (property)	Business group B (business interruption)	Business group C (marine and aviation)	Business group D (nuclear)	Business group E (non-proportional treaty)						
Other than credit business	1	2	3	4	5						
Net premiums earned	396697	3470									
Claims incurred net of reinsurance	202824	6063									
Trigger claims value	287605	2516									
Abnormal loss		3547									
	72.5%	72.5%	95%	25%	100%						
	Trigger claims ratio										

Credit business

Net premiums earned	21	7869
Claims incurred net of reinsurance	22	8190
Claims management costs	23	211
Net operating expenditure	24	4027
Technical surplus/(deficit) (21-22-23-24)	29	(4559)

Additional Information on general insurance business: Major Treaty Reinsurers required by rule 9.25 of Accounts and Statements Rules

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Reinsurer Details	Connection	Prop. RI Treaties £000	Non Prop. RI Treaties £000	Debts O/S £000	Deposits Rec.d £000	Antic. Recov. £000	Comments
Pool Reinsurance Co Ltd 51 Gresham Street London EC2V 7HQ	None		4,598				
Swiss Reinsurance Company Ltd Mythenquai 50/60 Boite Postale CH-8022 Zurich Switzerland	None	229	4,480	384		1,592	
Munich Reinsurance Co. D-807 Munchen Postfach 40 13 20 Koniginstrasse 107 Germany	None	240	6,937	253		1,615	
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3	None		82	3		30	Owned by Munich Re
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None		12,165	505		488	
Ace Tempest Reinsurance Co. Ltd. 17 Par-La-Ville Road Hamilton HM08 Bermuda	None		3,054			96	
Maritime Insurance Co Ltd 4 th Floor Cavell House Stannard Place Norwich NR3 1YE	None					18,163	
Gordian Run-off 1 Martin Place Sydney NSW 2000 Australia	None						
National Indemnity Company 3024 Harney Street Omaha Nebraska 68131 USA	None						

Additional Information on general insurance business: Major Treaty Reinsurers required by rule 9.25 of Accounts and Statements Rules

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Reinsurer Details	Connection	Prop. RI Treaties £000	Non Prop. RI Treaties £000	Debts O/S £000	Deposits Rec.d £000	Antic. Recov. £000	Comments
Foresight Insurance Ltd PO Box 34 Albert House St Peter Port Guernsey GY1 4AU	Same ultimate parent undertaking						
Renaissance Reinsurance Ltd Renaissance House East Broadways PO Box HM 2527 Hamilton HMGX Bermuda	None		3,640				
DaVinci Reinsurance Ltd (as Renaissance)	None		1,434				Part Owned by Ren Re
Top Layer Reinsurance Ltd (as Renaissance)	None		497				50% owned by Ren Re
GE Frankona Reinsurance Ltd 7/8 Philpot Lane London EC3M 8AA	None	104	1,469	82		1,123	
Colombia Insurance Company 3024 Harney Street Omaha Nebraska 68131 USA	None					88,500	
GeneralCologne Re UK Ltd Corn Exchange 55 Mark Lane London C3R 7NE	None	(1)	1,547	4,466		21,331	
Transatlantic Reinsurance Company Corn Exchange 55 Mark Lane London EC3R 7NE	None		3,174			2	
CGU International Insurance plc 1 Undershaft St Helens London EC3P 3DQ	Same ultimate parent undertaking	1,663,189				1,128,206	Connected undertaking

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2002**

Additional information as required by rule 9.26 of the Accounts and Statements Rules

There are no major facultative reinsurers

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2002**

Additional information as required by rule 9.27 of the Accounts and Statements Rules

There are no major cedants.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Additional information as required by rule 9.29 of the Accounts and Statements Rules

Derivative Contracts

a. The following summarises investment policy for the use of derivatives:

Derivatives will only be used in accordance with guidelines issued by the Financial Services Authority for the purpose of efficient portfolio management or reduction in investment risk.

Derivatives must not be used for speculative purposes.

Derivatives must be fully covered by the assets of the fund and must not be used to "gear up" a fund.

Counterparty risk - for exchange traded contracts, the exchange must be classed as "regulated" by the Norwich Union Investment Committee. For over the counter contracts, transactions must only be transacted with approved counterparties. Counterparty limits are consistent, and monitored in line with the fund's aggregate exposure guidelines.

Controls and monitoring - delegated authorities exist for each member of staff using derivatives. Derivatives transactions are priced, settled and profit and losses reconciled in an area independent of the fund managers involved.

b. There are no specific guidelines for the use of contracts that were not reasonably likely to be exercised at the start of the contract. The speculative use of derivative contracts is prohibited.

c. The Company was party to stock underwriting over the financial year, which falls into description b. above. This is the only example of contracts that would be classed under b. that were transacted during the financial year. Over the financial year, these contracts created a potential obligation for the Company to acquire £5,454,408 of assets. At the end of the year the exposure was £nil.

d. The amounts recorded in Form 13 would be unchanged if assets which the Company had agreed to acquire or dispose of under derivatives contracts outstanding at the end of the financial year had been so disposed of and acquired.

e. The maximum effect on d. over the financial year based on the maximum amounts for each category outstanding at the year-end would have been as follows

i. The holdings of equity shares (Form 13, Line 41) would have increased by £nil.

ii. The holding of deposits and current accounts (Form 13, Line 54) and other assets producing income would have decreased by £nil.

f. The maximum amount outstanding in the year was £3,349,057.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Additional information as required by rule 9.29 of the Accounts and Statements Rules

Derivative Contracts (continued)

- g. The maximum loss which would be incurred by the Company in the event of failure by any counterparty to fulfil its obligations under derivative contracts outstanding at the end of the financial year, both under existing market conditions and in the event of other foreseeable market conditions, is £nil. This would not have been materially different during the financial year.
- h. No derivatives were used during the financial year that fell outside rule 4.12(2).
- i. During the financial year the Company's use of derivatives included the granting of rights under derivative contracts for a fixed consideration. This was in the activity of stock underwriting. The fee income over the financial year was £19,346.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

Additional information as required by rule 9.30 of the Accounts and Statements Rules

100% of the issued share capital of the Company has been held throughout the year by Norwich Union Holdings Limited which also controls 100% of the voting rights.

100% of the issued share capital of Norwich Union Holdings Limited has been held throughout the year by Norwich Union plc, which also controls 100% of the voting rights.

100% of the issued share capital of Norwich Union plc has been held throughout the year by General Accident plc, which also controls 100% of the voting rights.

100% of the issued share capital of General Accident plc has been held throughout the year by the ultimate parent undertaking, Aviva plc (formerly called CGNU plc), which also controls 100% of the voting rights.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2002**

Information required by rule 9.32 of the Accounts and Statements Rules

1. The gross acceptances written by the companies in the Group are subject to reinsurance covers and protections of both treaty and facultative nature.
2. Included within the treaty premiums are premiums generated by the following programmes:-
 - A. Per Risk
 - B. Per Event (Catastrophe)
 - C. Motor & Liability
 - D. Group Aggregate Cover
 - E. Group Event Cover
 - F. Group Umbrella Cover – Event & Aggregate Option Contract
3. Treaty reinsurance cover for Property classes is arranged via excess of loss covers. In total, these programmes provided protection against individual losses (per Risk Treaties) and also against catastrophic losses (per Event Treaties).

The attached diagrams show how the programmes fit together.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2002**

Information required by rule 9.32 of the Accounts and Statements Rules

A. Per Risk (Appendix A)

The attached diagram (Appendix A) shows how the programme fits together.

1. Period 1/1/2002 to 30/09/2002

Maximum Net Retention (MNPL)	:	£5M Property (reducing to £2.5M after aggregate retention of £7.5M)
Amount of cover (Inc retention):	:	£160M
Reinstatements	:	3 in 1 st Layer, 4 in 2 nd Layer (£5M is entry point for 2 nd Layer), 4 in 3 rd Layer (£10M is entry point for 3 rd Layer), 3 in 4 th Layer (£20M is entry point for 4 th Layer), 2 in 5 th Layer (£40M is entry point for 5 th Layer) and 1 in 6 th Layer (£100M is entry point for 6 th Layer).
Premium	:	£3.8M

There were 2 claims to the programme for an amount of £8.9m.

2. Period 1/10/2002 to 31/12/2002

Maximum Net Retention (MNPL)	:	£10M Property (reducing to £5M after aggregate retention of £5M).
Amount of cover (Inc retention)	:	£160M
Reinstatements	:	4 in 1 st Layer, 4 in 2 nd Layer (£10M is entry point for 2 nd Layer), 3 in 3 rd Layer (£20M is entry point for 3 rd Layer), 2 in 4 th Layer (£40M is entry point for 4 th Layer), 1 in 5 th Layer (£100M is entry point for 5 th Layer).
Premium	:	£0.9M

There were no claims to the programme.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2002**

Information required by rule 9.32 of the Accounts and Statements Rules

B. Per Event (Appendix A)

1. Period 1/1/2002 to 28/2/2002

Maximum Net Retention (MNPL)	:	£178M
Amount of cover (Inc retention)	:	£1,285M
Reinstatements	:	1 at 100% premium
Premium	:	£8.1M

2. Period 1/3/2002 to 31/3/2002

Maximum Net Retention (MNPL)	:	£183M
Amount of cover (Inc retention)	:	£1,315M
Reinstatements	:	1 at 100% premium
Premium	:	£3.0M

3. Period 1/4/2002 to 31/12/2002

Maximum Net Retention (MNPL)	:	£205M
Amount of cover (Inc retention)	:	£1,560M
Reinstatements	:	1 at 100% premium
Premium	:	£36.9M

There have been no claims to this programme.

There has not been a catastrophic loss in 2002 large enough to trigger a recovery from the Per Event Programme. The level of cover purchased (£1,560M) results from detailed analysis of Norwich Union Insurance post-coded aggregate exposures across the UK.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2002**

Information required by rule 9.32 of the Accounts and Statements Rules

C. Motor & Liability Classes

The attached diagram (Appendix A) Shows how the programme fits together.

1. Period 1/1/2002 to 30/6/2002

Motor

Maximum Net Retention	:	£10M
Amount of cover	:	Unlimited
Reinstatements	:	Unlimited

There have been no claims to this programme.

Employers Liability / Public Liability

Maximum Net Retention	:	£2M
Amount of cover	:	£48M

The EL Facility enables us to grant policy covers up to £25M.

Reinstatements	:	Vary per each layer of cover
Premium	:	£2.2M

There have been two claims to the EL/PL programme totalling £1,203,611.

2. Period 1/7/2002 to 31/12/2002

Motor

Maximum Net Retention	:	£10M
Amount of Cover	:	Unlimited
Reinstatements	:	Unlimited

There have been no claims to this programme.

Employers Liability / Public Liability

Maximum Net Retention	:	£2.5M
Amount of cover	:	£47.5M

The EL Facility enables us to grant policy covers up to £25M.

Reinstatements	:	Vary per each layer of cover
Premium	:	£2.4M

There have been no claims to this programme.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2002**

Information required by rule 9.32 of the Accounts and Statements Rules

D. Group Aggregate Cover

Period of cover	12 months at 1st August 2002
Cover	£50M
Maximum Net Retention	£250M
Franchise	In respect of CGNU's retentions under insuring programmes, the following franchises from the ground up ultimate net loss each and every loss apply: £20M for UK. £5M for other than UK or respective retention, whichever is the lesser
Premium	£2.3M

E. Group Event Cover

Period of cover	12 months at 1st August 2002
Limits	£45M
Underlying Retention	£225M
Premium	£1.1M

F. Group Umbrella Cover – Event & Aggregate Option Contract

Period of cover	1st January 2002 to 31 st December 2002
Cover	£150M
Maximum Net Retention	£100M
Premium (Estimated)	£1.6M

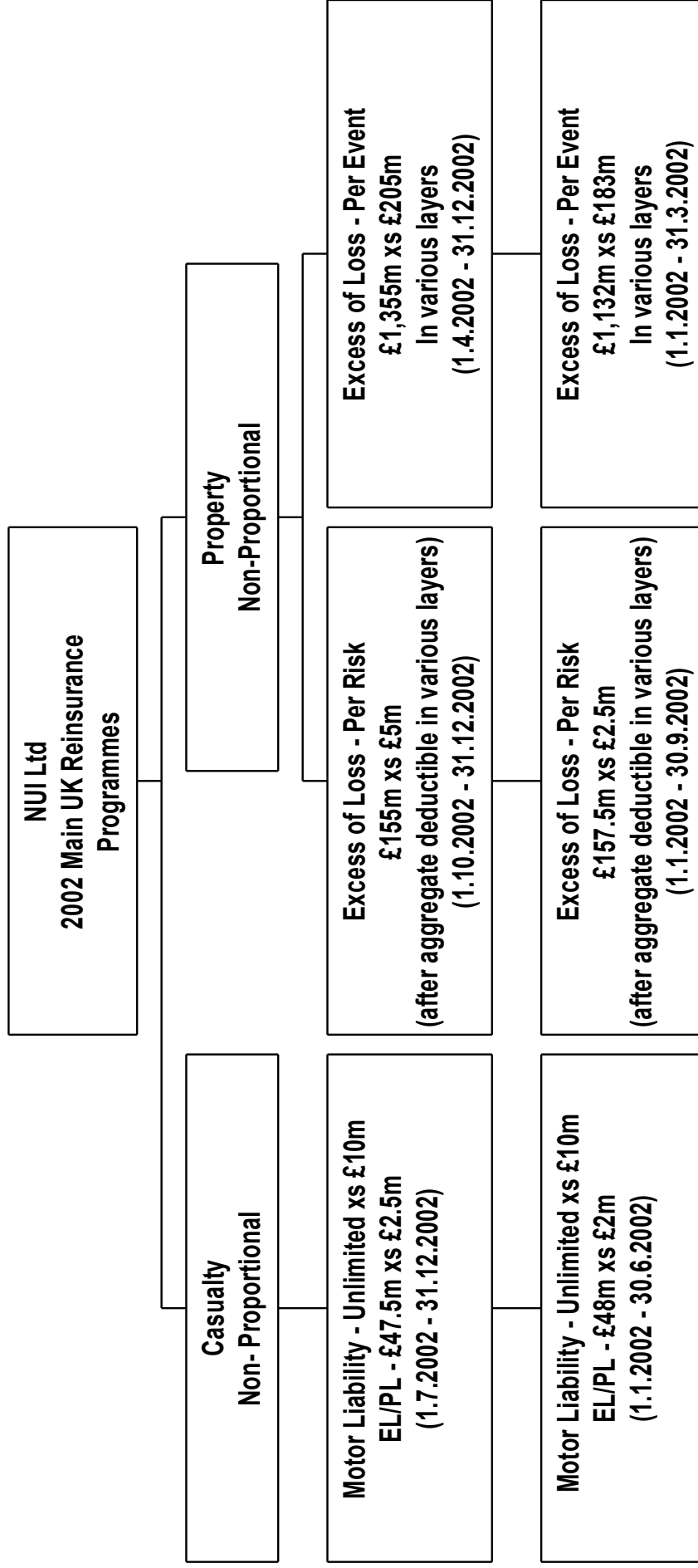
Name of Company **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2002**

Information required by rule 9.32 of the Accounts and Statements Rules

4.	Total of premiums ceded to the above treaties: A to F	£ 62.3M
	Pool Re (Terrorism Cover)	£ 4.6M
	Creditor	£ 94.7M
	Personal Accident, Bonds, Fidelity and other miscellaneous treaties	£ 2.5M
	Quota Share to CGUII	£1,663.2M
		<hr/>
	Total Treaty	£1,827.3M
	Facultative	£ 5.8M
		<hr/>
		<u>£1,833.1M</u>



Supplementary Notes to the Returns

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

***0901* Modifications to the Return**

The return has been prepared in accordance with the Accounts and Statements Rules as modified by the following written concessions. These concessions were issued as Orders under Section 68 of the Insurance Companies Act 1982 and remain in force by virtue of the transitional provisions of the Supervision Manual:

- I. 000 The effect of an Order dated 14th June 2001 is to enable Norwich Union Insurance Limited to provide a group return in respect of the companies listed below, such companies having the benefit of a guarantee given jointly and severally by Norwich Union Insurance Limited, London and Edinburgh Insurance Company Limited and by Haven Insurance Policies Limited:-

Norwich Union Insurance Limited
Haven Insurance Policies Limited
London and Edinburgh Insurance Company Limited
Aviva Insurance (formerly called Scottish Union and National Insurance Company)
Security Insurance Limited
- II. 907 Under an Order dated 16th January 1997 issued by the Secretary of State with the consent of the Company, business emanating from the "NU Plan" co-insurance arrangement and not retained by the Company shall be regarded as proportional treaty reinsurance for all accident and underwriting years ended before 23rd December 1996.
- III. 820 The Treasury, on the application of the group, issued on 12th January 1998 an Order under Section 68 of the Insurance Companies Act 1982. The Order allows the Company to submit abbreviated information with regard to complex reinsurance agreements, thereby avoiding the production of large volumes of data and facilitating the production of meaningful supervisory information.

***0903* Supplementary Forms 9 to 12**

The Forms 9 to 12 for each company in the group as required under an Order dated 14th June 2001 (refer supplementary note 0901 above) are included below on pages 126 to 145. As a result of reinsurance arrangements between the Company and Haven Insurance Policies Limited, the sum of certain lines in these supplementary notes will not equal the totals on pages 1 to 5 of this return, because of elimination on consolidation. In addition, the Company's Form 13 includes a provision representing the notional required minimum margin of its general business subsidiaries which is eliminated on consolidation on page 6. Finally, the consolidated claims equalisation reserve is greater than the sum of the legal entities as a result of the mix and the impact relative to the trigger amount.

Supplementary Notes to the Returns

Statement of solvency

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

R9	Company registration number	GL/UK/CM	Period ended			Units
	99122	GL	day	month	year	£000
	As at the end of this financial year	As at the end of the previous year	Source			
	1	2	Form	Line	Column	

GENERAL INSURANCE BUSINESS

Available assets

Other than long term insurance business assets allocated towards general insurance business required minimum margin	11	590907	730415	See instructions 1 and 2
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Required minimum margin

Required minimum margin for general insurance business	12	219203	304889	12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	371704	425526	

LONG TERM BUSINESS

Available assets

Long term insurance business admissible assets	21			10 . 11
Other than long term insurance business assets allocated towards long term insurance business required minimum margin	22			See instructions 1 and 3
Total mathematical reserves (after distribution of surplus)	23			See instruction 4
Other insurance and non-insurance liabilities	24			See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25			

Implicit items admitted under Rule 2.10(5) as modified

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34			
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Required minimum margin

Required minimum margin for long term insurance business	41			60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42			
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43			
Excess (deficiency) of available assets and implicit items over explicit required minimum margin (34-41)	44			

CONTINGENT LIABILITIES

Quantifiable contingent liabilities in respect of other than long term insurance business as shown in a supplementary note to Form 15	51			See instruction 6
Quantifiable contingent liabilities in respect of long term insurance business as shown in a supplementary note to Form 14	52			See instruction 6

Supplementary Notes to the Returns

Statement of net assets

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

	R10	Company registration number	GL/UK/CM	Period ended			Units
		99122	GL	day	month	year	
				31	12	2002	£000
		As at the end of this financial year	As at the end of the previous year	Source			
		1	2	Form	Line	Column	
Long term insurance business - admissible assets	11			13	89	1	
Long term insurance business - liabilities and margins	12			14	59	1	
Other than Long term insurance business - admissible assets	21	5609729	4626276	13	89	1	
Other than Long term insurance business - liabilities	22	5018822	3895861	15	69	1	
Net admissible assets (21-22)	23	590907	730415				
Other assets allowed to be taken into account in covering the required minimum margin	24	Unpaid amounts (including share premium) on partly paid shares					
	25	Supplementary contributions for a mutual carrying on general insurance business					
Liabilities allowed to be left out of account in covering the required minimum margin	26	Subordinated loan capital					
	27	Cumulative preference share capital					
Available assets (23 to 27)	29	590907	730415				
Represented by:							
Paid up share capital (other than cumulative preference share capital)	51	859150	759150				
Amounts included in lines 24 to 27 above	52						
Amounts representing the balance of net assets	56	(268243)	(28735)				
Total (51 to 56) and equal to line 29 above	59	590907	730415				
Movement of balance of net assets for solvency purposes - as per line 56							
Balance brought forward at the beginning of the financial year	61			10	56	2	
Retained profit/(loss) for the financial year	62			16	59	1	
Movement in asset valuation differences	63			See instruction 2			
Decrease/(increase) in the provision for adverse changes	64			See instruction 3			
Other movements (particulars to be specified by way of supplementary note)	65						
Balance to be carried forward at the end of the financial year (61 to 65)	69						

Supplementary Notes to the Returns

General insurance business : Calculation of required margin of solvency - first method

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

			Company registration number	GL/UK/CM	Period ended			Units	
			R11	99122	GL	31	12	2002	£000
			This financial year			Previous year			
			1			2			
Gross premiums receivable			11	2772052			2549578		
Premium taxes and levies (included in line 11)			12	32816			47844		
Sub-total A (11-12)			13	2739236			2501734		
Adjusted Sub-total A if a financial year is not a 12 month period to produce an annual figure			14						
Division of Sub-total A (or adjusted Subtotal A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M EURO x 18/100	15	1139			1118		
		Excess (if any) over 10M EURO x 16/100	16	437266			399283		
	Health insurance	Up to and including sterling equivalent of 10M EURO x 6/100	17						
		Excess (if any) over 10M EURO x 16/300	18						
Sub-total B (15+16+17+18)			19	438405			400401		
Claims paid			21	1477116			1361366		
Claims outstanding carried forward at the end of the financial year	For insurance business accounted for on an underwriting year basis		22	18163			18263		
	For insurance business accounted for on an accident year basis		23	1966778			1666922		
Claims outstanding brought forward at the beginning of the financial year	For insurance business accounted for on an underwriting year basis		24	18263			19937		
	For insurance business accounted for on an accident year basis		25	1666922			1444934		
Sub-total C (21+22+23-(24+25))			29	1776872			1581680		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			30	908744			377295		
Sub-total D (29-30)			39	868128			1204385		
First result			41	219203			304889		
Sub-total B x Sub-total D (or, if 1/2 is a greater fraction, x1/2) Sub-totalC									

Supplementary Notes to the Returns

General insurance business : Calculation of required margin of solvency - second method, and statement of required minimum margin

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

	Company registration number	GL/UK/CM	Period ended			Units	
			day	month	year		
	R12	99122	GL	31	12	2002	£000
			This financial year 1	Previous year 2	Source		
					Form	Line	Column
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"	3	11			See instruction 1		
Claims paid in reference period	21	4073863	3757668				
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	18163	18263			
	For insurance business accounted for on an accident year basis	23	1966778	1666922			
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	27104	28839			
	For insurance business accounted for on an accident year basis	25	1301112	1300604			
Sub-total E (21+22+23-(24+25))	29	4730588	4113410				
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in the reference period)	31	1576863	1371137				
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	32	1151	1131		
		Excess (if any) over 7M EURO x 23/100	33	361660	314361		
	Health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	34				
		Excess (if any) over 7M EURO x 23/100	35				
Sub-total G (32 to 35)	39	362811	315492				
Second result $\text{Sub-total G} \times \frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, $\times 1/2$)	41	181406	240234				
First result	42	219203	304889	11	41		
Required margin of solvency (the higher of lines 41 and 42)	43	219203	304889				
Minimum guarantee fund	44	253	249				
Required minimum margin (the higher of lines 43 and 44)	49	219203	304889				

Supplementary Notes to the Returns

Statement of solvency

Name of insurer **AVIVA INSURANCE**

Global business

Financial year ended **31st December 2002**

R9	Z11	GL	Period ended			Units
			GL/UK/CM	day	month	
			31	12	2002	£000
	As at the end of this financial year	As at the end of the previous year	Source			
	1	2	Form	Line	Column	

GENERAL INSURANCE BUSINESS

Available assets

Other than long term insurance business assets allocated towards general insurance business required minimum margin	11	2380	2475	See instructions 1 and 2
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Required minimum margin

Required minimum margin for general insurance business	12	253	249	12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	2127	2226	

LONG TERM BUSINESS

Available assets

Long term insurance business admissible assets	21			10 . 11
Other than long term insurance business assets allocated towards long term insurance business required minimum margin	22			See instructions 1 and 3
Total mathematical reserves (after distribution of surplus)	23			See instruction 4
Other insurance and non-insurance liabilities	24			See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25			

Implicit items admitted under Rule 2.10(5) as modified

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34			
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Required minimum margin

Required minimum margin for long term insurance business	41			60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42			
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43			
Excess (deficiency) of available assets and implicit items over explicit required minimum margin (34-41)	44			

CONTINGENT LIABILITIES

Quantifiable contingent liabilities in respect of other than long term insurance business as shown in a supplementary note to Form 15	51			See instruction 6
Quantifiable contingent liabilities in respect of long term insurance business as shown in a supplementary note to Form 14	52			See instruction 6

Supplementary Notes to the Returns

Statement of net assets

Name of insurer **AVIVA INSURANCE**

Global business

Financial year ended **31st December 2002**

	Company registration number	GL/UK/CM	Period ended			Units
	R10	Z11	GL	31	12	2002
	As at the end of this financial year	As at the end of the previous year	Source			
	1	2	Form	Line	Column	
Long term insurance business - admissible assets	11		13	89	1	
Long term insurance business - liabilities and margins	12		14	59	1	
Other than Long term insurance business - admissible assets	21	3560	13	89	1	
Other than Long term insurance business - liabilities	22	1180	15	69	1	
Net admissible assets (21-22)	23	2380				
Other assets allowed to be taken into account in covering the required minimum margin	24					
	25					
Liabilities allowed to be left out of account in covering the required minimum margin	26					
	27					
Available assets (23 to 27)	29	2380				
Represented by:						
Paid up share capital (other than cumulative preference share capital)	51	1200	1200			
Amounts included in lines 24 to 27 above	52					
Amounts representing the balance of net assets	56	1180	1275			
Total (51 to 56) and equal to line 29 above	59	2380	2475			
Movement of balance of net assets for solvency purposes - as per line 56						
Balance brought forward at the beginning of the financial year	61		10	56	2	
Retained profit/(loss) for the financial year	62		16	59	1	
Movement in asset valuation differences	63		See instruction 2			
Decrease/(increase) in the provision for adverse changes	64		See instruction 3			
Other movements (particulars to be specified by way of supplementary note)	65					
Balance to be carried forward at the end of the financial year (61 to 65)	69					

Supplementary Notes to the Returns

General insurance business : Calculation of required margin of solvency - first method

Name of insurer **AVIVA INSURANCE**

Global business

Financial year ended **31st December 2002**

			Company registration number	GL/UK/CM	Period ended			Units	
			R11	Z11	GL	31	12	2002	£000
			This financial year			Previous year			
			1			2			
Gross premiums receivable			11						
Premium taxes and levies (included in line 11)			12						
Sub-total A (11-12)			13						
Adjusted Sub-total A if a financial year is not a 12 month period to produce an annual figure			14						
Division of Sub-total A (or adjusted Subtotal A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M EURO x 18/100	15						
		Excess (if any) over 10M EURO x 16/100	16						
	Health insurance	Up to and including sterling equivalent of 10M EURO x 6/100	17						
		Excess (if any) over 10M EURO x 16/300	18						
Sub-total B (15+16+17+18)			19						
Claims paid			21						
Claims outstanding carried forward at the end of the financial year	For insurance business accounted for on an underwriting year basis		22						
	For insurance business accounted for on an accident year basis		23						
Claims outstanding brought forward at the beginning of the financial year	For insurance business accounted for on an underwriting year basis		24						
	For insurance business accounted for on an accident year basis		25						
Sub-total C (21+22+23-(24+25))			29						
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			30						
Sub-total D (29-30)			39						
First result			41						
Sub-total B x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x1/2)									

Supplementary Notes to the Returns

General insurance business: Calculation of required margin of solvency - second method, and statement of required minimum margin

Name of insurer **AVIVA INSURANCE**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R12	Z11	GL	31	12	2002	£000
		This financial year 1	Previous year 2	Source				
				Form	Line	Column		
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"		3	11					See instruction 1
Claims paid in reference period			21					
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22					
	For insurance business accounted for on an accident year basis		23					
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24					
	For insurance business accounted for on an accident year basis		25					
Sub-total E (21+22+23-(24+25))			29					
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in the reference period)			31					
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	32					
		Excess (if any) over 7M EURO x 23/100	33					
	Health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	34					
		Excess (if any) over 7M EURO x 23/100	35					
Sub-total G (32 to 35)			39					
Second result Sub-total G x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x 1/2)			41					
First result			42			11	41	
Required margin of solvency (the higher of lines 41 and 42)			43					
Minimum guarantee fund			44	253		249		
Required minimum margin (the higher of lines 43 and 44)			49	253		249		

Supplementary Notes to the Returns

Statement of solvency

Name of insurer **HAVEN INSURANCE POLICIES LIMITED**

Global business

Financial year ended **31st December 2002**

R9	2052028	GL	Period ended			Units
			GL/UK/CM	day	month	
			31	12	2002	£000
			As at the end of this financial year	As at the end of the previous year	Source	
			1	2	Form	Line Column

GENERAL INSURANCE BUSINESS

Available assets

Other than long term insurance business assets allocated towards general insurance business required minimum margin	11	46782	41799	See instructions 1 and 2
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Required minimum margin

Required minimum margin for general insurance business	12	10415	18683	12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	36367	23116	

LONG TERM BUSINESS

Available assets

Long term insurance business admissible assets	21			10 . 11
Other than long term insurance business assets allocated towards long term insurance business required minimum margin	22			See instructions 1 and 3
Total mathematical reserves (after distribution of surplus)	23			See instruction 4
Other insurance and non-insurance liabilities	24			See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25			

Implicit items admitted under Rule 2.10(5) as modified

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34			
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Required minimum margin

Required minimum margin for long term insurance business	41			60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42			
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43			
Excess (deficiency) of available assets and implicit items over explicit required minimum margin (34-41)	44			

CONTINGENT LIABILITIES

Quantifiable contingent liabilities in respect of other than long term insurance business as shown in a supplementary note to Form 15	51			See instruction 6
Quantifiable contingent liabilities in respect of long term insurance business as shown in a supplementary note to Form 14	52			See instruction 6

Supplementary Notes to the Returns

Statement of net assets

Name of insurer **HAVEN INSURANCE POLICIES LIMITED**

Global business

Financial year ended **31st December 2002**

	Company registration number	GL/UK/CM	Period ended			Units	
			day	month	year		
	R10	2052028	GL	31	12	2002	£000
		As at the end of this financial year	As at the end of the previous year	Source			
		1	2	Form	Line	Column	
Long term insurance business - admissible assets	11			13	89	1	
Long term insurance business - liabilities and margins	12			14	59	1	
Other than Long term insurance business - admissible assets	21	264202	208029	13	89	1	
Other than Long term insurance business - liabilities	22	217420	166230	15	69	1	
Net admissible assets (21-22)	23	46782	41799				
Other assets allowed to be taken into account in covering the required minimum margin	24	Unpaid amounts (including share premium) on partly paid shares					
	25	Supplementary contributions for a mutual carrying on general insurance business					
Liabilities allowed to be left out of account in covering the required minimum margin	26	Subordinated loan capital					
	27	Cumulative preference share capital					
Available assets (23 to 27)	29	46782	41799				
Represented by:							
Paid up share capital (other than cumulative preference share capital)	51	20000	20000				
Amounts included in lines 24 to 27 above	52						
Amounts representing the balance of net assets	56	26782	21799				
Total (51 to 56) and equal to line 29 above	59	46782	41799				
Movement of balance of net assets for solvency purposes - as per line 56							
Balance brought forward at the beginning of the financial year	61			10	56	2	
Retained profit/(loss) for the financial year	62			16	59	1	
Movement in asset valuation differences	63			See instruction 2			
Decrease/(increase) in the provision for adverse changes	64			See instruction 3			
Other movements (particulars to be specified by way of supplementary note)	65						
Balance to be carried forward at the end of the financial year (61 to 65)	69						

Supplementary Notes to the Returns

General insurance business : Calculation of required margin of solvency - first method

Name of insurer **HAVEN INSURANCE POLICIES LIMITED**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units		
		R11	2052028	GL	31	12	2002	£000	
		This financial year			Previous year				
		1			2				
Gross premiums receivable		11	98442			108177			
Premium taxes and levies (included in line 11)		12	1922			3177			
Sub-total A (11-12)		13	96520			105000			
Adjusted Sub-total A if a financial year is not a 12 month period to produce an annual figure		14							
Division of Sub-total A (or adjusted Subtotal A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M EURO x 18/100	15	1139			1118		
		Excess (if any) over 10M EURO x 16/100	16	14431			15806		
	Health insurance	Up to and including sterling equivalent of 10M EURO x 6/100	17						
		Excess (if any) over 10M EURO x 16/300	18						
Sub-total B (15+16+17+18)		19	15570			16924			
Claims paid		21	65007			73621			
Claims outstanding carried forward at the end of the financial year	For insurance business accounted for on an underwriting year basis		22						
	For insurance business accounted for on an accident year basis		23	108352			97718		
Claims outstanding brought forward at the beginning of the financial year	For insurance business accounted for on an underwriting year basis		24						
	For insurance business accounted for on an accident year basis		25	97718			78624		
Sub-total C (21+22+23-(24+25))		29	75641			92715			
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		30	36200			3272			
Sub-total D (29-30)		39	39441			89443			
First result		41	8119			16327			
Sub-total B x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x1/2)									

Supplementary Notes to the Returns

General insurance business: Calculation of required margin of solvency - second method, and statement of required minimum margin

Name of insurer **HAVEN INSURANCE POLICIES LIMITED**

Global business

Financial year ended **31st December 2002**

	Company registration number	GL/UK/CM	Period ended			Units	
			day	month	year		
	R12	2052028	GL	31	12	2002	£000
			This financial year 1	Previous year 2	Source		
					Form	Line	Column
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"	3	11			See instruction 1		
Claims paid in reference period	21	204178	196324				
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22					
	For insurance business accounted for on an accident year basis	23	108352	97718			
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24					
	For insurance business accounted for on an accident year basis	25	53718	43145			
Sub-total E (21+22+23-(24+25))	29	258812	250897				
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in the reference period)	31	86271	83632				
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	32	1151	1131		
		Excess (if any) over 7M EURO x 23/100	33	18824	18235		
	Health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	34				
		Excess (if any) over 7M EURO x 23/100	35				
Sub-total G (32 to 35)	39	19975	19366				
Second result Sub-total G x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x 1/2)	41	10415	18683				
First result	42	8119	16327	11	41		
Required margin of solvency (the higher of lines 41 and 42)	43	10415	18683				
Minimum guarantee fund	44	253	249				
Required minimum margin (the higher of lines 43 and 44)	49	10415	18683				

Supplementary Notes to the Returns

Statement of solvency

Name of insurer **SECURITY INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

R9	Company registration number 1951578	GL/UK/CM GL	Period ended			Units £000
			day	month	year	
			31	12	2002	
			As at the end of this financial year	As at the end of the previous year	Source	
			1	2	Form	Line
					Column	

GENERAL INSURANCE BUSINESS

Available assets

Other than long term insurance business assets allocated towards general insurance business required minimum margin	11	8821	921	See instructions 1 and 2
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Required minimum margin

Required minimum margin for general insurance business	12	253	249	12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	8568	672	

LONG TERM BUSINESS

Available assets

Long term insurance business admissible assets	21			10 . 11
Other than long term business assets allocated towards long term insurance business required minimum margin	22			See instructions 1 and 3
Total mathematical reserves (after distribution of surplus)	23			See instruction 4
Other insurance and non-insurance liabilities	24			See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25			

Implicit items admitted under Rule 2.10(5) as modified

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34			
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Required minimum margin

Required minimum margin for long term insurance business	41			60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42			
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43			
Excess (deficiency) of available assets and implicit items over explicit required minimum margin (34-41)	44			

CONTINGENT LIABILITIES

Quantifiable contingent liabilities in respect of other than long term insurance business as shown in a supplementary note to Form 15	51			See instruction 6
Quantifiable contingent liabilities in respect of long term insurance business as shown in a supplementary note to Form 14	52			See instruction 6

Supplementary Notes to the Returns

Statement of net assets

Name of insurer **SECURITY INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

	R10	Company registration number 1951578	GL/UK/CM GL	Period ended			Units
				day	month	year	
				31	12	2002	£000
		As at the end of this financial year 1	As at the end of the previous year 2	Source			
				Form	Line	Column	
Long term insurance business - admissible assets	11			13	89	1	
Long term insurance business - liabilities and margins	12			14	59	1	
Other than Long term insurance business - admissible assets	21	10051	2219	13	89	1	
Other than Long term insurance business - liabilities	22	1230	1298	15	69	1	
Net admissible assets (21-22)	23	8821	921				
Other assets allowed to be taken into account in covering the required minimum margin	24	Unpaid amounts (including share premium) on partly paid shares					
	25	Supplementary contributions for a mutual carrying on general insurance business					
Liabilities allowed to be left out of account in covering the required minimum margin	26	Subordinated loan capital					
	27	Cumulative preference share capital					
Available assets (23 to 27)	29	8821	921				
Represented by:							
Paid up share capital (other than cumulative preference share capital)	51	7405	7405				
Amounts included in lines 24 to 27 above	52						
Amounts representing the balance of net assets	56	1416	(6484)				
Total (51 to 56) and equal to line 29 above	59	8821	921				
Movement of balance of net assets for solvency purposes - as per line 56							
Balance brought forward at the beginning of the financial year	61			10	56	2	
Retained profit/(loss) for the financial year	62			16	59	1	
Movement in asset valuation differences	63			See instruction 2			
Decrease/(increase) in the provision for adverse changes	64			See instruction 3			
Other movements (particulars to be specified by way of supplementary note)	65						
Balance to be carried forward at the end of the financial year (61 to 65)	69						

Supplementary Notes to the Returns

General insurance business : Calculation of required margin of solvency - first method

Name of insurer **SECURITY INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units	
		R11	1951578	GL	31	12	2002	£000
		This financial year			Previous year			
		1			2			
Gross premiums receivable		11						
Premium taxes and levies (included in line 11)		12						
Sub-total A (11-12)		13						
Adjusted Sub-total A if a financial year is not a 12 month period to produce an annual figure		14						
Division of Sub-total A (or adjusted Subtotal A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M EURO x 18/100	15					
		Excess (if any) over 10M EURO x 16/100	16					
	Health insurance	Up to and including sterling equivalent of 10M EURO x 6/100	17					
		Excess (if any) over 10M EURO x 16/300	18					
Sub-total B (15+16+17+18)		19						
Claims paid		21						
Claims outstanding carried forward at the end of the financial year	For insurance business accounted for on an underwriting year basis		22					
	For insurance business accounted for on an accident year basis		23					
Claims outstanding brought forward at the beginning of the financial year	For insurance business accounted for on an underwriting year basis		24					
	For insurance business accounted for on an accident year basis		25					
Sub-total C (21+22+23-(24+25))		29						
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		30						
Sub-total D (29-30)		39						
First result		41						
Sub-total B x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x1/2)								

Supplementary Notes to the Returns

General insurance business: Calculation of required margin of solvency - second method, and statement of required minimum margin

Name of insurer **SECURITY INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units		
		R12	1951578	GL	31	12	2002	£000	
		This financial year 1	Previous year 2	Source			Form	Line	Column
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"		3	11				See instruction 1		
Claims paid in reference period		21							
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22							
	For insurance business accounted for on an accident year basis	23							
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24							
	For insurance business accounted for on an accident year basis	25							
Sub-total E (21+22+23-(24+25))		29							
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in the reference period)		31							
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	32						
		Excess (if any) over 7M EURO x 23/100	33						
	Health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	34						
		Excess (if any) over 7M EURO x 23/100	35						
Sub-total G (32 to 35)		39							
Second result Sub-total G x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x 1/2)		41							
First result		42					11	41	
Required margin of solvency (the higher of lines 41 and 42)		43							
Minimum guarantee fund		44	253		249				
Required minimum margin (the higher of lines 43 and 44)		49	253		249				

Supplementary Notes to the Returns

Statement of solvency

Name of insurer **LONDON AND EDINBURGH INSURANCE COMPANY LIMITED**

Global business

Financial year ended **31st December 2002**

R9	Company registration number 924430	GL/UK/CM GL	Period ended			Units £000
			day	month	year	
			31	12	2002	
			As at the end of this financial year 1	As at the end of the previous year 2	Source Form Line Column	

GENERAL INSURANCE BUSINESS

Available assets

Other than long term insurance business assets allocated towards general insurance business required minimum margin	11	304294	271866	See instructions 1 and 2
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Required minimum margin

Required minimum margin for general insurance business	12	50065	87684	12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	254229	184182	

LONG TERM BUSINESS

Available assets

Long term insurance business admissible assets	21			10 . 11
Other than long term insurance business assets allocated towards long term insurance business required minimum margin	22			See instructions 1 and 3
Total mathematical reserves (after distribution of surplus)	23			See instruction 4
Other insurance and non-insurance liabilities	24			See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25			

Implicit items admitted under Rule 2.10(5) as modified

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34			
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Required minimum margin

Required minimum margin for long term insurance business	41			60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42			
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43			
Excess (deficiency) of available assets and implicit items over explicit required minimum margin (34-41)	44			

CONTINGENT LIABILITIES

Quantifiable contingent liabilities in respect of other than long term insurance business as shown in a supplementary note to Form 15	51			See instruction 6
Quantifiable contingent liabilities in respect of long term insurance business as shown in a supplementary note to Form 14	52			See instruction 6

Supplementary Notes to the Returns

Statement of net assets

Name of insurer **LONDON AND EDINBURGH INSURANCE COMPANY LIMITED**

Global business

Financial year ended **31st December 2002**

	Company registration number	GL/UK/CM	Period ended			Units	
			day	month	year		
	R10	924430	GL	31	12	2002	£000
		As at the end of this financial year	As at the end of the previous year	Source			
		1	2	Form	Line	Column	
Long term insurance business - admissible assets	11			13	89	1	
Long term insurance business - liabilities and margins	12			14	59	1	
Other than Long term insurance business - admissible assets	21	1672364	1600306	13	89	1	
Other than Long term insurance business - liabilities	22	1368070	1328440	15	69	1	
Net admissible assets (21-22)	23	304294	271866				
Other assets allowed to be taken into account in covering the required minimum margin	Unpaid amounts (including share premium) on partly paid shares	24					
	Supplementary contributions for a mutual carrying on general insurance business	25					
Liabilities allowed to be left out of account in covering the required minimum margin	Subordinated loan capital	26					
	Cumulative preference share capital	27					
Available assets (23 to 27)	29	304294	271866				
Represented by:							
Paid up share capital (other than cumulative preference share capital)	51	240000	240000				
Amounts included in lines 24 to 27 above	52						
Amounts representing the balance of net assets	56	64294	31866				
Total (51 to 56) and equal to line 29 above	59	304294	271866				
Movement of balance of net assets for solvency purposes - as per line 56							
Balance brought forward at the beginning of the financial year	61			10	56	2	
Retained profit/(loss) for the financial year	62			16	59	1	
Movement in asset valuation differences	63			See instruction 2			
Decrease/(increase) in the provision for adverse changes	64			See instruction 3			
Other movements (particulars to be specified by way of supplementary note)	65						
Balance to be carried forward at the end of the financial year (61 to 65)	69						

Supplementary Notes to the Returns

General insurance business : Calculation of required margin of solvency - first method

Name of insurer **LONDON AND EDINBURGH INSURANCE COMPANY LIMITED**

Global business

Financial year ended **31st December 2002**

			Company registration number	GL/UK/CM	Period ended			Units	
			R11	924430	GL	31	12	2002	£000
			This financial year			Previous year			
			1			2			
Gross premiums receivable			11	624655			585187		
Premium taxes and levies (included in line 11)			12	(366)			5042		
Sub-total A (11-12)			13	625021			580145		
Adjusted Sub-total A if a financial year is not a 12 month period to produce an annual figure			14						
Division of Sub-total A (or adjusted Subtotal A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M EURO x 18/100	15	1139			1118		
		Excess (if any) over 10M EURO x 16/100	16	98991			91829		
	Health insurance	Up to and including sterling equivalent of 10M EURO x 6/100	17						
		Excess (if any) over 10M EURO x 16/300	18						
Sub-total B (15+16+17+18)			19	100130			92947		
Claims paid			21	338706			422380		
Claims outstanding carried forward at the end of the financial year	For insurance business accounted for on an underwriting year basis		22	31833			36202		
	For insurance business accounted for on an accident year basis		23	390473			535218		
Claims outstanding brought forward at the beginning of the financial year	For insurance business accounted for on an underwriting year basis		24	33181			34922		
	For insurance business accounted for on an accident year basis		25	535218			678589		
Sub-total C (21+22+23-(24+25))			29	192613			280289		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			30	111233			15780		
Sub-total D (29-30)			39	81380			264419		
First result			41	50065			87684		
Sub-total B x Sub-total D (or, if 1/2 is a greater fraction, x1/2) Sub-total C									

Supplementary Notes to the Returns

General insurance business: Calculation of required margin of solvency - second method, and statement of required minimum margin

Name of insurer **LONDON AND EDINBURGH INSURANCE COMPANY LIMITED**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units	
		R12	924430	GL	31	12	2002	£000
		This financial year 1	Previous year 2	Form	Line	Column		
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"		3	11	See instruction 1				
Claims paid in reference period		21	1249881	1408601				
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	31833	36202				
	For insurance business accounted for on an accident year basis	23	390473	535218				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	34455	36856				
	For insurance business accounted for on an accident year basis	25	775238	739273				
Sub-total E (21+22+23-(24+25))		29	862494	1203892				
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in the reference period)		31	287498	401297				
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	32	1151	1131			
		Excess (if any) over 7M EURO x 23/100	33	65106	91298			
	Health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	34					
		Excess (if any) over 7M EURO x 23/100	35					
Sub-total G (32 to 35)		39	66257	92429				
Second result Sub-total G x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x 1/2)		41	33129	87196				
First result		42	50065	87684	11	41		
Required margin of solvency (the higher of lines 41 and 42)		43	50065	87684				
Minimum guarantee fund		44	253	249				
Required minimum margin (the higher of lines 43 and 44)		49	50065	87684				

Supplementary Notes to the ReturnsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002*****0904* Accounting Policies**

These are as stated in the Company's Annual Report and Accounts except where modified by the requirements of the Accounts and Statements Rules.

***1001* Net Asset Value Reconciliation**

	2002 £000	2001 £000
Form 13, Line 99	7,343,932	6,229,746
Less		
Form 15, Line 59	6,431,583	5,265,996
	<hr/>	<hr/>
	912,349	963,750
 Adjustment to liabilities		
Adjustments to claims equalisation provision	20,662	20,012
	<hr/>	<hr/>
Capital and reserves per Companies Act Accounts	933,011	983,762
	<hr/>	<hr/>

The Company's subsidiaries included in this return are valued in the Company's balance sheet in the Companies Act Accounts at net asset value.

***1201* Brought Forwards**

Lines 21, 24 and 25 of Form 12 have been amended to include amounts relating to London and Edinburgh Insurance Company Limited, which became a part of this consolidated return in 2000.

***1301* Unlisted Securities**

Lines 45 and 46 of Form 13 include unlisted non-guaranteed debentures amounting to £73,494k (2001 - £23,531k). These investments are readily realisable.

***1304* Debtors and Creditors**

Certain amounts shown in Forms 13 and 15 have been calculated by netting amounts due to any one person or undertaking against amounts due from that person or undertaking, where there is a right of set-off as permitted by Financial Reporting Standard 5.

Supplementary Notes to the Returns

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

***1305* Counterparty Limits**

The maximum extent to which, in accordance with any investment guidelines operated by the Company, it was permitted to be exposed to any one counterparty and connected companies during the financial year in question was 6% of the General Insurance Business Amount. The maximum extent to which, in accordance with Company investment guidelines, it was permitted to be exposed to any one counterparty, other than by way of exposure to an approved counterparty during the financial year, was 5% of the General Insurance Business Amount. Over the financial year there were no breaches of the above limits.

***1306* Counterparty Exposure**

No counterparty exposure exceeded 5% of the General Insurance Business Amount at the financial year end.

***1314* Leased Assets**

There were no tangible leased assets included at line 80 of Form 13 (2001 - nil).

***1501* Provision for Adverse Changes**

No provision is required in respect of a provision for adverse changes. All derivative contracts are strictly covered and all other obligations to deliver assets or make a payment were felt to be prudently provided for in the accounts.

***1502* Contingent Liabilities**

- a. There are no charges over the Company's assets.
- b. No provision has been included in Form 15 for any liabilities to tax on capital gains which might arise if the Company disposed of its investments. The full potential liability for deferred tax not provided was £nil (2001 - £24m).
- c. The Company, Haven Insurance Policies Limited and Aviva Insurance (formerly called Scottish Union and National Insurance Company) continue to guarantee the pre-1998 liabilities of Maritime Insurance Company Limited, a former member of the Norwich Union plc group of companies. There are no other contingent liabilities in the Company.
- d. The Company and its subsidiaries, Haven Insurance Policies Limited and London and Edinburgh Insurance Company Limited, have entered into a mutual guarantee and they also guarantee the liabilities of Aviva Insurance and Security Insurance Limited. There are no other guarantees, indemnities or other contractual commitments effected other than in the ordinary course of insurance business, in respect of related companies.
- e. There are no fundamental uncertainties.

***1601* Rates of Exchange**

Assets, liabilities and revenue transactions in currencies other than sterling have been revalued at rates of exchange ruling at 31st December.

Supplementary Notes to the ReturnsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002*****1602* Brought Forward Amounts**

Some of the brought forward amounts shown in Forms 11, 12, 22 to 24, 33 and 34 have been restated from the corresponding carried forward amounts included in the previous year's return due to the conversion of foreign currency amounts at the closing rates of exchange at 31st December 2002.

***1603* Other Charges**

Line 21 of Form 16 relates to the following:-

	2002	2001
	£000	£000
Amortisation of intangible assets	8,073	9,107
Integration costs in respect of merger	-	15,386
Corporate costs	20,927	24,299
	<u>29,000</u>	<u>48,792</u>

***1605* Form 16 Line 18**

In its Companies Act Accounts the Company includes the difference between the net asset value of its subsidiary undertakings at acquisition and the net asset value at the balance sheet date in a revaluation reserve. In this return the movement in this revaluation reserve has been taken to line 15 of Form 16. The impact in 2002 has been to increase the loss compared to the Companies Act Accounts by £89,205k (2001 - an increase in loss of £126,868k).

***1700* Form Omitted**

No Form 17 has been prepared on the basis that the Company had no derivative contracts in place at either the end of the current or previous financial years.

***2001* Option to report Business in a Different Accounting Class**

The Company has taken the option to include all MAT treaty business within accounting class 11 because it does not have the necessary accounting records to otherwise split the business between proportional and non-proportional.

***2003* Authorisation Class**

In respect of authorisation classes 5 and 11 no new contracts of insurance have been effected by the Company since 1993. In respect of authorisation classes 6 and 12 no new contracts of insurance have been effected by the Company since 1998.

Supplementary Notes to the Returns

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002*****2002* Analysis of Written Premiums**

The gross and net written premiums are analysed as follows. All premiums are attributable to the United Kingdom.

	Accident year basis £000	Underwriting year basis £000	Total £000
Gross			
1 Accident and Health	574,488	-	574,488
2 Motor	1,765,887	-	1,765,887
3 Aviation	-	11	11
4 Marine	1,360	-	1,360
5 Transport	-	4	4
6 Property	919,748	-	919,748
7 Third party liability	35,574	-	35,574
8 Miscellaneous and pecuniary loss	200,525	-	200,525
9 Non-proportional treaty	-	-	-
10 Proportional treaty	510	-	510
11 MAT treaty	-	8	8
Total	3,498,092	23	3,498,115
Reinsurance			
1 Accident and Health	318,585	-	318,585
2 Motor	885,042	-	885,042
3 Aviation	-	11	11
4 Marine	1,360	-	1,360
5 Transport	-	4	4
6 Property	492,696	-	492,696
7 Third party liability	18,360	-	18,360
8 Miscellaneous and pecuniary loss	118,352	-	118,352
9 Non-proportional treaty	-	-	-
10 Proportional treaty	-	-	-
11 MAT treaty	-	8	8
Total	1,834,395	23	1,834,418
Net			
1 Accident and Health	255,903	-	255,903
2 Motor	880,845	-	880,845
3 Aviation	-	-	-
4 Marine	-	-	-
5 Transport	-	-	-
6 Property	427,052	-	427,052
7 Third party liability	17,214	-	17,214
8 Miscellaneous and pecuniary loss	82,173	-	82,173
9 Non-proportional treaty	-	-	-
10 Proportional treaty	510	-	510
11 MAT treaty	-	-	-
Total	1,663,697	-	1,663,697

Supplementary Notes to the Returns

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

***2005* Material Connected Party Transactions (Rule 9.39)**

The Company has ceded 50% of its 2002 underwriting result to CGU International Insurance plc, a fellow Group undertaking. The premiums in 2002 amounted to £1,663,189k. Details of recoveries and outstanding debts are set out on page 112.

There have been no amounts written off in the year in respect of debts due to or from connected parties.

***2100*, *2300*, *2400*, *2600*, *2700*, *2800*, *3500*, *3900* Forms Omitted**

The following forms have been omitted because all entries would be blank:

Form 21 (Accounting Classes 5 and 9)

Form 23 (Accounting Classes 4, 9 and 10)

Form 24 (Accounting Classes 9 and 10)

Form 26 (Accounting Classes 9 and 10)

Form 27 (Accounting Class 10, Business Categories a, b, and h)

Form 28 (Accounting Class 9, Business Categories d and h and Accounting Classes 10 and 11, Business Category c)

Form 35

Form 39

***2101* / *2201* Brought Forward Amounts**

Certain balances brought forward on line 16 of Form 21 and lines 21 to 42 of Form 22 differ from balances carried forward from the previous year's return. This arises as a result of a quota share arrangement between the Company and a fellow Group undertaking, CGU International Insurance plc, under which a percentage of the opening balances on unearned premium provisions and deferred acquisition costs was transferred to the reinsurer.

***2102* / *2501* Unearned Premiums**

Unearned premiums are computed principally on a daily pro-rata basis, which the Company believes most accurately determines the required provision.

***2202* / *2404* Claims Management Costs**

Claims management costs represent indirect overhead costs incurred in respect of maintaining settlement functions. These costs include both charges by third parties and an attribution of the Company's own expenses such as salaries and related costs of employees. Provision has been made at the year end for all claims management costs to cover the anticipated future costs of negotiating and settling claims which have been incurred, whether reported or not.

***2204* / *2406* Acquisition Costs**

Acquisition costs represent the fixed and variable costs arising from the conclusion of insurance contracts including direct costs, such as the cost of drawing up the insurance document, and indirect costs, such as advertising costs or the administrative expenses connected with the processing of proposals and the issuing of policies. For business accounted for on an annual basis, a proportion of the related acquisition expenses have been deferred commensurate with the unearned premiums provisions. The acquisition costs deferred have been that proportion of the total acquisition costs which the unearned premiums provision bears to gross written premiums, by class.

Supplementary Notes to the ReturnsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002*****2205* / *2502* Unexpired Risks**

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. The amount of attributable investment income taken into account by accounting class is:

	2002 £000	2001 £000	Average interval to Settlement
Third Party Liability	-	13,296	4.0 Years
	<u> </u>	<u>13,296</u>	
	<u> </u>	<u>13,296</u>	

The investment income allocated represents a return no greater than either the rate of return earned on assets over the preceding five years appropriate in magnitude and nature to cover the provision; or no greater than the return on such assets during the year preceding the balance sheet date.

***2402* Adoption of Underwriting Year Accounting**

Underwriting year accounting has been adopted for accounting classes 3, 4, 9, 11 and elements of classes 5, 6 and 7 prior to 1996, due to the longer term nature of the business written and the fact that an underwriting result could not be established with sufficient accuracy using the accident year basis. Recognition of profit has been deferred until the end of the third year from the start of an underwriting year for marine, aviation and treaty business and until the end of the second year for transport business. Since 1996 these classes have been written on an accident year basis, where applicable.

***2407* Underwriting Year Business**

The allocation of business to year is determined by the year in which the risk is incepted, except for certain business in accounting classes 3, 4 and 5 where the basis is the year of signing the policy.

***3103* Risk Group Changes**

Because of the immateriality of the risk group "Contract Guarantees and Bonds" and "Fidelity Guarantees" in 1998, these were combined in "Miscellaneous" of accounting class 8. Prior years' information, however, will continue to be shown separately until fully run-off.

***3402* Risk Group Identity**

Accounting Class: Property and Third Party Liability
Risk Group: Weavers

This risk group relates to business through H S Weavers (Underwriting) Agencies Limited between 1972 and 1979.

Certificate required by rule 9.34(a) of the Accounts and Statements Rules

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

We certify

1. a. in relation to the part of the return comprising Forms 9 to 13, 15, 16, 20 to 25, 27 to 29, 31 to 34, 36 to 38 (including the supplementary notes) and the statements required by rules 9.25 to 9.27, 9.29, 9.30 and 9.32 that:
 - I. the return has been prepared in accordance with the Accounts and Statements Rules, as modified by the written concessions referred to in supplementary note 0901; and
 - II. proper accounting records have been maintained and adequate information has been obtained by the companies in the group; and
 - III. appropriate systems and controls have been established and maintained by the companies in the group over their transactions and records;
 - b. that reasonable enquiries have been made by the companies in the group for the purpose of determining whether any person and any body corporate are connected for the purposes of rules 9.25 to 9.27;
 - c. that reasonable enquiries have been made by the companies in the group for the purposes of identifying material connected-party transactions;
 - d. that in respect of the business of the companies in the group which is not excluded by rule 7.6, the assets held throughout the financial year enabled the companies in the group to comply with rules 7.1 to 7.5 (matching and localisation); and
2. that the companies in the group have maintained the margin of solvency required by rule 2.1 throughout the financial year;

Certificate required by rule 9.34(a) of the Accounts and Statements Rules

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

3. a. that the systems and controls established and maintained by the companies in the group in respect of their business complied at the end of the financial year with the following published guidance:-

- P.1 Systems and controls over the investments (and counterparty exposure) of insurers with particular reference to the use of derivatives;

- P.2 Systems and controls over general business claims provisions;

and it is reasonable to believe that those systems and controls continued to so comply subsequently and will continue to so comply in future; and

b. that the return has been prepared in accordance with the following published guidance:-

- 4.1 Guidance for insurers and auditors on the Valuation of Assets Rules;

- 4.2 Use of derivatives in insurance funds;

- 9.1 Preparation of returns.

Bridget McIntyre
Director

Patrick Snowball
Chief Executive Officer

Mark Hodges
Director

Norwich
26th March 2003

Footnote:

All references to the "companies in the group" denote those companies on the contents page of this return.

Report of the Auditors to the Directors pursuant to rule 9.35 of the Accounts and Statements Rules

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

We have examined the following documents prepared by the Company pursuant to the Accounts and Statements Rules set out in Chapter 9 to the Interim Prudential Sourcebook for Insurers ("the Rules") made by the Financial Services Authority under Section 138 of the Financial Services and Markets Act 2000.

- Forms 9 to 13, 15, 16, 20 to 25, 27 to 29, 31 to 34 and 36 to 38 (including the supplementary notes) ("the Forms");
- the statements required by rules 9.25 to 9.27 and 9.29 on pages 111 to 116 ("the statements"); and
- the directors' certificate signed in accordance with rule 9.34(a) on pages 152 and 153 ("the certificate").

In the case of the certificate, our examination did not extend to paragraph 1 in relation to the statements required by rules 9.30 and 9.32, concerning controllers and general insurance business ceded.

This report is made solely to the Company's directors, in accordance with rule 9.35 of the Accounts and Statements Rules. Our examination has been undertaken so that we might state to the Company's directors those matters we are required by the Rules to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company for our examination, for this report, or for the opinions we have formed.

Respective responsibilities of the Company and its auditors

The Company is responsible for the preparation of an annual return (including the Forms, statements and certificate) under the provisions of the Rules. The requirements of the Rules have been modified by the written concessions referred to in supplementary note 0901. Under rule 9.11 the Forms and statements are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and statements meet these requirements, and in the case of the certificate whether it was or was not unreasonable for the persons giving the certificate to have made the statements therein, and to report our opinions to you. Our responsibilities as independent auditors, are established in the United Kingdom by statute, the Auditing Practices Board and by our profession's ethical guidance.

Bases of opinions

We conducted our work in accordance with Practice Note 20 "The audit of insurers in the United Kingdom" issued by the Auditing Practices Board. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms and statements. The evidence included that previously obtained by us relating to the audit of the financial statements of the Company for the financial year on which we reported on 26th March 2003. It also included an assessment of the significant estimates and judgements made by the Company in the preparation of the Forms and statements.

Report of the Auditors to the Directors pursuant to rule 9.35 of the Accounts and Statements Rules

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2002**

We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Forms and statements are free from material misstatement, whether caused by fraud or other irregularity or error and comply with rule 9.11.

In the case of the certificate, the work performed involved a review of the procedures undertaken by the signatories to enable them to make the statements therein and does not extend to an evaluation of the effectiveness of the Company's internal control systems.

Opinions

In our opinion:

- a. the Forms and statements fairly state the information provided on the basis required by the Rules as modified and have been properly prepared in accordance with the provisions of those Rules; and
- b. according to the information and explanations received by us:
 - I. the certificate has been properly prepared in accordance with the provisions of the Rules as modified; and
 - II. it was not unreasonable for the persons giving the certificate to have made the statements therein.

ERNST & YOUNG LLP
Registered Auditor
London
26th March 2003