CGU International Insurance plc

Annual FSA Insurance Returns for the year ended 31st December 2005



(Appendices 9.1, 9.2, 9.5, 9.6

CGU International Insurance plc

Year ended 31st December 2005

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CGU International Insurance plc

Year ended 31st December 2005

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Statement of solvency - general insurance business

Statement of solvency	- general insurance busine	255									
Name of insurer	CGU International Insu	urance	plc								
Global business											
Financial year ended	31st December 2005		Company								
Adjusted solo solvency	calculation		Company registration number		GL/UK/CM	day	eriod ei month		- Units		
		R1	21487	•	GL			2005	£000		
					this f	t end o inanci ear	-	the	at end of previous year		
						1			2		
Capital resources											
Capital resources arising outside the long-term insurance fund					8382323				8386609		
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund					12				11546		
Capital resources available resources requirement (11-	to cover general business capital 12)		13			8382	323	8375063			
Guarantee Fund											
Guarantee Fund requirement	nt			21	:	31592	225		2898628		
Excess (deficiency) of availaction cover guarantee fund require				22	:	52230	098		5476435		
Minimum capital requi	rement (MCR)										
General insurance capital re	equirement			31		6439	905		643905		
Base capital resources requ	uirement			33		20	030		2087		
Individual minimum capital ı	requirement			34		6439	905		643905		
Capital requirements of reg	ulated related undertakings			35 2925887				2683729			
Minimum capital requiremen	nt (34 + 35)			36	,	35697	792		3327634		
Excess (deficiency) of available cover 50% of MCR	able capital resources to			37	-	6597	427		6711246		

Capital resources requirement (CRR)

Excess (deficiency) of available capital resources to cover 75% of MCR

Capital resources requirement	41	3569792	3327634
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	4812531	5047429

38

5704979

5879338

Contingent liabilities

Quantifiable contingent liabilities in respect of other			
than long-term insurance business as shown in a supplementary note to Form 15	51	2805000	

Covering sheet to Forr	m 1		
Name of insurer	CGU International Insurance	plc	
Global business			
Financial year ended	31st December 2005		
		Richard Harvey	Chief Executive
		Andrew Moss	Director
		Patrick Snowball	Director

29th March 2006

Components of capital resources

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005							
		Company registration	GL/UK/CM		Period en		- Units
		number		day			
	R3	21487	GL	31	12	2005	£000
		General insurance business 1	Long-term insurance business 2		Total as end c financi 3	f this al year	Total as at the end of the previous year
Core tier one capital							
Permanent share capital	11	4852000			2	852000	4322000
Profit and loss account and other reserves	12	7962000			7	962000	2050413
Share premium account	13	3639000			3	8639000	3639000
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16						
Core tier one capital (sum of 11 to 16)	19	16453000			16	3453000	10011413
Tier one waivers							
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21						
Implicit items	22						
Tier one waivers in related undertakings	23						
Total tier one waivers as restricted (21+22+23)	24						
Other tier one capital	•					1	
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
Total tier one capital before deductions		. 1					
(19+24+25+26+27+28)	31	16453000			10	6453000	10011413
Investments in own shares	32						
Intangible assets	33						1170257
Amounts deducted from technical provisions for discounting	34						
Other negative valuation differences	35	47200				47200	39900
Deductions in related undertakings	36	7940528				7940528	133503
Deductions from tier one (32 to 36)	37	7987728			7	987728	1343660
Total tier one capital after deductions (31-37)	39	8465272			8	3465272	8667753

Components of capital resources

Name of insurer CGU International Insurance plc

Global business

Thanka year chaca Sist December 2003		Company registration			Period en	ded	
		number	GL/UK/CM	day	month year		Units
	R3	21487	GL	31	12	2005	£000
		General insurance business 1	Long-term insurance business 2		Total as end o financia	f this al year	Total as at the end of the previous year
Tier two capital		-					
Implicit items, (tier two waivers and amounts excluded from line 22)	41						
Perpetual non-cumulative preference shares excluded from line 25	42						
Innovative tier one capital excluded from line 27	43						
Tier two waivers, innovative tier one capital and perpetual non-cumulative prefence shares treated as tier two capital (41 to 43)	44						
Perpetual cumulative preference shares	45						
Perpetual subordinated debt and securities	46						
Upper tier two capital in related undertakings	47	133797				133797	128600
Upper tier two capital (44 to 47)	49	133797				133797	128600
Fixed term preference shares	51						
Other tier two instruments	52						
Lower tier two capital in related undertakings	53						
Lower tier two capital (51+52+53)	59						
Total tier two capital before restrictions (49+59)	61	133797				133797	128600
Excess tier two capital	62						
Further excess lower tier two capital	63						
Total tier two capital after restrictions, before deductions (61-62-63)	69	133797				133797	128600

Components of capital resources

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended 31st December 2005							
		Company registration number	GL/UK/CM	day	Period en month	ded year	Units
	R3		GL	31		2005	£000
		General insurance Business 1	Long-Term insurance Business 2		Total as end o financi	f this al year	Total as at the end of the previous year
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	8599069			8	599069	8796353
Inadmissible assets other than intangibles and own shares	73	1744				1744	
Assets in excess of market risk and counterparty limits	74	215002				215002	409744
Deductions for related ancillary services undertakings	75						
Deductions for regulated non-insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-75-76-77)	79	8382323			8	382323	8386609
Available capital resources for PRU tests							
Available capital resources for guarantee fund requirement	81	8382323			8	382323	8386609
Available capital resources for 50% MCR requirement	82	8382323			8	382323	8386609
Available capital resources for 75% MCR requirement	83	8382323			8	382323	8386609
Financial engineering adjustments							
Implicit items	91						
Financial reinsurance - ceded	92						
Financial reinsurance - accepted	93						
Outstanding contingent loans	94						
Any other charges on future profits	95						
Sum of financial engineering adjustments (91+92-93+94+95)	96						

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer CGU International Insurance plc

Global business

General insurance business				Company registration number	GL/UK/CM		Period er	nded year	Units	
			R11	21487	GL	31	12	2005	£000	
					This financi year 1	al		Previ yea 2		
Gross premiums written				11	410	64451		4167182		
Premium taxes and levies (in	cluded i	in line 11)		12		3826			16550	
Premiums receivable net of ta	axes an	d levies (11-12)		13	410	60625			4150632	
Premiums for classes 11, 12	or 13 (ir	ncluded in line 13)		14	4	79489			484627	
Premiums for "actuarial healt	h insura	ance" (included in line 13	3)	15						
Sub-total A (13 + 1/2 14 - 2/3 15)				16	440	00370			4392946	
Gross premiums earned				21	41	15058			3978665	
Premium taxes and levies (in	cluded i	in line 21)		22		3826			16550	
Premiums earned net of taxes and levies (21-22)				23	41	11232	!		3962115	
Premiums for classes 11, 12	or 13 (ir	ncluded in line 23)		24	49	96179			457786	
Premiums for "actuarial healt	h insura	ance" (included in line 23	3)	25						
Sub-total H (23 + 1/2 24 - 2/3	3 25)			26	43	59322	:		4191008	
Sub-total I (higher of sub-total		,		30	440	00370	1		4392946	
Adjusted Sub-total I if finance produce an annual figure	ial year	is not a 12 month perio	od to	31						
Division of gross adjusted	,	x 0.18		32	79	92067			790730	
premiums amount: sub-total I adjusted sub- total I if approp	,	Excess (if any) over 50 x 0.02	OM EURO	33	8	37331			87163	
Sub-total J (32-33)				34	70	04736		703567		
Claims paid in period of 3 fina	ancial ye	ears		41	68	18701		7082925		
Claims outstanding carried forward at the		surance business accou an underwriting year ba		42	109	93373			873769	
end of the 3 year period		surance business accou an accident year basis	inted	43	44:	50769			4573056	
Claims outstanding brought forward at the		surance business accou an underwriting year ba		44	80	03199			1009339	
beginning of the 3 year period		surance business accou an accident year basis	nted	45	39			3922697		
Sub-total C (41+42+43-44-4	5)			46	760	03895			7597714	
Amounts recoverable from re included in Sub-total C	insurers	s in respect of claims		47	99	50275			644666	
Sub-total D (46-47)				48	66	53620			6953048	
Reinsurance ratio (Sub-total D / sub-total C or, i	f more,	50% or, if less, 100%		49		87.50			91.52	
Premiums amount Sub-total J x reinsurance rat	io			50	6	16644			643905	
Provisions for claims outstand reinsurance)	ding (be	efore discounting and ne	et of	51	399	33045			3875622	
Brought forward amount (12.43.2 x 51.1 / 51.2 or, if les	ss, 12.4	3.2)		52	64	43905			624727	
Greater of lines 50 and 52				53	6-	43905			643905	

Calculation of general insurance capital requirement - claims amount and result

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

General insurance business

	20111			Company registration number		GL/UK/CM	C/CM Period ender		led year	Units		
			R12	21487		GL	31	12	2005	£000		
					<u>'</u>		finand year 1	cial	Previous year 2			
Reference period (No. o	f mo	nths) See PRU7.2.63R			11			36		36		
Claims paid in reference		21		6818	3701		7082925					
Claims outstanding carri		For insurance business accounderwriting year basis	ounted for	on an	22		1093	3373		873769		
forward at the end of the reference period)	For insurance business accordant year basis	ounted for	on an	23		4450	769	,	4573056		
Claims outstanding brou- forward at the beginning		For insurance business accounderwriting year basis	ounted for	on an	24		803	3199		1009339		
the reference period	Oi	For insurance business accordaccident year basis	ounted for	on an	25		3955	5749		3922697		
Claims incurred in refere	ence	period (21+22+23-24-25)			26		7603	3895	7597714			
Claims incurred for class	ses 1	1, 12 or 13 (included in 26)			27		1383	3944		1349784		
Claims incurred for "actu	ıarial	l health insurance" (included i	n 26)		28							
Sub-total E (26 + 1/2 27	7 - 2/	3 28)			29		8295	5867		3272606		
Sub-total F - Conversion divide by number of mor		Sub-total E to annual figure (Nin reference period)	Multiply by	12 and	31		2765	5289		2757535		
Division of sub-total F	ХC).26			32		718	3975		716959		
amount)	(gross adjusted claims amount) Excess (if any) over 35M EURO x 0.03						82	2248		81996		
Sub-total G (32 - 33)					39		636	6727	634963			
Claims amount Sub-to	tal G	xreinsurance ratio (11.49)			41		557	7136		581118		
Higher of premiums am	oun	t and brought forward amou	nt (11.53)		42		643	3905		643905		
General insurance cap	ital r	requirement(higher of lines 4	1 and 42)		43		643	3905		643905		

Analysis of admissible assets

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended 31st December 2005

Total other than long term insurance business assets Category of assets

				Company registration number	GL/UK/CM	P	eriod en	ded year	Units	Category of assets
			R13	21487	GL	31	12	2005	£000	1
Investments				1				the end of financial year	the	the end of previous year
Land and buildings						11		43300		37534
Investments in group ur interests	ndertakings	and partic	ipating							
LUC in a constant		shares				21				
UK insurance dependants		debts and I	oans			22				
011		shares				23		96160		133162
Other insurance dependants	i	debts and	oans			24				
Non-insurance dependants		shares				25		7351515		2541954
Non-insurance dependants		debts and	oans			26		5200		96300
Other many and desired		shares				27		26388	£000 As at the py y 1	26021
Other group undertakings		debts and	oans			28				1316342
Portioinating interests		shares				29				
Participating interests		debts and	oans			30				
Other financial investme	ents					·			•	
Equity shares						41		848600		642900
Other shares and other varia	ble yield parti	icipations				42		100		960
Holdings in collective investr	nent schemes	1				43		13390		25047
Rights under derivative contr	acts					44				110997
Fixed interest securities	Approved					45		2485566	0 5 0 3 0 0 0 0 0 0 3 3	2443090
Tixed interest securities	Other					46		230943		171000
Madala internation	Approved s	ecurities				47				
Variable interest securities	Other					48				
Participation in investment po	ools					49				
Loans secured by mortgage	s					50				200
Loans to public or local author undertakings	orities and na	tionalised ind	ustries			51				
Loans secured by policies of company	insurance iss	sued by the				52				
Other loans						53				26
Bank and approved credit &		One month	or less with	drawal		54		412772		1028618
financial institution deposits		More than o	ne month			55		291500		489600
Other financial investments		1				56				

Analysis of admissible assets

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Category of assets Total other than long term insurance business assets

				Company registration number	GL/UK/CM	day	Period e month	nded year	Units	Category of assets
			R13	21487	GL	31	12	2005	£000	1
								the end of financial year 1		the end of previous year 2
Deposits with ceding undertakings	;					57				566
Assets held to match linked liabilit	ies	Index linked Property link				58 59				
Reinsurers' share of technic	al pro	visions								
Provision for unearned premiums						60		321949)	284983
Claims outstanding						61		1611097	,	1526879
Provision for unexpired risks						62				
Other						63				
Debtors and salvage										
Direct insurance business	Poli	cyholders				71		1379843	3	297709
2.1.00t 1.10a.1a.100 2.a.1.1000	Inte	rmediaries				72		133331		306917
Salvage and subrogation recoveries	es					73				
Reinsurance	Acc	epted				74		1656529)	1391713
Tromodranoo	Ced	led				75				345500
Dependants		Due in 12 mg	onths or less	i		76		990817	<u> </u>	2613542
Dopondanto		Due in more	than 12 mor	nths		77		91500		
Other		Due in 12 mo	onths or less	•		78		30144		125658
Other		Due in more	than 12 mor	nths		79				2971
Other assets										
Tangible assets						80		500)	118
Deposits not subject to time restric approved institutions	tion on	withdrawal wit	th			81		463142	2	263950
Cash in hand						82				
Other assets (particulars to be spe supplementary note)	cified b	y way of				83				
Accrued interest and rent						84		34680)	20054
Deferred acquisition costs (genera	l busine	ess only)				85		481063	3	451103
Other prepayments and accrued in	come					86		7299		5277
Deductions from the aggregate va	lue of a	ssets				87				
Grand total of admissible assets a	fter ded	uction of mark	ent risk			1				
and counterparty limits (11 to 86 l			OL HOR			89		19007328	3 1	6700691

Analysis of admissible assets

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Category of assets Total other than long term insurance business assets

Company registration GL/UK/CM Period ended number GL/UK/CM day month year							Category of assets
R13	21487	GL	31	12	2005	£000	1
				As at the end of this financial year		the p	he end of revious rear 2

Reconciliation to asset values determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting

Total admissible assets after deduction of market risk and counterparty limits (as per line 89 above)	91	19007328	16700691
Assets in excess of market and counterparty limits	92	215002	409744
Capital resources requirement deduction of regulated related undertakings	93	2925887	2684236
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	94		
Inadmissible assets of regulated related insurance undertakings	95	1394135	866875
Book value of related ancillary services undertakings	96		
Other differences in the valuation of assets (other than for assets not valued above)	97	6179388	348185
Deferred acquisition costs excluded from line 89	98		
Reinsurers' share of technical provisions excluded from line 89	99	(257899)	
Other asset adjustments (may be negative)	100		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 100)	101	29463841	21009731

Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance	102	54100
or reinsurance		

Liabilities (other than long term insurance business)

Name of insurer CGU International Insurance plc

Global business

Financial year ended	31st December 2005		Company registration			P	eriod en	hah		
			number	GL/UK	/CM -		month		ar	Units
		R15	21487	GL		31	12	T	05	£000
		•							the	the end of previous year 2
Technical provisions (gro	ess amount)									
Provision for unearned premiun	ns			11		23	8298	8		2332570
Claims outstanding				12		55	54414	2		5409599
Provision for unexpired risks				13						
	Credit business			14						
Equalisation provisions	Other than credit	business		15		2	28215	2		240423
Other gross technical provisions	s			16						
Total gross technical provisions				19		82	20928	2		7982592
Provisions and creditors	. (************************************			1			.0020	_		. 002002
	Taxation			21			7990	0		200
Provisions	Other risks and o	harnes		22			4662	_		
Deposits received from reinsure		riarges		31			.002	•		
Deposite received from remound	Direct insurance	husiness		41		10)4524	1		76515
Creditors	Reinsurance acc			42		- 10	30	_		51107
Orcators	Reinsurance ced	<u> </u>		43			22933			115545
	Secured	ieu		44			.2933	<u> </u>		113343
Debenture loans				45				+		
Amounts owed to credit instituti	Unsecured			46				_		60274
Amounts owed to credit instituti							1274	1		69271
Craditora	Taxation Recommended of	dividond		47			34374	1		308559
Creditors		ividend		48		2.	17000	4		1487000
	Other			49			7282	_		802998
Accruals and deferred income				51			2365	_		122902
Total (19 to 51)				59		135	5089	3	1	1016689
Provision for "reasonably forese				61						
Cumulative preference share ca	apital			62						
Subordinated loan capital				63						
Total (59 to 63)				69		135	5089	3	1	1016689
Amounts included in line 69 attr under contracts of insurance or		insurers, of	tner than those	71		13	32261	7		1506500
Reinsurers' share of DAC				81						
	ool provinions for discounting						5700	_		
Amounts deducted from technic				82			25789			
Other adjustments (may be neg	gative)			83			8215			0044415
Capital and reserves				84		164	15300	υ	1	0011413
Total liabilities under insurance accounting standards as application of its external financial reporting	able to the firm for the purpose			85		294	16384	1	2	1028102

Profit and loss account (non-technical account)

Name of insurer CGU International Insurance plc

Global business

				Company registration number	GL/UK/CM	registration Per		led year	Units	
			R16	21487	GL	31	12	2005	£000	
					This financial year			Previous year		
					1			2		
Transfer (to)/from the general insurance busines	20	From Form 20		11	2913	316			176461	
technical account	33	Equalisation provisions		12	(417	729)			(47334)	
Transfer from the long ter account	m ins	urance business revenue		13						
	Inco	me		14	63899	951		1	526001	
Investment income		ue re-adjustments on stments		15	146	164				
		ns on the realisation of stments		16	5549	935				
		stment management ges, including interest		17					4700	
Investment charges		e re-adjustments on stments		18	12379	969		406000		
		on the realisation of streets		19					52600	
Allocated investment retu insurance business techn				20						
Other income and charge by way of supplementary				21	(3704	187)			(15800)	
Profit or loss on ordinary a (11+12+13+14+15+16-17	activit -18-1	ies before tax 9-20+21)		29	5732°	181		1	176028	
Tax on profit or loss on or	dinar	y activities		31	956	660			98000	
Profit or loss on ordinary	activit	ies after tax (29-31)		39	5636	521		1	078028	
Extraordinary profit or loss by way of supplementary				41						
Tax on extraordinary prof	t or lo	oss		42						
Other taxes not shown un	der th	ne preceding items		43						
Profit or loss for the finance	cial ye	ear (39+41-(42+43))		49	56365	521		1	078028	
Dividends (paid and propo	osed)			51	14870	000		1	487000	
Profit or loss retained for	he fir	nancial year (49-51)		59	4149	521		((408972)	

Analysis of derivative contracts

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Category of assets Total other than long term insurance business assets

		Company registration Period ended		ded		Category of				
				number	GL/UK/CM	day	month	year	Units	assets
		R	17	21487	GL	31	12	2005	£000	1
			As	at the end of	this financia	l year	As	at the end	of the pr	evious year
Derivative co	ontracts			Assets 1	Liabiliti 2	es		Assets 3		Liabilities 4
	Fixed-interest securities	11								
	Equity shares	12								
Futures contracts	Land	13								
	Currencies	14						1109	96	31649
	Other	15								
	Fixed-interest securities	21								
	Equity shares	22							1	
Options	Land	23								
	Currencies	24								
	Other	25								
	Fixed-interest securities	31								1828
Combracts	Equity shares	32								
Contracts for	Land	33								
differences	Currencies	34								
	Other	35								
Adjustments	for variation margin	41								
Total (11 to 4	1)	49						1109	97	33477

General insurance business - summary of business carried on

Name of insurer CGU International Insurance plc

Global business

			r	Company registration number	G	iL/UK/CM	P day	eriod e month		_	Units
		R20A		21487		GL	31	12	2005		£000
Category number	FSA return general insurance business reporting category			Gross premium written in this financial year		claims of this final	outsta incial y	nding	counted (at the er	nd of	Provision for gross unearned premium at the end of this financial year
				4		Repo			not repo		
001	Total business		1	1 416445	:1		2 13097	75	3 1349	315	2382987
002	Total primary (direct) and facultative business		2	226760			65262			3776	1406805
003	Total treaty reinsurance accepted business		3	189684			47835			539	976182
110	Total primary (direct) and facultative accident & r category numbers 111 to 114)	nealth (4	2753			4784			109	7525
120	Total primary (direct) and facultative personal line motor business (category numbers 121 to 123)	es	5	(267	5)		9442	26	1	129	4224
160	Primary (direct) and facultative household and do all risks.	omestic	6	29725	55		14763	32	40	869	161045
180	Total primary (direct) and facultative personal line financial loss (category numbers 181 to 187)	es	7	42375	3		1108	52	28	912	481593
220	Total primary (direct) and facultative commercial business (category numbers 221 to 223)	motor	8	9445	0		23743	36	7	684	48872
260	Total primary (direct) and facultative commercial property (category numbers 261 to 263)	lines	9	92886	55		48079	96	82	235	442977
270	Total primary (direct) and facultative commercial liability business (category numbers 271 to 274)	lines	10	44167	'2	1	11312	23	539	791	213549
280	Total primary (direct) and facultative commercial financial loss (category numbers 281 to 284)	lines	11	1862	26		1054	47		871	29165
330	Total primary (direct) and facultative aviation (cat number 331 to 333)	egory	12	39	5		1455′	10	106	815	
340	Total primary (direct) and facultative marine (cate numbers 341 to 347)	egory	13	742	9		22257	72	73	3105	1440
350	Total primary (direct) and facultative goods in training	nsit	14	3029	8		4188	33	10	256	16415
400	Miscellaneous primary (direct) and facultative but	siness	15								
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	(16	146	64		15729	94	150	947	
600	Total proportional treaty reinsurance business ac (category numbers 610 to 690)	cepted	17	189538	3	1	3210	56	304	592	976182
700	Miscellaneous treaty reinsurance accepted busin	ess	18								
	Total (lines 4 to 18)		20	416445	51	4	13097	75	1349	315	2382987

General insurance business - summary of business carried on

Name of insurer CGU International Insurance plc

Global business

			Company registration	GL/UK/CM		riod e		- Units	
		D004	number		day				
		R20A	21487	GL	31	12	2005	£(000
number	FSA return general insurance business reporting category		Gross premium written in this financial year		outstan	ding	counted gro at the end		Provision for gross unearned premium at the end of this financial year
				Repo			Incurred b		
			1		2		3		
PRIMAF	RY (DIRECT) and FACULTATIVE F	PERSON	IAL LINES BU	SINESS					
111	Medical insurance	2	1						
112	HealthCare cash plans	22	2						
113	Travel	23	1340	3	3407	6	2	224	1307
114	Personal accident or sickness	24	1413	3	1377	2	18	385	6218
121	Private motor - comprehensive	2	(267	5)	8660	5	· · ·	935	3266
122	Private motor - non-comprehensive	20	,		737	4	,	194	956
123	Motor cycle	27	7		44	7			2
160	Household and domestic all risks (equals line 6)	28	29725	5	14763	2	408	369	161045
181	Assistance	29	1477	9	37	7			7340
182	Creditor	30	40675	8	7671	1	289	912	435156
183	Extended warranty	3	1						
184	Legal expenses	32	95	0					298
185	Mortgage indemnity	33	122	5	3331	7			38799
186	Pet insurance	34	4	1	44	7			
187	Other personal financial loss	3	5						
PRIMAF	RY (DIRECT) and FACULTATIVE (COMME	RCIAL LINES	BUSINES	S	·			
221	Fleets	4	1 1389	3	6823	4	7	744	7481
222	Commercial vehicles (non-fleet)	42	2156	7	6093	4	1′	125	9012
223	Motor other	43	5899	0	10826	8	58	315	32379
261	Commercial property	44	74022	0 -	41862	3	63′	126	350174
262	Consequential loss	4	11302	0	4132	0	132	200	58229
263	Contractors or engineering all risks	46	7562	5	2085	3	59	909	34574
271	Employers liability	47		_	46487		4053		79345
272	Professional indemnity	48			25134			714	44764
273	Public and products liability	49			39433		1287		88682
274	Mixed commercial package	50			258			40	758
281	Fidelity and contract guarantee	5		1	187	9	3	379	2718
282	Credit	52							
283	Suretyship	53		5	866	8		192	26447
284	Commercial contingency	54	4						

General insurance business - summary of business carried on

Name of insurer CGU International Insurance plc

Global business

			Company registration number	G	L/UK/CM		riod er	nded year	Units	
		R20A	21487		GL	31	12	2005	£	000
Category number	FSA return general insurance business reporting category		Gross premium written ir this finar year	1	Provisio	n for u	ndisc ding a	ounted gro at the end	oss	Provision for gross unearned premium at the end of this financial year
					Repor	ted		Incurred b not reporte		
			1			2		3		
PRIMA	RY (DIRECT) and FACULTATIVE:	AVIATI	ON, MARIN	E and	TRANS	SPORT	Γ			
331	Aviation liability	•	51	374		14055	3	995	566	
332	Aviation hull	•	52	21		495	7	72	249	
333	Space and satellite	•	33							
341	Marine liability		64	(464)		11757	4	521	89	
342	Marine hull		55			4383	0	85	557	11
343	Energy (on and off-shore)		66			5810	6	119	969	
344	Protection and indemnity		67							
345	Freight demurrage and defence		88							
346	War risks		69							
347	Yacht		70	7893		306	2	3	390	1429
350	Total primary (direct) and facultative goods in tra	insit -	71 3	0298		4188	3	102	256	16415
PRIMAF	RY (DIRECT) and FACULTATIVE:	MISCE	LLANEOUS	;						
400	Miscellaneous primary (direct) and facultative bu	siness	72							
NON-PI	ROPORTIONAL TREATY									
510	Non-proportional accident & health	[8	31							
520	Non-proportional motor	8	32			1112	5	142	269	
530	Non-proportional aviation	8	33	1464		546	2	55	536	
540	Non-proportional marine	8	34			9316	4	311	61	
550	Non-proportional transport	8	35			303	0	8	305	
560	Non-proportional property	8	36			962	8	66	310	
570	Non-Proportional liability (non-motor)	8	37			3488	5	925	66	
580	Non-proportional financial lines	8	38							
590	Non-proportional aggregate cover	{	39							
PROPC	RTIONAL TREATY	•	'				'			•
610	Proportional accident & health	[18	7875		3182	2	147	720	78968
620	Proportional motor		100	2053		99445	0	795	548	506834
630	Proportional aviation	9	93 (1345)		2415	2	224	114	
640	Proportional marine	9	94			2268	0	195	580	
650	Proportional transport	9	95							
660	Proportional property	9	96 45	6789		14481	0	368	329	234829
670	Proportional liability (non-motor)	[9		6885		6575	7	1111		21422
680	Proportional financial lines	9	98 21	3126		3738	5	203	312	134129
690	Proportional aggregate cover	[9							
TREAT'	Y REINSURANCE: MISCELLANEO	ous								
700	Miscellaneous treaty reinsurance accepted busing	ness 1	01							
	,				+					
TOTAL (lin	nes 21 to 101)	[1	11 416	4451	4	13097	5	13493	315	2382987

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total business

			Company registration number	GL/UK/CM Period ended day month year				- Units	Category number		
		R20	21487	G	L	31	12	2005	£000	001	
Itams to be s	hown net of reinsurance				This financial year				Previous year		
items to be s	nown het of remsurance						1			2	
	Earned premium (21. 19.	5)		1	1		384	4311		3726943	
	Claims incurred (22. 17. 4	1)		1	2		232	2615		2230741	
	Claims management costs	(22. 18.	4)	1	3		8	7868		93041	
This year's underwriting	Adjustment for discounting	(22. 52.	4)	1	4						
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4) 1	5						
	Other technical income or c specified by way of supplem			1	6						
	Net operating expenses (2	2. 42. 4)		1	7		127	1722		1198704	
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9		16	2106	20445		
	Earned premium (21. 11.	5)		2	21			180		849	
	Claims incurred (22. 13. 4	1)		2	22		(20	1880)		(43890)	
Adjustment for	Claims management costs	(22. 14.	4)	2	23		7	2988		55203	
prior years' underwriting	Adjustment for discounting	(22. 51.	4)	2	24						
(accident year accounting)	Other technical income or c specified by way of supplen			2	25						
	Net operating expenses (2	2. 41. 4)		2	26			226		17603	
	Balance (21-22-23+24+25-2	26)		2	29		12	8846		(28067)	
Balance from	Per Form 24 (24. 69. 99 -	99)		3	31			364		71	
underwriting year accounting	Other technical income and be specified by way of supp			3	32						
	Total			3	9			364	64		
Balance of all y	ears' underwriting (19+29+39)		4	19		29	1316		176461	
Allocated inves	tment return			5	51						
Transfer to non-	technical account (49+51)			5	59		29	1316		176461	

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total primary (direct) and facultative business

			Company registration number GL/UK/CM day month year				- Units	Category number			
		R20	21487	G	L	31	12	2005	£000	002	
Itams to he s	hown net of reinsurance					Thi	s finan year	cial	Previous year		
items to be s	nown net of remadrance						1			2	
	Earned premium (21. 19.	5)		1	11		197	3183		1875941	
	Claims incurred (22. 17. 4	4)		1	12		107	7124		1041713	
	Claims management costs	(22. 18.	4)	1	13		2	4097		30543	
This year's underwriting	Adjustment for discounting	(22. 52.	4)	1	14						
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4)) 1	15						
	Other technical income or c specified by way of supplem			1	16						
	Net operating expenses (2	2. 42. 4)		1	17		72	0379		597823	
	Balance of year's underwriti	ng (11-12	!-13+14-15+16- ⁻	17)	19		15	1583		205862	
	Earned premium (21. 11.	5)		2	21			(457)		(834)	
	Claims incurred (22. 13. 4	4)		2	22		(14	9388)		(10229)	
Adjustment for	Claims management costs	(22. 14.	4)	2	23		4	6009		35616	
prior years' underwriting	Adjustment for discounting	(22. 51.	4)	2	24						
(accident year accounting)	Other technical income or c specified by way of supplen			2	25						
	Net operating expenses (2	2. 41. 4))	2	26			214		17553	
	Balance (21-22-23+24+25-2	26)		2	29		10	2708		(43774)	
Balance from	Per Form 24 (24. 69. 99 -	99)		3	31			2977		1616	
underwriting year accounting	Other technical income and be specified by way of supp			[3	32						
	Total			3	39			2977		1616	
Balance of all y	ears' underwriting (19+29+39)			49		25	7268		163704	
Allocated inves	tment return				51						
Transfer to non-	technical account (49+51)				59		25	7268		163704	

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General insurance business: Technical account (excluding equalisation provisions)

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total treaty reinsurance accepted business

			Company registration number	GL/UK	/СМ		eriod end month	ded year	Units	Category number
		R20	21487	GL	•	31	12	2005	£000	003
Items to be sl	nown net of reinsurance					This	s financ year	cial	Previo	ous year
							1			2
	Earned premium (21. 19.	5)		1	1		187	1128		1851002
	Claims incurred (22. 17. 4	!)		1:	2		124	5491		1189028
-	Claims management costs	(22. 18.	4)	1	3		6	3771		62498
This year's underwriting	Adjustment for discounting	(22. 52.	4)	1	4					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4) 1:	5					
	Other technical income or cl specified by way of supplem			1	6					
	Net operating expenses (2	2. 42. 4)	1	7		55	1343		600881
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9		1	0523		(1405)
	Earned premium (21. 11.	5)		2	1			637		1683
	Claims incurred (22. 13. 4	l)		2	2		(5	2492)		(33661)
Adjustment for	Claims management costs	(22. 14.	4)	2	3		2	6979		19587
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	2	4					
(accident year accounting)	Other technical income or c specified by way of supplementary			2	5					
	Net operating expenses (2	2. 41. 4)	2	6			12		50
	Balance (21-22-23+24+25-2	:6)		2	9		2	6138		15707
Balance from	Per Form 24 (24. 69. 99 -	99)		3	1		(2613)		(1545)
underwriting year accounting	Other technical income and be specified by way of suppl	charges ementary	(particulars to y note)	3:	2					
	Total			3	9		(2613)		(1545)
Balance of all y	ears' underwriting (19+29+39)		4	9		3	4048		12757
Allocated inves	tment return			5	1					
Transfer to non-	technical account (49+51)			5	9		3	4048		12757

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Primary (direct) and facultative household and domestic all risks.

			Company registration number	GL/U	K/CM		eriod end	ded year	Units	Category number
		R20	21487	G	L	31	12	2005	£000	160
Items to be si	hown net of reinsurance			ı		Thi	s financ year	cial	Previo	ous year
							1			2
	Earned premium (21. 19.	5)		·	11		25	2517		286378
	Claims incurred (22. 17. 4	l)		•	12		18	3503		180560
	Claims management costs	(22. 18.	4)		13			1521		8042
This year's underwriting	Adjustment for discounting	(22. 52.	4)		14					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4)	15					
	Other technical income or cl specified by way of supplem				16					
	Net operating expenses (2	2. 42. 4))	•	17		7	5664		86033
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17)	19		(8171)		11743
	Earned premium (21. 11.	5)		2	21			(460)		(503)
	Claims incurred (22. 13. 4	l)		2	22		1	0764		(43578)
Adjustment for	Claims management costs	(22. 14.	4)	2	23			3535		5216
prior years' underwriting	Adjustment for discounting	(22. 51.	. 4)	2	24					
(accident year accounting)	Other technical income or c specified by way of supplem			2	25					
	Net operating expenses (2	2. 41. 4))	2	26			246		2646
	Balance (21-22-23+24+25-2	26)		2	29		(1	5005)		35213
Balance from	Per Form 24 (24. 69. 99 -	99)			31					
underwriting year accounting	Other technical income and be specified by way of suppl			;	32					
	Total				39					
Balance of all y	ears' underwriting (19+29+39)		4	49		(2	3176)		46956
Allocated inves	tment return			!	51					
Transfer to non-	technical account (49+51)				59		(2	3176)		46956

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total primary (direct) and facultative personal lines

financial loss (category numbers 181 to 187)

			Company registration number	GL/UK/0	^м ——	Period en	ded year	Units	Category number
		R20	21487	GL	31	12	2005	£000	180
Items to be sl	nown net of reinsurance			'	Th	is finan year	cial	Previo	ous year
						1			2
	Earned premium (21. 19.	5)		11		24	1023		224431
	Claims incurred (22. 17. 4	l)		12		9	1417		94728
	Claims management costs	(22. 18.	4)	13			3742		4286
This year's underwriting	Adjustment for discounting	(22. 52.	4)	14					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4	15					
	Other technical income or cl specified by way of supplem			16					
	Net operating expenses (2	2. 42. 4)	17	,	17	9241		98370
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	·17) 19		(3	3377)		27047
	Earned premium (21. 11.	5)		21			3		15
	Claims incurred (22. 13. 4	l)		22		(3110)		(18952)
Adjustment for	Claims management costs	(22. 14.	4)	23			4436		5775
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	24					
(accident year accounting)	Other technical income or c specified by way of supplementary			25					
	Net operating expenses (2	2. 41. 4)	26	i		100		1777
	Balance (21-22-23+24+25-2	26)		29	1	(1423)		11415
Balance from	Per Form 24 (24. 69. 99 -	99)		31			360		
underwriting year accounting	Other technical income and be specified by way of suppl	charges ementar	(particulars to y note)	32					
	Total			39			360		
Balance of all y	ears' underwriting (19+29+39)		49		(3	4440)		38462
Allocated invest	ment return			51					
Transfer to non-	technical account (49+51)			59		(3	4440)		38462

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)

			Company registration number	GL/UI	K/CM		eriod end month	led year	Units	Category number
		R20	21487	G	L	31	12	2005	£000	220
Items to be sl	hown net of reinsurance			ı		Thi	s financ year	cial	Previo	ous year
							1			2
	Earned premium (21. 19.	5)		1	1		10	1651		84312
	Claims incurred (22. 17. 4	l)		1	2		7	6710		52731
	Claims management costs	(22. 18.	4)	1	3			3751		2539
This year's underwriting	Adjustment for discounting	(22. 52.	4)	1	4					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4) 1	5					
	Other technical income or cl specified by way of supplem			1	6					
	Net operating expenses (2	2. 42. 4)		1	7		2	8544		23415
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9		(7354)		5627
	Earned premium (21. 11.	5)		2	21					
	Claims incurred (22. 13. 4	l)		2	22		(8765)		(1436)
Adjustment for	Claims management costs	(22. 14.	4)	2	23			4444		4642
prior years' underwriting	Adjustment for discounting	(22. 51.	4)	2	24					
(accident year accounting)	Other technical income or c specified by way of supplem			2	25					
	Net operating expenses (2	2. 41. 4)		2	26					4183
	Balance (21-22-23+24+25-2	:6)		2	29			4321		(7389)
Balance from	Per Form 24 (24. 69. 99 -	99)		3	31					
underwriting year accounting	Other technical income and be specified by way of supplemental to the company of			3	32					
	Total			3	9					
Balance of all y	ears' underwriting (19+29+39)		4	19		(3033)		(1762)
Allocated inves	tment return			5	51					
Transfer to non-	technical account (49+51)			5	59		(3033)		(1762)

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total pri

Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

			Company registration number	GL/UK	/CM		eriod end	ded year	Units	Category number
		R20	21487	GL	_	31	12	2005	£000	260
Items to be s	hown net of reinsurance					Thi	s financ year	cial	Previo	ous year
							1			2
	Earned premium (21. 19.	5)		1	1		84	4218		749325
	Claims incurred (22. 17. 4	1)		1:	2		39	1749		395563
	Claims management costs	(22. 18.	4)	1:	3			8400		7138
This year's underwriting	Adjustment for discounting	(22. 52.	4)	1	4					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4) 1	5					
	Other technical income or cl specified by way of supplem			1	6					
	Net operating expenses (2	2. 42. 4))	1	7		30	6743		244304
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9		13	7326		102320
	Earned premium (21. 11.	5)		2	1					(323)
	Claims incurred (22. 13. 4	1)		2	2		(8	7730)		10306
Adjustment for	Claims management costs	(22. 14.	4)	2	3			4104		4710
prior years' underwriting	Adjustment for discounting	(22. 51.	. 4)	2	4					
(accident year accounting)	Other technical income or c specified by way of supplem			2	5					
	Net operating expenses (2	2. 41. 4))	2	6			(123)		2180
	Balance (21-22-23+24+25-2	26)		2	9		8	3749		(17519)
Balance from	Per Form 24 (24. 69. 99 -	99)		3	1					
underwriting year accounting	Other technical income and be specified by way of supp			3:	2					
	Total			3	9					
Balance of all y	ears' underwriting (19+29+39)		4	9		22	1075		84801
Allocated inves	tment return			5	1					
Transfer to non-	technical account (49+51)			5	9		22	1075		84801

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

			Company registration number	GL/U	K/CM		eriod end	ded year	- Units	Category number
		R20	21487	G	iL	31	12	2005	£000	270
Items to be s	hown net of reinsurance			ı		Thi	s financ year	cial	Previo	ous year
							1			2
	Earned premium (21. 19.	5)			11		44	5711		422706
	Claims incurred (22. 17. 4	1)		<u> </u>	12		28	2938		222720
T	Claims management costs	(22. 18.	4)		13			4528		4585
This year's underwriting	Adjustment for discounting	(22. 52.	4)		14					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4	.)	15					
	Other technical income or c specified by way of supplem				16					
	Net operating expenses (2	2. 42. 4)			17		9	9803		105328
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17)	19		5	8442		90073
	Earned premium (21. 11.	5)		:	21					
	Claims incurred (22. 13. 4	1)		2	22			(635)		41164
Adjustment for	Claims management costs	(22. 14.	4)		23			8276		9191
prior years' underwriting	Adjustment for discounting	(22. 51.	4)	1	24					
(accident year accounting)	Other technical income or c specified by way of supplen			2	25					
	Net operating expenses (2	2. 41. 4)	1	:	26			(9)		1938
	Balance (21-22-23+24+25-2	26)		1	29		(7632)		(52293)
Balance from	Per Form 24 (24. 69. 99 -	99)		:	31					
underwriting year accounting	Other technical income and be specified by way of supp				32					
	Total				39					
Balance of all y	ears' underwriting (19+29+39)			49		5	0810		37780
Allocated inves	tment return				51					
Transfer to non-	technical account (49+51)				59		5	0810		37780

CGU International Insurance plc Name of insurer

Global business

Financial year ended 31st December 2005

Total primary (direct) and facultative aviation (category FSA general insurance business reporting category

number 331 to 333)

			Company registration number	GL/UK/	см —		eriod end month	ded year	- Units	Category number
		R20	21487	GL		31	12	2005	£000	330
Items to be si	hown net of reinsurance					This	s financ year 1	cial	Previo	ous year
	Earned premium (21. 19.	5)		11						
	Claims incurred (22. 17. 4	4)		12	:					
	Claims management costs	(22. 18.	4)	13						
This year's underwriting	Adjustment for discounting	(22. 52.	4)	14						
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4) 15						
	Other technical income or cl specified by way of supplem			16	i					
	Net operating expenses (2	2. 42. 4))	17	•					
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 19						
	Earned premium (21. 11.	5)		21						
	Claims incurred (22. 13. 4	4)		22						
Adjustment for	Claims management costs	(22. 14.	4)	23						
prior years' underwriting	Adjustment for discounting	(22. 51.	. 4)	24	•					
(accident year accounting)	Other technical income or c specified by way of supplem			25						
	Net operating expenses (2	2. 41. 4))	26	1					
	Balance (21-22-23+24+25-2	26)		29						
Balance from	Per Form 24 (24. 69. 99 -	99)		31				2617		1617
underwriting year accounting	Other technical income and be specified by way of suppl			32						
	Total			39				2617		1617
Balance of all y	ears' underwriting (19+29+39)		49				2617		1617
Allocated inves	tment return			51						
Transfer to non-	technical account (49+51)			59				2617		1617

CGU International Insurance plc Name of insurer

Global business

Financial year ended 31st December 2005

Total primary (direct) and facultative marine (category FSA general insurance business reporting category

numbers 341 to 347)

			Company registration number	GL/UK	′СМ		eriod end month	ded year	Units	Category number
		R20	21487	GL		31	12	2005	£000	340
Items to be s	hown net of reinsurance					Thi	s finan year	cial	Previo	ous year
							1			2
	Earned premium (21. 19.	5)		1	1			7347		9108
	Claims incurred (22. 17. 4	4)		12	2			4640		5758
	Claims management costs	(22. 18.	4)	1:	3			584		26
This year's underwriting	Adjustment for discounting	(22. 52.	4)	14	4					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4)) 1	5					
	Other technical income or cl specified by way of supplem			10	õ					
	Net operating expenses (2	2. 42. 4))	17	7			9630		3001
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1 9	9		(7507)		323
	Earned premium (21. 11.	5)		2	1					
	Claims incurred (22. 13. 4	4)		22	2		2	1493		4794
Adjustment for	Claims management costs	(22. 14.	4)	23	3					45
prior years' underwriting	Adjustment for discounting	(22. 51.	. 4)	24	4					
(accident year accounting)	Other technical income or c specified by way of supplem			2	5					
	Net operating expenses (2	2. 41. 4)	20	6					28
	Balance (21-22-23+24+25-2	26)		29	9		(2	1493)		(4867)
Balance from	Per Form 24 (24. 69. 99 -	99)		3	1					(1)
underwriting year accounting	Other technical income and be specified by way of suppl			32	2					
	Total			39	9					(1)
Balance of all y	ears' underwriting (19+29+39)		49	9		(2	9000)		(4545)
Allocated inves	tment return			5	1					
Transfer to non-	technical account (49+51)			59	9		(2	9000)		(4545)

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Balance of all primary (direct) and facultative business

			Company registration number	GL/U	K/CM		eriod end month	ded year	Units		Category number
		R20	21487	G	iL	31	12	2005	£00)	409
Items to be s	hown net of reinsurance					Thi	s finan year	cial	Pre	evio	us year
							1				2
	Earned premium (21. 19.	5)		·	11		8	0716			99681
	Claims incurred (22. 17. 4	1)		•	12		4	6167			89653
	Claims management costs	(22. 18.	4)		13			1571			3927
This year's underwriting	Adjustment for discounting	(22. 52.	4)	•	14						
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4))	15						
	Other technical income or c specified by way of supplem			,	16						
	Net operating expenses (2	2. 42. 4)		•	17		2	0754			37372
	Balance of year's underwriti	ng (11-12	!-13+14-15+16- ⁻	17)	19		1	2224			(31271)
	Earned premium (21. 11.	5)		2	21						(23)
	Claims incurred (22. 13. 4	1)			22		(8	1405)			(2527)
Adjustment for	Claims management costs	(22. 14.	4)		23		2	1214			6037
prior years' underwriting	Adjustment for discounting	(22. 51.	4)	2	24						
(accident year accounting)	Other technical income or c specified by way of supplen				25						
	Net operating expenses (2	2. 41. 4))	2	26						4801
	Balance (21-22-23+24+25-2	26)			29		6	0191			(8334)
Balance from	Per Form 24 (24. 69. 99 -	99)			31						
underwriting year accounting	Other technical income and be specified by way of supp			;	32						
	Total				39						
Balance of all y	ears' underwriting (19+29+39)			49		7	2415			(39605)
Allocated inves	tment return				51						
Transfer to non-	technical account (49+51)				59		7	2415			(39605)

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total non-proportional treaty business accepted (category

numbers 510 to 590)

			Company registration number	GL/UK	/CM		eriod end month	ded year	Units	Category number
		R20	21487	GI	-	31	12	2005	£000	500
Items to be sl	nown net of reinsurance					Thi	s finand year	cial	Previo	ous year
							1			2
	Earned premium (21. 19.	5)		1	1					
	Claims incurred (22. 17. 4	1)		1	2					
	Claims management costs	(22. 18.	4)	1	3					
This year's underwriting	Adjustment for discounting	(22. 52.	4)	1	4					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4) 1	5					
	Other technical income or cl specified by way of supplem			1	6					
	Net operating expenses (2	2. 42. 4)		1	7		(1364)		
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9			1364		
	Earned premium (21. 11.	5)		2	1					
	Claims incurred (22. 13. 4	1)		2	2			1458		
Adjustment for	Claims management costs	(22. 14.	4)	2	3					
prior years' underwriting	Adjustment for discounting	(22. 51.	4)	2	4					
(accident year accounting)	Other technical income or c specified by way of supplementary			2	5					
	Net operating expenses (2	2. 41. 4)		2	6					
	Balance (21-22-23+24+25-2	26)		2	9		(1458)		
Balance from	Per Form 24 (24. 69. 99 -	99)		3	1		(4400)		(2596)
underwriting year accounting	Other technical income and be specified by way of supplemental to the specified by			3	2					
	Total			3	9		(4400)		(2596)
Balance of all y	ears' underwriting (19+29+39)		4	9		(4494)		(2596)
Allocated invest	ment return			5	1					
Transfer to non-	technical account (49+51)			5	9		(4494)		(2596)

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total proporti

Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

			Company registration number	GL/UK	/CM		eriod end	led year	Units	Category number
		R20	21487	GL		31	12	2005	£000	600
Items to be s	nown net of reinsurance			ı		Thi	s financ year	cial	Previo	ous year
							1			2
	Earned premium (21. 19.	5)		1	1		187	1128		1851002
	Claims incurred (22. 17. 4	1)		1	2		124	5491		1189028
	Claims management costs	(22. 18.	4)	1	3		6	3771		62498
This year's underwriting	Adjustment for discounting	(22. 52.	4)	1	4					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4) 1	5					
	Other technical income or cl specified by way of supplem			1	6					
	Net operating expenses (2	2. 42. 4))	1	7		55	2707		600881
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9			9159		(1405)
	Earned premium (21. 11.	5)		2	1			637		1683
	Claims incurred (22. 13. 4	1)		2	2		(5	3950)		(33661)
Adjustment for	Claims management costs	(22. 14.	4)	2	3		2	6979		19587
prior years' underwriting	Adjustment for discounting	(22. 51.	. 4)	2	4					
(accident year accounting)	Other technical income or c specified by way of supplem			2	5					
	Net operating expenses (2	2. 41. 4))	2	6			12		50
	Balance (21-22-23+24+25-2	26)		2	9		2	7596		15707
Balance from	Per Form 24 (24. 69. 99 -	99)		3	1			1787		1051
underwriting year accounting	Other technical income and be specified by way of supplemental to the specified by			3	2					
	Total			3	9			1787		1051
Balance of all y	ears' underwriting (19+29+39)		4	9		3	8542		15353
Allocated inves	tment return			5	1					
Transfer to non-	technical account (49+51)			5	9		3	8542		15353

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

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total business

						Company registration number	GL/UK/CM		eriod en	ded year	Units	Category number
					R21	21487	GL	31	12	2005	£000	001
			Gross premiums writ	ten	Reir	nsurers' share	•		Net of	reinsurance		
Premiums receiva	ble during the financial year		Earned in previous financial years 1			rned in previous inancial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11	177			(3)				180)	
			Earned in this financial year	Unearned at end this financial yea		Earned in this financial year	Unearned at e this financial y			rned in this ancial year		rned at end of financial year
			1	2		3	4			5		6
In respect of risks in financial years	ncepted in previous	12	(1201)							(1201)	
	For periods of less than 12 months	13	536820	293	40	15764		690		521056	;	28650
In respect of risks incepted in this financial year	For periods of 12 months	14	1523905	17200	27	68832	56	6475		1455073	3	1663552
s.rs.a. you	For periods of more than 12 months	15	83690	2711	79	37242	126	6994		46448	3	144185
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	1970129	3624	42	147194	137	7790		1822935	j	224652
Total (12 to 16)		19	4113343	23829	88	269032	321	1949		384431		2061039

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total primary (direct) and facultative business

						registration	GI /IIK	GL/UK/CM —		eriod end	ed	Units		Category number
				Г		number	GLION			month year		Onits		
					R	21 21487	G	_	31	12	2005	£000		002
			Gross premiums writ	ten		Reinsurers' share				Net of	reinsurance			
Premiums receivable during the financial year			Earned in previous financial years 1			Earned in previous financial years 3				Earne fina				
In respect of risks incepted in previous financial years		11	(460)			(3)				(457)		')		
			Earned in this financial year	Unearned at end o this financial year		Earned in this financial year		Unearned at end of this financial year		Earned in this financial year			Unearned at end of this financial year	
			1	2		3		4		5			6	
In respect of risks incepted in previous financial years		12	(1321)						(1321))			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	268286	1712	29	15764	690				2	16439		
	For periods of 12 months	14	800668	87723	37	68832	56475				3	820762		
	For periods of more than 12 months	15	68609	23706	31	37242		126994		31367		•	110067	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1105365	27537	79	146586		137739		958779)	1376	
Total (12 to 16)		19	2241607	140680)6	268424	321898 197318		3	1084908				

Company

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total treaty reinsurance accepted business

						Company registration number	GL/UK/CM	21 /11K/CM —		Period ended month year		Category number	
					R21	21487	GL	31	12	2005	£000	003	
			Gross premiums writ	ten	Reir	surers' share			Net of	reinsurance			
Premiums receivable during the financial year			Earned in previous financial years 1			ned in previous nancial years 3				ed in previous incial years 5			
In respect of risks incepted in previous financial years		11	637						637				
			Earned in this financial year	Unearned at end of this financial year		arned in this nancial year			ned in this ancial year	Unearned at end of this financial year			
			1	2		3	4		5			6	
In respect of risks incepted in previous financial years		12	120							120			
	For periods of less than 12 months	13	268534	122	11					268534		12211	
In respect of risks incepted in this financial year	For periods of 12 months	14	723237	84279	90					723237	,	842790	
mandar year	For periods of more than 12 months	15	15081	341	18					15081		34118	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	864764	8706	63	608		51		864156	i	87012	
Total (12 to 16)		19	1871736	97618	32	608		51		1871128	3	976131	

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Primary (direct) and facultative household and domestic all risks.

						Company registration number	GL/UK/CM		Period ended month year		Units	Category number	
					R2	1 21487	GL	31	12	2005	£000	160	
			Gross premiums writ	ten		Reinsurers' share		1	Net of	reinsurance			
Premiums receivable during the financial year			Earned in previous financial years 1			Earned in previous financial years 3			Earned in previous financial years 5				
In respect of risks incepted in previous financial years		11	(460)						(460))		
			Earned in this financial year	Unearned at end of this financial year	f	Earned in this financial year	Unearned at end of this financial year		Earned in this financial year			Unearned at end of this financial year	
			1	2		3	4		5			6	
In respect of risks incepted in previous financial years		12	(241)				(24		(241)			
	For periods of less than 12 months	13	26886	82	:6	912		38		25974		788	
In respect of risks incepted in this financial year	For periods of 12 months	14	113346	15689	8	6994	2564		106352			154334	
	For periods of more than 12 months	15											
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	127964	332	11	7532	1405		120432			1916	
Total (12 to 16)		19	267955	16104	5	15438	4007 252517			157038			

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)

						Company registration number	GL/UK/CM		eriod end month	ded year	Units	Category number
					R21	21487	GL	31	12	2005	£000	180
			Gross premiums writ	ten	Reir	nsurers' share	·		Net of	reinsurance		
Premiums receiva	ble during the financial year		Earned in previous financial years 1			rned in previous financial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11				(3)				3		
			Earned in this financial year	Unearned at end of this financial year		Earned in this financial year	Unearned at e this financial y			rned in this ancial year		ned at end of nancial year
			1	2		3	4			5		6
In respect of risks in financial years	ncepted in previous	12										
	For periods of less than 12 months	13	81923	750	02	437		13		81486		7489
In respect of risks incepted in this financial year	For periods of 12 months	14	24425	273	68	11482	20)513		12943		6855
	For periods of more than 12 months	15	63969	2185	41	36561	124	1267		27408		94274
previous financial y	remiums receivable (less rebates and refunds) in revious financial years not earned in those years and rought forward to the financial year		225818	2281	83	106632	125	5796		119186		102387
Total (12 to 16)		19	396135	4815	94	155112	270)589		241023		211005

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)

				,		Company registration number	GL/UK/CM		eriod en month	ded year	Units	Category number
					R21	21487	GL	31	12	2005	£000	220
			Gross premiums writ	ten	Rein	nsurers' share			Net of	reinsurance		
Premiums receiva	ble during the financial year		Earned in previous financial years 1			rned in previous inancial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11										
			Earned in this financial year	Unearned at end this financial yea		Earned in this inancial year	Unearned at e this financial y			rned in this ancial year		ned at end of nancial year
			1	2		3	4			5		6
In respect of risks in financial years	ncepted in previous	12										
	For periods of less than 12 months	13	2501	10	04	15		1		2486	5	103
In respect of risks incepted in this financial year	For periods of 12 months	14	44213	474	62	941		213		43272	2	47249
	For periods of more than 12 months	15	34	1:	36					34		136
previous financial y	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and prought forward to the financial year		56063	11	70	204		130		55859)	1040
Total (12 to 16)		19	102811	488	72	1160		344		101651		48528

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

						Company registration number	GL/UK/CM		eriod en		Units	Category number
				Γ	R2		GL	31	month 12	year 2005	£000	260
			Gross premiums writ	ten	ı	Reinsurers' share			Net of	reinsurance		
Premiums receival	ble during the financial year		Earned in previous financial years 1			Earned in previous financial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11										
			Earned in this financial year	Unearned at end of this financial year		Earned in this financial year	Unearned at e this financial y			rned in this ancial year		rned at end of financial year
			1	2		3	4			5		6
In respect of risks in financial years	ncepted in previous	12	(1009)							(1009)	
	For periods of less than 12 months	13	108566	6700	0	13372		589		95194		6111
In respect of risks incepted in this financial year	For periods of 12 months	14	386923	417050	0	41466	25	5468		345457	,	391582
manda you	For periods of more than 12 months	15	2078	8314	4	620	2	2479		1458	3	5835
previous financial y	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and prought forward to the financial year		427299	10914	4	24181		1494		403118	3	9420
Total (12 to 16)		19	923857	442978	8	79639	30	030		844218		412948

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

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

Company

					registration number	GL/UK/CM		Period end	ded		nits	Category number	
				Г		number	- CL/CIVOIII	day	month	year		11113	Tumber
					R21	21487	GL	31	12	2005	£	000	270
			Gross premiums writt	ten	Rei	nsurers' share			Net of	reinsuranc	Э		
Premiums receiva	ble during the financial year		Earned in previous financial years 1			rned in previous inancial years 3				ed in previous ancial years 5	3		
In respect of risks in financial years	n respect of risks incepted in previous inancial years												
			Earned in this financial year	Unearned at end o this financial year		Earned in this financial year	Unearned at e			rned in this ancial year			ed at end of ancial year
			1	2		3	4			5			6
In respect of risks in financial years	ncepted in previous	12	(71)							(7	1)		
	For periods of less than 12 months	13	22863	92	22	1685		70		2117	8		852
In respect of risks incepted in this financial year	For periods of 12 months	14	214787	20099)2	6948	6	832		20783	9		194160
manolal your	For periods of more than 12 months	15	435	174	3	15		62		42	0		1681
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	223044	989)3	6699	8	3436		21634	5		1457
Total (12 to 16)		19	461058	21355	50	15347	15	5400		44571	1		198150

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Total primary (direct) and facultative marine (category numbers 341 to 347)

						Company registration number	GL/UK/CM		eriod en		Units	Category number
					R21	21487	GL	31	month 12	year 2005	£000	340
			Gross premiums writ	ten	Reir	nsurers' share			Net of	reinsurance		
Premiums receiva	ble during the financial year		Earned in previous financial years 1			rned in previous inancial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11										
			Earned in this financial year	Unearned at end of this financial year		Earned in this inancial year	Unearned at e this financial y			rned in this ancial year		ned at end of inancial year
			1	2		3	4			5		6
In respect of risks in financial years	ncepted in previous	12										
	For periods of less than 12 months	13	54	2	74	4		19		50)	255
In respect of risks incepted in this financial year	For periods of 12 months	14	5935	110	66	436		35		5499)	1131
Illianolal year	For periods of more than 12 months	15										
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1972			174				1798	3	
Total (12 to 16)		19	7961	14-	40	614		54		7347	,	1386

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

Name of insurer CGU International Insurance plc

Global business

3

Financial year ended 31st December 2005

FSA general insurance business reporting category Balance of all primary (direct) and facultative business

				_	Company registration number		GL/UK/CM		eriod end month	ded year	Units	Category number
					R2′	1 21487	GL	31	12	2005	£000	409
			Gross premiums writ	ten	F	Reinsurers' share	'		Net of	reinsurance		
Premiums receiva	ble during the financial year		Earned in previous financial years 1			Earned in previous financial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11										
			Earned in this financial year	Unearned at end of this financial year		Earned in this financial year	Unearned at e this financial			rned in this ancial year		ned at end of inancial year
				2		3	4			5		6
In respect of risks in financial years	ncepted in previous	12										
	For periods of less than 12 months	13	25493	80	1	(661)		(40)		26154		841
In respect of risks incepted in this financial year	For periods of 12 months	14	11039	2630	1	565		850		10474		25451
a.roia. you	For periods of more than 12 months	15	2093	832	7	46		186		2047		8141
previous financial y	remiums receivable (less rebates and refunds) in revious financial years not earned in those years and rought forward to the financial year		43205	2189	8	1164		478		42041		21420
Total (12 to 16)		19	81830	5732	7	1114	1	1474		80716		55853

Company

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

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

							registration number	GL/UK/	CM da	Period er	ded year	- ι	Jnits	Category number
				Γ	R21	1	21487	GL	3		2005	£	2000	600
			Gross premiums writ	ten	F	Reins	urers' share			Net c	f reinsurand	e		
Premiums receival	ble during the financial year		Earned in previous financial years 1				ed in previous ancial years 3				ed in previou ancial years 5	S		
In respect of risks in financial years	ncepted in previous	11	637								63	37		
			Earned in this financial year	Unearned at end of this financial year	f		rned in this ancial year	Unearned this finan			arned in this ancial year			ed at end of ancial year
			1	2			3	4	ļ		5			6
In respect of risks in financial years	ncepted in previous	12	120								12	20		
	For periods of less than 12 months	13	268534	1221	1						26853	34		12211
In respect of risks incepted in this financial year	For periods of 12 months	14	723237	84279	0						72323	37		842790
inanian year	For periods of more than 12 months	15	15081	3411	8						1508	31		34118
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	864764	8706	3		608		5		86415	56		87012
Total (12 to 16)		19	1871736	97618	2		608		5′		187112	28		976131

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total business

				pany stration ber	GL/UK	C/CM		riod e month		Uni		tegory mber
		R22		21487	G	L	31	12	2005	£0	00	001
				Amount broward forward for previous fin year	rom		Amount ble/receithis finan year		Amount car forward to r financial y	next	Amo attributab financi	
				1			2		3		4	1
	Gross amount		11	436	5344		11997	49	2978	966	(18	36629)
Claims incurred in respect of incidents	Reinsurers' share		12	644	1526		906	16	569	161		15251
occurring prior to this financial year	Net (11-12)		13	3720	0818		11091	33	2409	805	(20)1880)
, ,	Claims management cost	S	14	6	5848		932	285	45	551	7	72988
	Gross amount		15				9513	16	1407	956	23	59272
Claims incurred in respect of incidents	Reinsurers' share		16				99	49	26	708	3	36657
occurring in this financial year	Net (15-16)		17				9413	67	1381	248	232	22615
	Claims management cost	S	18				695	72	18	296	8	37868
Provision for unexpir	ed risks		19									
	Commissions		21	324	1452		10174	56	331	441	10	10467
	Other acquisition expense	es	22	129	9459		2596	31	149	622	23	39468
Net operating	Administrative expenses		23				1255	67			12	25567
expenses	Reinsurance commission profit participations	s and	24		2808		1071	73	6	427	10	03554
	Total (21+22+23-24)		29	45	1103		12954	81	474	636	127	71948
Adjustments for	Gross amount		31	49	9400				77	800	2	28400
discounting in respect of the	Reinsurers' share		32	4:	9400				77	800	2	28400
items shown at lines 11 to 18	Claims management cost	S	33									
above	Total (31-32+33)		39									
Colit of lin - CO	Prior financial years		41				2	26				226
Split of line 29	This financial year		42	45	1103		12952	55	474	636	127	71722
Calit of line 20	Incidents occurring prior t financial year	o this	51									
Split of line 39	Incidents occurring in this financial year	i	52									

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category Total primary (direct) and facultative business

			npany stration aber	GL/UK	//CM Perio	d end	ded year	Uni	Category ts Number
	R22		21487	G	L 31	12	2005	£00	002
			Amount bro forward fro previous fina year	om	Amount payable/receivab in this financial year		Amount car forward to financial y	next	Amount attributable to this financial year
			1		2		3		4
	Gross amount	11	3103	993	755963	3	2196	002	(152028)
Claims incurred in respect of incidents	Reinsurers' share	12	662	115	90350)	569	125	(2640)
occurring prior to this financial year	Net (11-12)	13	2441	878	665613	3	1626	877	(149388)
tino iniariolar your	Claims management costs	14	45	970	58217	7	33	762	46009
	Gross amount	15			345899)	767	882	1113781
Claims incurred in respect of incidents	Reinsurers' share	16			9949)	26	708	36657
occurring in this financial year	Net (15-16)	17			335950)	741	174	1077124
,	Claims management costs	18			14723	3	9	374	24097
Provision for unexpir	red risks	19							
	Commissions	21	177	470	671064	1	175	704	672830
	Other acquisition expenses	22	66	339	126343	3	76	286	116396
Net operating	Administrative expenses	23			33636	3			33636
expenses	Reinsurance commissions and profit participations	24	2	808	105888	3	6	427	102269
	Total (21+22+23-24)	29	241	1001	725155	5	245	563	720593
Adjustments for	Gross amount	31	49	400			77	800	28400
discounting in respect of the	Reinsurers' share	32	49	400			77	800	28400
items shown at lines 11 to 18	Claims management costs	33							
above	Total (31-32+33)	39							
0 111 111 00	Prior financial years	41			214	1			214
Split of line 29	This financial year	42	241	001	724941		245	563	720379
Split of line 20	Incidents occurring prior to this financial year	51							
Split of line 39	Incidents occurring in this financial year	52							

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total treaty reinsurance accepted business

				pany stration ber	GL/UK	/CM		riod er month	nded year	Un	its	Category Number
		R22		21487	GI	L	31	12	2005	£0	00	003
				Amount br forward f previous fir year	rom ancial	payab	Amount ble/receinis finan year		Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
				1			2		3			4
	Gross amount		11	126	1351		4437	86	782	964		(34601)
Claims incurred in respect of incidents	Reinsurers' share		12	(17	7589)		2	66		36		17891
occurring prior to this financial year	Net (11-12)		13	127	3940		4435	20	782	928		(52492)
, ,	Claims management cost	S	14	19	9878		350	68	11	789		26979
	Gross amount		15				6054	17	640	074		1245491
Claims incurred in respect of incidents	Reinsurers' share		16									
occurring in this financial year	Net (15-16)		17				6054	17	640	074		1245491
·	Claims management cost	s	18				548	49	8	922		63771
Provision for unexpir	red risks		19									
	Commissions		21	140	6982		3463	92	155	737		337637
	Other acquisition expense	es	22	6	3120		1332	88	73	336		123072
Net operating	Administrative expenses		23				919	31				91931
expenses	Reinsurance commission profit participations	s and	24				12	85				1285
	Total (21+22+23-24)		29	21	0102		5703	26	229	073		551355
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cost	S	33									
above	Total (31-32+33)		39									
Calit of line 20	Prior financial years		41					12				12
Split of line 29	This financial year		42	21	0102		5703	14	229	073		551343
Calit of line 20	Incidents occurring prior t financial year	o this	51									
Split of line 39	Incidents occurring in this financial year	}	52	_								

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

			npany stration aber GL/U	K/CM	Period e		Category Jnits Number
	R2	2	21487	3L	31 12	2005	2000 160
			Amount brought forward from previous financial year		Amount able/receivable this financial year	Amount carried forward to next financial year	Amount attributable to this financial year
			1		2	3	4
	Gross amount	11	214192		135009	88560	9377
Claims incurred in respect of incidents	Reinsurers' share	12	29159		20319	7453	(1387)
occurring prior to this financial year	Net (11-12)	13	185033		114690	81107	10764
and mandar your	Claims management costs	14	2823		4800	1558	3535
	Gross amount	15			87988	99947	187935
Claims incurred in respect of incidents	Reinsurers' share	16				4432	4432
occurring in this financial year	Net (15-16)	17			87988	95515	183503
	Claims management costs	18			1079	442	1521
Provision for unexpir	ed risks	19					
	Commissions	21	18031		64191	14291	67931
	Other acquisition expenses	22	3365		1952	2034	3283
Net operating	Administrative expenses	23			4737		4737
expenses	Reinsurance commissions and profit participations	24	1687		(546)	1100	41
	Total (21+22+23-24)	29	19709		71426	15225	75910
Adjustments for	Gross amount	31					
discounting in respect of the	Reinsurers' share	32					
items shown at lines 11 to 18	Claims management costs	33					
above	Total (31-32+33)	39					
	Prior financial years	41			246		246
Split of line 29	This financial year	42	19709		71180	15225	75664
Calit of line 20	Incidents occurring prior to this financial year	51					
Split of line 39	Incidents occurring in this financial year	52					

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)

	_			pany stration ber	GL/UK	/CM		riod en	nded year	Uni	ts	Category Number
		R22		21487	G	L	31	12	2005	£00	00	180
	<u> </u>			Amount bro forward for previous fin year	rom	payab	Amount ble/receinis finan year		Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
				1			2		3			4
	Gross amount		11	13 ⁻	1648		572	76	70	325		(4047)
Claims incurred in respect of incidents	Reinsurers' share		12	2	7589		138	48	12	804		(937)
occurring prior to this financial year	Net (11-12)		13	104	4059		434	28	57	521		(3110)
ano imanolar your	Claims management costs	6	14	,	1200		52	211		425		4436
	Gross amount		15				495	43	69	440		118983
Claims incurred in respect of incidents	Reinsurers' share		16				75	68	19	998		27566
occurring in this financial year	ng in this		17				419	75	49	442		91417
	Claims management costs	6	18				29	91		751		3742
Provision for unexpir	red risks		19									
	Commissions		21	34	4059		2572	02	25	618		265643
	Other acquisition expense	s	22	;	3574		103	21	8	480		5415
Net operating	Administrative expenses		23				90	43				9043
expenses	Reinsurance commissions profit participations	and	24				1040	70	3	310		100760
	Total (21+22+23-24)		29	3	7633		1724	96	30	788		179341
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management costs	3	33									
above	Total (31-32+33)		39									
	Prior financial years		41				1	00				100
Split of line 29	This financial year		42	3	7633		1723	96	30	788		179241
Calit of lin - 00	Incidents occurring prior to financial year	this	51									
Split of line 39	Incidents occurring in this financial year		52									

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)

			npany stration ber GL/U	JK/CM	Period en	nded year U	Category nits Number
	R22	2	21487	GL	31 12	2005 £0	000 220
			Amount brought forward from previous financial year		Amount /able/receivable this financial year	Amount carried forward to next financial year	Amount attributable to this financial year
			1		2	3	4
	Gross amount	11	271140		66737	193440	(10963)
Claims incurred in respect of incidents	Reinsurers' share	12	16362		3539	10625	(2198)
occurring prior to this financial year	Net (11-12)	13	254778		63198	182815	(8765)
ano imanolar your	Claims management costs	14	7160		5740	5864	4444
	Gross amount	15			25087	51682	76769
Claims incurred in respect of incidents	Reinsurers' share	16				59	59
occurring in this financial year	Net (15-16)	17			25087	51623	76710
	Claims management costs	18			2455	1296	3751
Provision for unexpi	red risks	19					
	Commissions	21	8489		16302	8167	16624
	Other acquisition expenses	22	5592		9211	5309	9494
Net operating	Administrative expenses	23			2426		2426
expenses	Reinsurance commissions and profit participations	24					
	Total (21+22+23-24)	29	14081		27939	13476	28544
Adjustments for	Gross amount	31					
discounting in respect of the	Reinsurers' share	32					
items shown at lines 11 to 18	Claims management costs	33					
above	Total (31-32+33)	39					
	Prior financial years	41					
Split of line 29	This financial year	42	14081		27939	13476	28544
Online of the CO	Incidents occurring prior to this financial year	51					
Split of line 39	Incidents occurring in this financial year	52					

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

	_			pany stration ber	GL/UK	C/CM		eriod en	nded year	Uni	its	Category Number
		R22		21487	G	L	31	12	2005	£0	00	260
	L			Amount bro forward fi previous fin year	rom	payat	Amount ole/recei his finan year		Amount ca forward to financial y	next		Amount outable to this nancial year
				1			2		3			4
	Gross amount		11	60	5823		1594	07	330	416		(116000)
Claims incurred in respect of incidents	Reinsurers' share		12	80	0286		31	72	48	844		(28270)
occurring prior to this financial year	Net (11-12)		13	52	5537		1562	35	281	572		(87730)
ano imanolar your	Claims management costs	6	14	-	7331		63	881	5	054		4104
	Gross amount		15				1656	86	226	182		391868
Claims incurred in respect of incidents	Reinsurers' share		16					8		111		119
occurring in this financial year	Net (15-16)		17				1656	78	226	071		391749
	Claims management costs	6	18				61	23	2	277		8400
Provision for unexpir	red risks		19									
	Commissions		21	77	7019		2492	27	91	706		234540
	Other acquisition expense	s	22	29	9509		704	54	37	553		62410
Net operating	Administrative expenses		23				109	99				10999
expenses	Reinsurance commissions profit participations	and	24		975		23	54	2	000		1329
	Total (21+22+23-24)		29	10	5553		3283	26	127	259		306620
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management costs	3	33									
above	Total (31-32+33)		39									
	Prior financial years		41				(1	23)				(123)
Split of line 29	This financial year		42	10	5553		3284	49	127	259		306743
Onlit of line 200	Incidents occurring prior to financial year	this	51									
Split of line 39	Incidents occurring in this financial year		52									

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

	_			pany stration ber	GL/UK	/CM		eriod er month	nded year	Uni	ts	Category Number
		R22		21487	G	L	31	12	2005	£00	00	270
	L			Amount bro forward fr previous fin year	om	payab	Amount ble/receinnis finan year		Amount ca forward to financial y	next		Amount outable to this ancial year
				1			2		3			4
	Gross amount		11	157	1252		2587	13	1363	713		51174
Claims incurred in respect of incidents	Reinsurers' share		12	502	2678		696	50	484	837		51809
occurring prior to this financial year	Net (11-12)		13	1068	3574		1890	63	878	876		(635)
and maridial year	Claims management costs	;	14	2	1094		130)77	16	293		8276
	Gross amount		15				72	74	278	033		285307
Claims incurred in respect of incidents	Reinsurers' share		16				23	69				2369
occurring in this financial year	Net (15-16)		17				49	05	278	033		282938
	Claims management costs	3	18				4	82	4	046		4528
Provision for unexpir	red risks		19		***************************************							
	Commissions		21	33	3442		710	02	31	187		73257
	Other acquisition expenses	s	22	10)857		220	42	12	535		20364
Net operating	Administrative expenses		23				62	31				6231
expenses	Reinsurance commissions profit participations	and	24		(386)			10	(434)		58
	Total (21+22+23-24)		29	4	4685		992	65	44	156		99794
Adjustments for	Gross amount		31	49	9400				77	800		28400
discounting in respect of the	Reinsurers' share		32	49	9400				77	800		28400
items shown at lines 11 to 18	Claims management costs	1	33									
above	Total (31-32+33)		39									
	Prior financial years		41					(9)				(9)
Split of line 29	This financial year		42	44	4685		992	74	44	156		99803
Calit of lin - CO	Incidents occurring prior to financial year	this	51									
Split of line 39	Incidents occurring in this financial year		52									

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

	_			pany stration ber	GL/UK	/CM		riod er month	nded year	Uni	its	Category Number
		R22		21487	G	L	31	12	2005	£0	00	340
	L			Amount br forward f previous fir year	rom ancial	payab	Amount le/recei nis finan year		Amount ca forward to financial y	next	attrib	Amount outable to this ancial year
				1			2		3			4
	Gross amount		11		1694		9	74		745		25
Claims incurred in respect of incidents	Reinsurers' share		12		28		(214	40)				(21468)
occurring prior to this financial year	Net (11-12)		13		1666		224	14		745		21493
uno imanolar your	Claims management costs	;	14		2			2				
	Gross amount		15				19	75	2	897		4872
Claims incurred in respect of incidents	Reinsurers' share		16							232		232
occurring in this financial year	Net (15-16)		17				19	75	2	665		4640
·	Claims management costs	3	18				5	34		50		584
Provision for unexpir	red risks		19									
	Commissions		21	:	2997		57	02	3	091		5608
	Other acquisition expenses	s	22		2081		39	17	2	153		3845
Net operating	Administrative expenses		23				1	90				190
expenses	Reinsurance commissions profit participations	and	24		13							13
	Total (21+22+23-24)		29		5065		98	09	5	244		9630
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management costs	i	33									
above	Total (31-32+33)		39									
	Prior financial years		41									
Split of line 29	This financial year		42		5065		98	09	5	244		9630
Calit of lin - 00	Incidents occurring prior to financial year	this	51									
Split of line 39	Incidents occurring in this financial year		52									

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

				pany stration ber	GL/UK	//CM -		riod er month		Un	nits	Category Number
		R22		21487	GI	L	31	12	2005	£0	000	409
	•			Amount bro forward fi previous fin year	rom	payab	Amount le/receinis finan year		Amount ca forward to financial y	next	attrib	Amount utable to this uncial year
				1			2		3			4
	Gross amount		11	308	3244		778	47	148	803		(81594)
Claims incurred in respect of incidents	Reinsurers' share		12	(5013		12	62	4	562		(189)
occurring prior to this financial year	Net (11-12)		13	302	2231		765	85	144	241		(81405)
	Claims management costs	S	14	(6360		230	06	4	568		21214
	Gross amount		15				83	46	39	701		48047
Claims incurred in respect of incidents	Reinsurers' share		16					4	1	876		1880
occurring in this financial year	Net (15-16)		17				83	42	37	825		46167
	Claims management costs	S	18				10	59		512		1571
Provision for unexpir	ed risks		19									
	Commissions		21	(3433		74	38	1	644		9227
	Other acquisition expense	s	22	1	1361		84	46	8	3222		11585
Net operating	Administrative expenses		23					10				10
expenses	Reinsurance commissions profit participations	s and	24		519					451		68
	Total (21+22+23-24)		29	1	4275		158	94	9	415		20754
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management costs	3	33									
above	Total (31-32+33)		39									
0.11.11.20	Prior financial years		41									
Split of line 29	This financial year		42	14	4275		158	94	9	415		20754
Calit of line 20	Incidents occurring prior to financial year	o this	51									
Split of line 39	Incidents occurring in this financial year		52									

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total non-proportional treaty business accepted (category numbers 510 to 590)

		regi	npany stration nber	GL/UK	/CM	Period er month	nded year	Units	Category Number
	R2	2	21487	G	L 31	12	2005	£000	500
			Amount b forward previous f yea	from inancial	Amour payable/rece in this fina year	eivable	Amount ca forward to financial y	next a	Amount attributable to this financial year
			1		2		3		4
	Gross amount	11	2	27341	4:	209	42	2644	19512
Claims incurred in respect of incidents	Reinsurers' share	12	(1	8054)					18054
occurring prior to this financial year	Net (11-12)	13	4	15395	4.	209	42	2644	1458
tilio ililariciai year	Claims management costs	14							
	Gross amount	15							
Claims incurred in respect of incidents	Reinsurers' share	16							
occurring in this financial year	Net (15-16)	17							
·	Claims management costs	18							
Provision for unexpi	red risks	19							
	Commissions	21							
	Other acquisition expenses	22							
Net operating	Administrative expenses	23				(79)			(79)
expenses	Reinsurance commissions and profit participations	24			1	285			1285
	Total (21+22+23-24)	29			(1:	364)			(1364)
Adjustments for	Gross amount	31							
discounting in respect of the	Reinsurers' share	32							
items shown at lines 11 to 18	Claims management costs	33							
above	Total (31-32+33)	39							
0 111 111 00	Prior financial years	41							
Split of line 29	This financial year	42			(1:	364)			(1364)
Calit of line 20	Incidents occurring prior to this financial year	51							
Split of line 39	Incidents occurring in this financial year	52							

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

			npany stration nber GL	/UK/CN	Period en	ded year	Category Jnits Number
	R2	2	21487	GL	31 12	2005	600
			Amount brough forward from previous financia year	pa	Amount ayable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year
			1		2	3	4
	Gross amount	11	123401	0	439577	740320	(54113)
Claims incurred in respect of incidents	Reinsurers' share	12	46	5	266	36	(163)
occurring prior to this financial year	Net (11-12)	13	123354	5	439311	740284	(53950)
tino inanciai year	Claims management costs	14	1987	8	35068	11789	26979
	Gross amount	15			605417	640074	1245491
Claims incurred in respect of incidents	Reinsurers' share	16					
occurring in this financial year	Net (15-16)	17			605417	640074	1245491
,	Claims management costs	18			54849	8922	63771
Provision for unexpir	red risks	19					
	Commissions	21	14698	2	346392	155737	337637
	Other acquisition expenses	22	6312	0	133288	73336	123072
Net operating	Administrative expenses	23			92010		92010
expenses	Reinsurance commissions and profit participations	24					
	Total (21+22+23-24)	29	21010)2	571690	229073	552719
Adjustments for	Gross amount	31					
discounting in respect of the	Reinsurers' share	32					
items shown at lines 11 to 18	Claims management costs	33					
above	Total (31-32+33)	39					
	Prior financial years	41			12		12
Split of line 29	This financial year	42	21010	2	571678	229073	552707
Split of line 20	Incidents occurring prior to this financial year	51					
Split of line 39	Incidents occurring in this financial year	52					

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total business

FSA gene	rai insurand	e bus	ness reporti	ing category	Total bu	usiness				Company registration number	GL/UK/C		eriod e monti		Units	Category number
									R23	21487	GL	31	12	2005	£000	001
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta	anding carried vard		nding brought vard	Balance on each accident year	Deduction discounti from clair	ng	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstandi carried forward (net)	ng	(i.e.)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2005	11				941367	1025386	355862			2322615			3844312		60.4
12	2004	12	845223	1385525		565044	687244	65553	1137773	365430	(185362)			3727657	(4.9)	58.0
12	2003	13	834427	1329560	486932	161217	481451	20008	619302	50478	(7104)			3443626	(13.5)	57.6
12	2002	14	907562	1227174	689352	111044	295175	5784	403471	15833	(7301)			3252655	(10.3)	61.8
12	2001	15	804677	1051241	754387	95990	173798	2953	288124	5287	(20670)			2660121	(2.3)	68.9
12	2000	16	815190	1083344	954974	39077	108506	1569	171464	3368	(25680)			2501291	1.9	76.7
12	1999	17	872327	1113774	982510	29534	72637	752	118656	2178	(17911)			2554589	(2.5)	76.6
12	1998	18	947440	1149604	1105807	39587	75166	516	96163	1100	18006			2637749	6.2	82.2
12	1997	19	760940	984460	994684	15104	35517	27	57276	425	(7053)			2522056	6.2	71.6
12	1996	20	778970	1020998	897772	5143	24717		28707	40	1113			2571086	(9.5)	66.2
Prior accid	ent years	21				47393	217020	141412	301873	53870	50082					
Reconcilia	tion	22														
Total (11 to	o 22)	29				2050500	3196617	594436	3222809	498009	2120735					

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category
Total primary (direct) and facultative

FSA gene	erai insurand	e bus	iness report	ing category	busines	• •	ect) and fa	cultative		Company registration number	GL/UK/C		eriod e montl		Units	Category number
									R23	21487	GL	31	12	2005	£000	002
Accident	year ended		Claims paid (net) during the accident	Claims outstanding	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta			inding brought vard	Balance on each accident	Deduction discounti from clair	ng	Earned premiums	Deterioration/ (surplus) of original	Claims ratio
Month	Year		year	of the	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	- year (4+5+6-7-8)	outstandi carried forward (net)	ng	(net)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2005	11				335950	512770	228404			1077124			1973184		54.6
12	2004	12	313393	728323		264747	361374	47990	600087	234534	(160510)			1876048	(7.4)	52.6
12	2003	13	329395	734920	261433	87624	242853	12130	300028	34015	8564			1658697	(17.8)	56.3
12	2002	14	425485	690605	371609	61124	173806	4637	229305	9982	280			1638087	(11.5)	63.3
12	2001	15	633493	858216	611527	80557	146092	2825	239569	4645	(14740)			2113401	(2.0)	69.8
12	2000	16	814664	1081125	953781	39033	108490	1569	171424	3368	(25700)			2496799	2.0	76.8
12	1999	17	871935	1112356	979639	29449	72626	752	118593	2178	(17944)			2551736	(2.7)	76.6
12	1998	18	947242	1148794	1101698	39268	72790	516	95162	1129	16283			2636022	5.7	82.0
12	1997	19	759778	984301	992587	14802	35406	27	57237	425	(7427)			2520435	5.9	71.5
12	1996	20	778970	1020998	897595	4711	21717		27337	40	(949)			2571086	(9.5)	66.2
Prior acci	dent years	21				44298	208322	112955	284074	28746	52755					
Reconcilia	ation	22														
Total (11	to 22)	29				1001563	1956246	411805	2122816	319062	927736					

Category

number

Units

Name of insurer

CGU International Insurance plc

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

Global business

Financial year ended

Accident year ended

Year

Month

31st December 2005

Claims paid

(net) during

the accident

year

FSA general insurance business reporting category

Total treaty reinsurance accepted business

Claims paid

(net) during

this financial

year

Company registration number GL/UK/CM Period ended day month year

R23 21487 GL 31 12 2005 £000 003 Balance on Claims ratio Claims outstanding brought Deduction for Earned Deterioration/ discounting forward each accident (surplus) of % premiums year from claims (net) original Reported (net) Incurred but (4+5+6-7-8)outstanding reserve not reported carried % (net) forward (net)

			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				605417	512616	127458			1245491		1871128		66.6
12	2004	12	531830	657202		300297	325870	17563	537686	130896	(24852)		1851609	(2.0)	63.5
12	2003	13	505032	594640	225499	73593	238598	7878	319274	16463	(15668)		1784929	(8.3)	58.9
12	2002	14	482077	536569	317743	49920	121369	1147	174166	5851	(7581)		1614568	(8.6)	60.2
12	2001	15	171184	193025	142860	15433	27706	128	48555	642	(5930)		546720	(3.6)	65.4
12	2000	16	526	2219	1193	44	16		40		20		4492	(43.5)	39.6
12	1999	17	392	1418	2871	85	11		63		33		2853	109.2	117.7
12	1998	18	198	810	4109	319	2376		1001	(29)	1723		1727	740.0	405.4
12	1997	19	1162	159	2097	302	111		39		374		1621	1478.6	226.5
12	1996	20			177	432	3000		1370		2062				

Claims outstanding carried

forward

Incurred but

not reported

(net)

Reported (net)

'-	1000		100	0.10	1100	010	2010		1001	(20)	1720	1121	7 10.0	100.1
12	1997	19	1162	159	2097	302	111		39		374	1621	1478.6	226.5
12	1996	20			177	432	3000		1370		2062			
Prior accid	dent years	21				3095	8698	28457	17799	25124	(2673)			
Reconcilia	ation	22												
Total (11	to 22)	29				1048937	1240371	182631	1099993	178947	1192999			

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

Company registration number GL/UK/CM Period ended Units Category number

									R23	21487	GL	31	12	2005	£000	160
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net)	Claims paid (net) during this financial	Claims outsta	inding carried vard	Claims outstar		Balance on each accident year	Deduction discountir from claim	ng p	Earned oremiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstandir carried forward (net)	ng	(net)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2005	11				87988	59183	36332			183503			252518		72.7
12	2004	12	103606	191519		63413	12377	2197	55370	43331	(20714)			286378	(59.3)	63.4
12	2003	13	85435	202895	93157	12377	16667	2184	17353	1887	11988			295637	(38.7)	71.0
12	2002	14	138386	155013	97774	6542	12458	69	13312	142	5615			344005	(24.6)	74.2
12	2001	15	212339	177294	146791	8100	11978	41	16527	109	3483			524334	(5.9)	72.3
12	2000	16	261578	228304	240171	7488	5174	37	10320	74	2305			630461	10.8	81.6
12	1999	17	216122	212752	197457	4391	676	5	4475	23	574			494121	(4.8)	84.7
12	1998	18	56944	222727	213465	1798	4017	3	4677	8	1133			325780	(1.5)	84.8
12	1997	19	72051	196934	198524	732	1761	1	1969	4	521			360032	2.1	75.8
12	1996	20	62184	215423	183053	214	1725		1287	2	650			373136	(14.1)	66.2
Prior accid	dent years	21				9635	9737		13456	707	5209					
Reconcilia	ation	22														
Total (11 t	to 22)	29				202678	135753	40869	138746	46287	194267					

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)

Company registration P GL/UK/CM day

Period ended Category number

R23 21487 GL 31 12 2005 £000 180 Claims paid Claims Total claims Claims paid Claims outstanding carried Claims outstanding brought Balance on Deduction for Earned Deterioration/ Claims ratio Accident year ended outstanding forward forward (net) during paid (net) (net) during each accident discounting premiums (surplus) of % the accident (net) as at end since the end this financial from claims (net) original year of the of the year Reported (net) Incurred but Reported (net) Incurred but (4+5+6-7-8)outstanding reserve year accident year, not reported not reported carried accident year but prior to (net) (net) forward this financial (net) Month Year year 2 3 4 5 6 7 8 10 11 12 13 2005 11 41975 22653 26789 91417 37.9 12 241025 12 12 2004 33780 61020 34852 11464 851 39444 25158 (17435)224898 (22.7)36.0 13 12 2003 37731 56717 5595 4098 196 15276 675 (6062)183661 39.8 25560 (37.5)14 12 2002 44503 58422 36934 1744 2459 832 8555 327 (3847)166947 (28.2)51.8 15 12 2001 47708 66543 56446 686 2314 123 5253 68 (2198)178421 (10.5)60.1 12 2000 16 63773 79395 69305 419 2549 17 30 (2157)198981 (8.9)5112 68.4 17 7 12 1999 74870 88413 63797 94 874 1084 16 (125)231983 (26.7)60.2 18 1998 84804 93947 805 3 5 73 12 79076 135 865 243606 (14.8)67.7 19 2 (12)1 12 1997 66848 79674 68787 (51)660 620 239470 (12.9)56.9 20 12 1996 65535 86100 72029 (41)671 489 141 290152 47.6 (15.6)Prior accident years 21 (5)29597 1080 28512 Reconciliation 22 29 Total (11 to 22) 28819 77778 88307 85403 78144 26281

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)

Company registration number

GL/UK/CM

Period ended C
day month year Units n

Category number

R23 21487 GL 31 12 2005 £000 220 Claims paid Claims Total claims Claims paid Claims outstanding carried Claims outstanding brought Balance on Deduction for Earned Deterioration/ Claims ratio Accident year ended outstanding forward forward (net) during paid (net) (net) during each accident discounting premiums (surplus) of % the accident (net) as at end since the end this financial from claims (net) original year of the of the year Reported (net) Incurred but Reported (net) Incurred but (4+5+6-7-8)outstanding reserve year accident year, not reported not reported carried accident year but prior to (net) (net) forward this financial (net) Month Year year 2 3 4 5 6 7 8 10 11 12 13 2005 11 25087 44389 7234 76710 75.5 12 101650 12 43843 12 2004 19393 33338 17653 369 53016 8300 549 84707 85.6 95.9 13 12 2003 23820 40731 11673 6151 36790 87 36614 308 6106 95779 82.0 34.3 14 42883 12 2002 58544 33257 5402 17497 25 25636 104 (2816)151488 (4.0)65.4 15 125249 22530 12 2001 108978 86224 12088 22 35606 53 (1019)323309 (3.5)71.1 12 2000 16 157354 175253 151492 8337 17862 37 (5407)429835 78.0 14 31583 1.4 17 3 13 (1990)12 1999 170299 169915 165203 3624 12821 18425 383311 6.9 91.8 18 1998 178991 175224 188742 17675 20756 3 1239 402033 12 4323 20.3 96.9 19 12 1997 144555 137839 159204 4028 3694 11711 (3989)353175 21.1 88.2 20 12 1996 136607 129675 132304 1061 999 2703 (643)333278 3.6 81.3 Prior accident years 21 531 8584 9910 (795)Reconciliation 22 29 Total (11 to 22) 226684 7754 245960 67945 88285 8818

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

 Company registration number
 GL/UK/CM
 Period ended day month year
 Units
 Category number

 21487
 GL
 31
 12
 2005
 £000
 260

Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta	anding carried vard	Claims outsta	nding brought vard	Balance on each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio
Month	Year		year	of the	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstanding carried forward (net)	(net)	reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				165678	164721	61350			391749		844217		46.4
12	2004	12	113482	157434		112708	96486	3894	242844	67055	(96811)		749325	35.4	43.6
12	2003	13	132063	164517	76723	24186	41890	981	65681	3200	(1824)		532865	(12.6)	51.8
12	2002	14	127626	131263	81779	3437	34361	244	32422	938	4682		458959	(8.7)	53.9
12	2001	15	124004	149856	123472	8241	23839	41	31028	219	874		398650	3.8	70.1
12	2000	16	133581	195025	199826	2549	14159	13	13132	40	3549		390848	11.0	89.6
12	1999	17	197862	187193	166639	1914	11149	5	12213	13	842		573458	(4.0)	65.8
12	1998	18	401357	196746	183654	2159	14291	329	12860	5	3914		798498	1.9	75.4
12	1997	19	294939	171043	169411	357	2447		3473	1	(670)		801502	0.7	58.3
12	1996	20	336824	190355	158124	491	3687		4511		(333)		836093	(14.7)	59.7
Prior accid	dent years	21				193	33756		35902		(1953)				
Reconcilia	ation	22													
Total (11 t	to 22)	29				321913	440786	66857	454066	71471	304019				

R23

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

Company registration Period ended Category GL/UK/CM Units number number day month year **R23** 21487 12 £000 GL 31 2005 270

									1123	21407	GL	31	12	2003	2000	210
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial		anding carried vard	Claims outsta		Balance on each accident year	Deduction discounting	ng	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio
Month	Year		year	of the accident year	of the	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstandir carried forward (net)	ng	(not)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2005	11				4905	187448	90585			282938			445711		63.5
12	2004	12	5951	221315		27295	179917	40390	164912	82783	(93)			421877	11.9	60.1
12	2003	13	6578	201574	29879	34541	132608	8448	143365	25542	6690			338196	1.9	62.7
12	2002	14	6341	207605	71546	33221	91711	2978	117080	8352	2478			260125	(3.9)	79.1
12	2001	15	7968	187135	89928	35276	58000	2089	97277	4235	(6147)			227558	(1.0)	84.9
12	2000	16	10118	195156	110883	11209	45442	1315	69986	3068	(15088)			244437	(13.5)	73.2
12	1999	17	11489	251074	194528	12347	36538	677	54754	1998	(7190)			285732	(2.8)	89.4
12	1998	18	9779	252383	220257	6543	30536	173	46542	1066	(10356)			310197	2.0	86.2
12	1997	19	8396	229672	210439	7302	24116	25	34117	375	(3049)			303284	5.3	82.5
12	1996	20	10163	236664	194446	1266	13515		14695	38	48			290412	(11.6)	75.5
Prior accid	lent years	21				20063	97443	112955	170890	27499	32072					
Reconcilia	tion	22														
Total (11 t	o 22)	29				193968	897274	259635	913618	154956	282303					

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

 Company registration number
 GL/UK/CM
 Period ended day month year
 Units
 Category number

 21487
 GL
 31
 12
 2005
 £000
 340

									R23	21487	GL	31	12	2005	£000	340
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta			inding brought vard	Balance on each accident year	Deduction discountir from clain	ng p	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the end of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstandir carried forward (net)	ng	(Het)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2005	11				1975	2294	371			4640			7347		63.2
12	2004	12	2626	3132		557	650	18	1198	12	15			9182	(60.9)	41.9
12	2003	13	1510	1182	553	57	56	4	167	5	(55)			7367	(43.3)	29.6
12	2002	14	2053	1533	1659	10	16	1			27			6282	10.0	59.5
12	2001	15	2038	2104	1349	4					4			6867	(35.7)	49.4
12	2000	16	2112	1917	1734	33			5		28			6869	(7.8)	56.5
12	1999	17	2329	1698	2240	22			16		6			6734	33.2	68.2
12	1998	18	2504	1457	1763	21501			33		21468			7046	1496.7	365.7
12	1997	19	2489	1437	2369									6673	64.9	72.8
12	1996	20	1752	1124	1299									6367	15.6	47.9
Prior accid	dent years	21				230			168	62						
Reconcilia	ition	22														
Total (11 t	o 22)	29				24389	3016	394	1587	79	26133					

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Company registration number GL/UK/CM day

 Period ended day
 Wear
 Units
 Category number

 31
 12
 2005
 £000
 409

									R23	21487	GL	31	12	2005	£000	409
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta		Claims outsta		Balance on each accident year	Deduction f discountin from claim	g p	Earned remiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstandin carried forward (net)		(net)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2005	11				8342	32082	5743			46167			80716		57.2
12	2004	12	34555	60565		8269	16637	271	43303	7895	(26021)			99681	(58.4)	59.9
12	2003	13	42258	67304	23888	4717	10744	230	21572	2398	(8279)			205192	(41.2)	39.9
12	2002	14	63693	78225	48660	10768	15304	488	32300	119	(5859)			250281	(3.8)	55.5
12	2001	15	130458	150035	107317	16162	27431	509	53878	(39)	(9737)			454262	0.9	62.1
12	2000	16	186148	206075	180370	8998	23304	173	41286	119	(8930)			595368	3.3	67.0
12	1999	17	198964	201311	189775	7057	10568	55	27626	115	(10061)			576397	3.1	70.5
12	1998	18	212863	206310	214741	2809	5466	8	9429	42	(1188)			548862	8.1	79.4
12	1997	19	170500	167702	183853	2434	2728		5347	43	(228)			456299	12.7	78.8
12	1996	20	165905	161657	156340	1720	1120		3652		(812)			441648	(1.5)	73.6
Prior accid	dent years	21				13651	29205		52668	478	(10290)					
Reconcilia	ition	22														
Total (11 t	o 22)	29				84927	174589	7477	291061	11170	(35238)					

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2005

FSA general insurance business reporting category

Total non-proportional treaty business accepted (category numbers 510 to 590)

 Company registration number
 GL/UK/CM
 Period ended day month year
 Units
 Category number

 21487
 GL
 31
 12
 2005
 £000
 500

									1123	21407	GL	31	12	2003	2000	300
Accident	year ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta	anding carried vard	Claims outsta	nding brought vard	Balance on each accident year	Deduction discount from clair	ing	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio
Month	Year		year	of the accident year	of the	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstand carried forward (net)	ing d	(net)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2005	11														
12	2004	12														
12	2003	13														
12	2002	14														
12	2001	15														
12	2000	16														
12	1999	17			1494	67	3		63		7					
12	1998	18			3354	313	2375		1000		1688					
12	1997	19			1776	302	111		39		374					
12	1996	20			177	432	3000		1370		2062					
Prior acci	ccident years 21			3095	8698	28457	17799	25124	(2673)							
Reconcilia	ation	22														
Total (11	to 22)	29				4209	14187	28457	20271	25124	1458					

R23

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

Company registration Category number Period ended GL/UK/CM Units number day month year R23 21487 12 £000 GL 31 2005 600

									1,720							000
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta		Claims outsta forw		Balance on each accident year	Deduction f discounting	g p	Earned oremiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstandin carried forward (net)		(net)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2005	11				605417	512616	127458			1245491		1	871128		66.6
12	2004	12	531830	657202		300297	325870	17563	537686	130896	(24852)		1	851609	(2.0)	63.5
12	2003	13	505032	594640	225499	73593	238598	7878	319274	16463	(15668)		1	784929	(8.3)	58.9
12	2002	14	482077	536569	317743	49920	121369	1147	174166	5851	(7581)		1	614568	(8.6)	60.2
12	2001	15	171184	193025	142860	15433	27706	128	48555	642	(5930)			546720	(3.6)	65.4
12	2000	16	526	2219	1193	44	16		40		20			4492	(43.5)	39.6
12	1999	17	392	1418	1377	18	8				26			2853	(1.1)	62.9
12	1998	18	198	810	755	6	1		1	(29)	35			1727	(5.9)	55.6
12	1997	19	1162	159	321									1621	101.9	91.5
12	1996	20														
Prior accid	dent years	21														
Reconcilia	ntion	22														
Total (11 t	o 22)	29				1044728	1226184	154174	1079722	153823	1191541					

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA gene	Underwriting year er Gross amount Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) Idaims management costs Commissions Other acquisition expen et perating openses Reinsurers' commissions a profit participations Payable net (41+42+43-43) Brought forward Brought discounting echnical covisions Carried forward Adjustment discounting Adjustment discounting		orting	category	Tota	ıl bus	iness	6							registi numbe	ation	G	L/UK/C	M da	Period y mo	d ended	l /ear	– u	nits	Catego numbe	
														R24	2	1487		GL	3	1 1	12	2005	£	000	00	1
	Underwriting year end Gross amount Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) aims management costs Commissions Other acquisition expenses Reinsurers' commissions an profit participations Payable net (41+42+43-444) Brought forward Participations Payable net (41+42+43-444) Brought forward Carried forward Adjustment forward			Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	1 YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Tota all prev colum	vious
				29 29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Premiums written Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) Claims management costs Commissions Other acquisition expenses Reinsurers' commissions and profit participations Payable net (41+42+43-44) Brought forward Technical provisions Carried forward Adjustment fo discounting Adjustment fo discounting		11	(18)		(7)		(1)		13		(1)		22		472		34				•				514
Premiums written	Reinsurers	s' share	12	(3)		16		60		27	((1985)		1891		858		34								898
	Net (11-12) Gross amount Reinsurers' share			(15)		(23)		(61)		(14)		1984		(1869)		(386)									((384)
	Premiums vritten Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) Claims management costs Commissions Other acquisition expense expenses Reinsurers' commissions and			60741		318		8894		6556	((5268)		1667		6152		7302		4228		136			90	726
Claims paid	Claims paid Reinsurers' share Net (21-22)		22	62500		(71)		3869		5047	((5421)		(1657)	(2	2825)	-	7302		4228					72	972
	Net (21-22)	29	(1759)		389		5025		1509		153		3324		8977						136			17	7754
Claims mar	nagement co	osts	39																							
	Commission	ons	41	84		113		113		63		121		(152)		(869)	2	2360							1	833
Net	Other acqu	uisition expenses	42																							
operating	Administra	tive expenses	43																							
Схропосо			44			2		5		1		(155)		147		67	2	2360							2	2427
	Payable ne	et (41+42+43-44)	49	84		111		108		62		276		(299)		(936)									((594)
	Brought	Undiscounted	51	25083		3063		2267		3500		5242		11016	4	5387						496			96	6054
	Adjustment for discounting	52																								
Technical provisions		Undiscounted	53	26738		2541		902		1911		6798		7957	3	1299									78	3146
			54																							
			59	1655		(522)	(1365)		(1589)		1556		(3059)	(14	4088)						(496)			(17	'908)
Balance on (19-29-39-4		writing year	69	5		(1)	(3829)		4		(1)		(1835)		5661						360				364

Company

63188

(17306)

2977

(496)

360

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Adjustment for

Undiscounted

Adjustment for

discounting
Increase (decrease) in the

financial year (53-54-51+52)

discounting

52

53

54

59

69

25237

1554

90

855

(1267)

(3956)

2139

(463)

(45)

1783

(1342)

(41)

6359

1475

320

forward

Carried

forward

Balance on each underwriting year

Technical

provisions

(19-29-39-49-59)

Period ended Category registration FSA general insurance business reporting category Total primary (direct) and facultative GL/UK/CM Units number number dav month vear **business R24** 21487 GL 31 12 2005 £000 002 Prior Total Underwriting year ended underwriting all previous ΥY MM ΥY ММ ΥY ММ ΥY MM ΥY MM MM ΥY MM ΥY MM ΥY MM ΥY MM ΥY columns years 12 29 29 12 96 12 97 12 98 12 99 00 12 01 12 02 12 03 12 04 12 05 99 99 (3) (30)(2)85 338 395 Gross amount 11 Premiums (7) 12 16 64 (26)(2171)1771 531 338 516 Reinsurers' share written 19 4 (16)(64)(4) 2169 (446)(121)(1764)Net (11-12) 21 Gross amount 18637 290 8965 6274 (5729)1592 2870 2823 4061 136 39919 Claims 22 20359 3914 4956 (3476)2823 25093 Reinsurers' share (91)(5843)(1610)4061 paid 29 (1722)381 5051 1318 114 3202 6346 136 14826 Net (21-22) 39 Claims management costs 41 Commissions 82 113 113 67 (836)2334 121 (151)1843 Other acquisition expenses 42 Net operating 43 Administrative expenses expenses Reinsurers' commissions and 5 95 2 6 (139)158 2334 2461 44 profit participations 82 108 61 260 49 111 (309)(931)(618)Payable net (41+42+43-44) 51 23683 2602 2122 3125 4884 9259 34323 496 80494 Undiscounted **Brought**

Company

20467

(13856)

7995

6348

(2911)

(1746)

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total treaty reinsurance accepted business

R24 21487 GL 31 12 2005 £000 003

Underwriting year ended Prior underwriting years

WMM YY MM YY

														6	R24	2	1487		GL	3	1 1	12	2005	£	000	0	03
	Gross amount Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) ims management costs Commissions Other acquisition experimenses Reinsurers' commissions profit participations Payable net (41+42+4: Brought forward Brought forward Carried forward Adjustment discounting Undiscounting Undiscounting Adjustment discounting Adjustment discounting Increase (decrease) in			Pri- underv yea	vriting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pr	otal evious umns
	Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) ims management costs Commissions Other acquisition expenses Reinsurers' commissions and profit participations Payable net (41+42+43-4 Brought forward Schnical visions Carried Undiscounted visions			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross amo	ount	11		(15)		(7)		(1)		43		1		15		387		(304)								119
Premiums written	Reinsurers	s' share	12		4				(4)		53		186		120		327		(304)								382
	Net (11-12	2)	19		(19)		(7)		3		(10)		(185)		(105)		60										(263)
	Gross amo	ount	21	42	2104		28		(71)		282		461		75		3282		4479		167					5	0807
Claims paid	Reinsurers	s' share	22	42	2141		20		(45)		91		422		(47)		651		4479		167					4	7879
	Net (21-22	2)	29		(37)		8		(26)		191		39		122		2631										2928
Claims mar	agement co	osts	39																								
	Commission	ons	41		2						(4)				(1)		(33)		26								(10)
Net	Other acqu	uisition expenses	42																								
operating	Administra	tive expenses	43																								
ехрепзез			44								(5)		(16)		(11)		(28)		26								(34)
	Payable ne	et (41+42+43-44)	49		2						1		16		10		(5)										24
	Brought	Undiscounted	51		1400		461		145		375		358		1757	1	1064									1	5560
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53		1501		402		47		128		439		1609	1	0832									1	4958
, ,	forward	Adjustment for discounting	54																								
	Increase (of financial year)	decrease) in the	59		101		(59)		(98)		(247)		81		(148)		(232)										(602)
Balance on (19-29-39-4	each under		69		(85)		44		127		45		(321)		(89)	(:	2334)									((2613)

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA gene	eral insuran	ce business repo	orting	categ	gory	Tota	l prin	nary lines	(dired	ct) an	d fac	ultati 'cateo	ve			Comp regist numb	ration	G	L/UK/C	M da		d ende	ed year	– U	nits	Catego numbe	
						num	bers	181 t	o 187	7)	,	,ou.o	, c. ,	F	R24	2	1487		GL	3	1	12	2005	£	000	18	30
	Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) aims management costs Commissions Other acquisition expenses Reinsurers' commissions are profit participations Payable net (41+42+43-43) Brought forward Carried forward Reinsurers' Adjustment discounting Undiscounter discounting Carried forward Adjustment Adjustment Adjustment				ior writing ars	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	Tot all pre colur	vious
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross amo	ount	11				ı																-				
Premiums written	Reinsurers	s' share	12																								
	Net (11-12)	19																								
	Net (11-12) Gross amount Reinsurers' share Net (21-22) aims management costs																						136				136
Claims paid	Reinsurers	s' share	22																								
	Net (21-22)	29																				136				136
Claims mar	nagement co	ests	39																								
	Commission	ons	41																								
Net	Other acqu	uisition expenses	42																								
operating expenses		<u>_</u>	43																								
			44																								
	Payable ne	et (41+42+43-44)	49																								
		Undiscounted	51																				496				496
	forward	Adjustment for discounting	52																								
Technical provisions		Undiscounted	53																								
		Adjustment for discounting	54																								
	financial ye	decrease) in the ear (53-54-51+52)	59																				(496)				(496)
Balance on (19-29-39-4	each under 19-59)	writing year	69																				360				360

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

						com	merc	nary (ial lin 261 t	es pr	oper				☐ F	R24	Comp regist numb	ration	G	L/UK/C	M da	y mo	d ende	d year 2005	1	nits 000	Categ numb	jory er 60
	Underwriting year endo Gross amount Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) Ins management costs Commissions Other acquisition expenses Administrative expenses			Pri underv yea	writing	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	MM		ММ	YY	To all pre	otal evious imns
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross am	ount	11																								
Premiums written	Reinsurer	s' share	12																								
	Net (11-12	2)	19																								
	Gross am	ount	21		45		4		10		67																126
Claims paid	Reinsurer	s' share	22		45		4		10		67																126
	Net (21-22	2)	29																								
Claims mar	nagement co	osts	39																								
	Commissi	ions	41																								
Net	Other acq	uisition expenses	42																								
operating expenses	Administra	ative expenses	43																								
expenses			44																								
	Payable n	net (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (financial y	(decrease) in the rear (53-54-51+52)	59																								
Balance on (19-29-39-4		rwriting year	69																								

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Company Period ended registration Category Total primary (direct) and facultative FSA general insurance business reporting category GL/UK/CM Units number number dav month vear commercial lines liability business (category numbers 271 to 274) **R24** 21487 GL 31 12 2005 £000 270 Prior Total Underwriting year ended underwriting all previous ΥY ΥY MM ΥY ММ ΥY MM YY MM ΥY MM MM ΥY MM ΥY MM ΥY MM MM ΥY columns years 12 12 29 29 96 12 97 12 98 12 99 00 12 01 12 02 12 03 12 04 12 05 99 99 Gross amount 11 Premiums 12 Reinsurers' share written 19 Net (11-12) 21 8 20 2 Gross amount 1380 1410 Claims 22 1380 8 20 2 1410 Reinsurers' share paid 29 Net (21-22) 39 Claims management costs 41 Commissions Other acquisition expenses 42 Net operating 43 Administrative expenses expenses Reinsurers' commissions and 44 profit participations 49 Payable net (41+42+43-44) Undiscounted 51 **Brought** Adjustment for forward 52 discounting **Technical** 53 Undiscounted Carried provisions forward Adjustment for 54 discounting Increase (decrease) in the 59 financial year (53-54-51+52) Balance on each underwriting year 69 (19-29-39-49-59)

Form 24

Category number

Units

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative aviation (category number 331 to 333)

Company registration number GL/UK/CM Period ended day month y

							•		, - ,				,	F	R24	2	1487		GL	3	1 1	12	2005	£	000	33	30
	Underwri	ting year ended		Pric underw year	riting/	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Tot all pre colur	evious										
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross am	ount	11		(3)	'					(30)		(2)		7		85		338				<u> </u>				395
Premiums written	Reinsurers	s' share	12		(7)		16		64		(26)	(2	2171)		1771		531		338								516
	Net (11-12	2)	19		4		(16)		(64)		(4)		2169	(1764)		(446)										(121)
	Gross amo	ount	21		605		386		5593		1482		1180		1592		2870		2823		4061					20	0592
Claims paid	Reinsurers	s' share	22		327		5		542		164		1066	(1610)	(3476)		2823		4061					;	3902
	Net (21-22	2)	29		278		381		5051		1318		114		3202		6346									10	6690
Claims mar	nagement co	osts	39																								
	Commissi	ons	41		82		113		113		67		121		(151)		(836)		2334								1843
Net	Other acq	uisition expenses	42																								
operating expenses	Administra	ative expenses	43																								
СХРОПОСС	Reinsurers' profit partici	commissions and pations	44				2		5		6		(139)		158		95		2334							4	2461
	Payable n	et (41+42+43-44)	49		82		111		108		61		260		(309)		(931)										(618)
	Brought	Undiscounted	51	4	1683		2602		2122		3125		4884		9259	3	4323									60	0998
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53	4	1237	2	2139		855		1783		6359		6348	2	0467									42	2188
	forward	Adjustment for discounting	54																								
		decrease) in the ear (53-54-51+52)	59	((446)		(463)	(1267)	(1342)		1475	(2911)	(1	3856)									(18	8810)
Balance on (19-29-39-4		writing year	69		90		(45)	(3956)		(41)		320	(1746)		7995									2	2617

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

R24 21487 GL 31 12 2005 £000 340

														F	24	2	1487		GL	3	1 1	12	2005	£0	000	34	10
	Underwrit	ing year ended		Pri underv yea	writing	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	I YY	ММ	YY	To all pre colu	vious
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross amo	ount	11																								
Premiums written	Reinsurers	s' share	12																								
	Net (11-12	2)	19																								
	Gross amo	ount	21	1	6462		(3)		3296		4685	(6806)													1	7634
Claims paid	Reinsurers	s' share	22	1	8462		(3)		3296		4685	(6806)													1	9634
•	Net (21-22	2)	29	(:	2000)																					(2	2000)
Claims mar	nagement co	osts	39																								
	Commission	ons	41																								
Net	Other acqu	uisition expenses	42																								
operating expenses	Administra	ative expenses	43																								
одрогиосо	Reinsurers' profit partici	commissions and pations	44																								
	Payable no	et (41+42+43-44)	49																								
	Brought	Undiscounted	51	1	9000																					1	9000
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53	2	1000																					2	1000
•	forward	Adjustment for discounting	54																								
	financial y	decrease) in the ear (53-54-51+52)	59		2000																						2000
Balance on (19-29-39-4		writing year	69																							·	

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

ESA general incurance business reporting category

FSA gene	eral insuran	nce business repo	orting	categ	gory		nce o				lirect)	and		_		regist numb	ration	G	L/UK/C	M da	Perio y mo		ed year	— Uı	nits	Categ numb	
						idou	intati v	c buc	,,,,,	•					R24	2	1487		GL	3	31 ·	12	2005	£	000	4	09
	Underwrit	ing year ended		under	ior writing ars	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MN	M YY	ММ	YY	ММ	YY	ММ	YY	MM	1 YY	ММ	YY	all pre	otal evious ımns
				29	29	12	96	12	97	12	98	12	99	12	2 00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross amo	ount	11																								
Premiums written	Reinsurers	s' share	12																								
	Net (11-12	2)	19																								
	Gross amo	ount	21		145		(105)		46		38		(103)														21
Claims paid	Reinsurers	s' share	22		145		(105)		46		38		(103)														21
	Net (21-22	2)	29																								
Claims mar	nagement co	osts	39																								
	Commission	ons	41																								
Net	Other acqu	uisition expenses	42																								
operating expenses	Administra	itive expenses	43																								
олроново 	Reinsurers' profit partici	commissions and pations	44																								
	Payable ne	et (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (of financial year)	decrease) in the ear (53-54-51+52)	59																								
Balance on (19-29-39-4	each under		69																								

Company

Category

(4400)

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

financial year (53-54-51+52)

69

(117)

(1)

199

(2629)

(1419)

(433)

Balance on each underwriting year

(19-29-39-49-59)

Total non-proportional treaty business GL/UK/CM Units number number dav month vear accepted (category numbers 510 to 590) **R24** 21487 GL 31 12 2005 £000 500 Prior Total Underwriting year ended underwriting all previous ΥY ΥY MM ΥY ММ ΥY ММ ΥY MM ΥY MM MM ΥY MM ΥY MM ΥY MM MM ΥY years columns 12 12 29 29 12 96 12 97 12 98 99 00 12 01 12 02 12 03 12 04 12 05 99 99 8 (1) (128)142 138 556 Gross amount 11 749 1464 Premiums 12 2 146 186 995 13 556 1898 Reinsurers' share written 19 6 (1) 603 (314)(853)125 (434)Net (11-12) 21 10079 (20)Gross amount 31 491 416 51 461 11509 Claims 22 9956 (20)45 (228)10141 Reinsurers' share 31 388 (31)29 123 446 28 82 689 1368 Net (21-22) 39 Claims management costs 41 Commissions (12)(12)(47)(64)11 (124)Other acquisition expenses 42 operating 43 Administrative expenses expenses Reinsurers' commissions and 44 (13)(85)(1) (47)(162)(16)profit participations (51)27 38 Payable net (41+42+43-44) 49 73 (11)51 22 20 109 3246 3397 Undiscounted **Brought** Adjustment for forward 52 discounting Technical 53 Undiscounted 31 84 1730 4112 5957 Carried provisions forward Adjustment for 54 discounting Increase (decrease) in the 59 9 64 1621 866 2560

Company

registration

Period ended

paid

Net

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

•	ral insurar	ice business repo				busi		portic acce						Г	R24	Comp regist numb	ration	-	GL	da	Perio		led year 2005		nits 000	Categ numb	jory per
	Underwrit	ing year ended		Pri underv yea	vriting	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	MN		ММ	YY	To	otal evious
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	2 04	12	05	99	99
	Gross amo	ount	11		(23)		(7)				(706)		129		(127)		249		(860)				'			(1345)
Premiums written	Reinsurers	s' share	12		2				(4)		(93)				(875)		314		(860)							('	1516)
	Net (11-12)	19		(25)		(7)		4		(613)		129		748		(65)										171
	Gross amo	ount	21	3:	2025		(3)		(51)		(209)		45		24		2821		4479		167					3	9298
Claims paid	Reinsurers	s' share	22	3	2185		(11)		(25)		46		34		(16)		879		4479		167					3	7738
	Net (21-22)	29		(160)		8		(26)		(255)		11		40		1942									,	1560
Claims mar	nagement co	osts	39																								
	Commission	ons	41		2						60		(11)		11		(21)		73								114
Net	Other acqu	uisition expenses	42																								
operating expenses	Administra	tive expenses	43																								
СХРСПОСО	Reinsurers' profit partici	commissions and pations	44								8				74		(27)		73								128
	Payable no	et (41+42+43-44)	49		2						52		(11)		(63)		6										(14)
	Brought	Undiscounted	51		1400		461		145		353		338		1648		7818									1:	2163
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53		1501		402		47		97		355		(121)		6720									,	9001
	forward	Adjustment for discounting	54																								
		decrease) in the ear (53-54-51+52)	59		101		(59)		(98)		(256)		17	(1769)	(1098)									(;	3162)
Balance on (19-29-39-4		writing year	69		32		44		128		(154)		112		2540		(915)										1787

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general ins	urance business repo	orting	g catego	ry 7	Γota	l bus	iness	;							regist	ration	G	L/UK/C	м —	Perio	d ende	d year	– u	nits	Categ	
														R25	2	21487		GL		<u> </u>	12	2005	£	000	00)1
Under	rwriting year ended		Prior underwri years	ting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	MM	YY	To all pre colui	vious
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims	Gross amount	11	3936	690	1:	5431	2	2854	1	7873	2	7032	S	0428	3	31143	2	1818		5850					62	6119
outstanding	Reinsurers' share	12	3910	066	1	3599	2	1952	1	6148	2	23085	8	80249	1	5620	2	1818		5850					589	9387
Claims incurred	Gross amount	13	3231	133	,	4515		2824		4787	1	1954	3	86700	3	34741	3	5600	1	3000					46	7254
but not reported	Reinsurers' share	14	2990)19	;	3806		2824		4601		9102	3	8923	1	8966	3	5600	1	3000					42	5841
Claims manageme	ent costs	15																								
	Gross amount	16	1800	99																					180	0099
Adjustment for discounting	Reinsurers' share	17	1800	99																					180	0099
	Claims management costs	18																								
Allocation to/(from accounting class of) another f anticipated surplus	19																								
Balance of the fun	d	20																								
Claims outstanding (11-12+13-14+15-		21	267	738		2541		902		1911		6799		7956	3	1298									78	8145
Provision for unea	rned premiums	22																								
Provision for unex	pired risks	23																								
Deferred acquisition	on costs	24																								
Other technical proto be specified by supplementary not		25																								
Total (21+22+23-2	24+25)	29	267	738		2541		902		1911		6799		7956	3	1298									78	8145

Company

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

Name of insurer **CGU International Insurance plc**

Global business

31st December 2005 Financial year ended

FSA general ins	urance business repo				al prin iness	nary (direc	t) and	d fac	ultati	ve	_		Comp regist numb	ration	G	SL/UK/C	M da		d ende	ed year	_ ι	Jnits	Category number
													R25	2	1487		GL	3	31 ·	12	2005	£	000	002
Unde	rwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	МИ	И ҮҮ	ММ	YY	MM	YY	ММ	YY	ММ	YY	MM	YY	Total all previous columns
			29 29	12	96	12	97	12	98	12	99	12	2 00	12	01	12	02	12	03	12	04	12	05	99 99
Reported claims	Gross amount	11	189327	1	14408	2	1613	1	6803	2	24849		86573	1	8830	1	0135		5635					388173
outstanding	12	187207	1	12864	2	0758	1	5193	2	21157		77683	1	0515	1	0135		5635					361147	
Claims incurred	13	79794		4205		2335		3336	1	1227		35136	2	9255	1	6538	1	2522					194348	
but not reported	Reinsurers' share	14	56677		3609		2335		3163		8560		37678	1	7104	1	6538	1	2522					158186
Claims manageme	ent costs	15																						
	Gross amount	16	57948																					57948
Adjustment for discounting	Reinsurers' share	17	57948																					57948
	Claims management costs	18																						
Allocation to/(from accounting class of) another f anticipated surplus	19																						
Balance of the fun	d	20																						
Claims outstanding (11-12+13-14+15-		21	25237		2140		855		1783		6359		6348	2	0466									63188
Provision for unea	rned premiums	22																						
Provision for unex	pired risks	23																						
Deferred acquisition		24																						
Other technical proto be specified by supplementary not		25																						
Total (21+22+23-2	24+25)	29	25237		2140		855		1783		6359		6348	2	0466									63188

14957

Name of insurer

CGU International Insurance plc

Global business

g

Financial year ended 319

Provision for unearned premiums

Other technical provisions (particulars

Provision for unexpired risks

Deferred acquisition costs

to be specified by way of

Total (21+22+23-24+25)

supplementary note)

31st December 2005

22

23

24

25

29

1501

401

47

128

440

1608

10832

FSA general insurance business reporting category Total treaty reinsurance accepted Period ended Category registration GL/UK/CM Units number number dav month vear **business** R25 21487 GL 31 12 2005 £000 003 Prior Total Underwriting year ended underwriting all previous ΥY ΥY ΥY ΥY MM MM ММ ΥY MM ΥY MM MM YY MM ΥY MM ΥY MM MM ΥY columns years 12 29 29 12 96 12 97 12 98 12 99 00 12 01 12 02 12 03 12 04 12 05 99 99 204363 1023 2183 1241 1070 3855 12313 11683 215 237946 11 Gross amount Reported claims outstanding 203859 735 1194 955 1928 5105 11683 215 228240 Reinsurers' share 12 2566 243339 489 727 5486 478 Gross amount 13 310 1451 1564 19062 272906 Claims incurred but not reported Reinsurers' share 14 242342 197 489 1438 542 1245 1862 19062 478 267655 Claims management costs 15 122151 122151 Gross amount 16 Adjustment for 17 Reinsurers' share 122151 122151 discounting Claims management 18 costs Allocation to/(from) another 19 accounting class of anticipated surplus Balance of the fund 20 Claims outstanding 21 1501 401 47 128 440 1608 10832 14957 (11-12+13-14+15-16+17-18+19+20)

Company

CGU International Insurance plc

Global business

3

31st December 2005 Financial year ended

FSA general ins	urance business repo	orting	cate	gory	Tota com	l prin merc	nary (ial lin	direc es pr	t) an	d faci	ultati itego	ve ry	_		regist numb	ration	G	L/UK/C	M da	Perio		ded year	_ U	nits	Categ	
					num	bers	261 t	o 263)					R25	2	1487		GL	3	31	12	2005	£	000	2	60
Under	rwriting year ended		under	rior writing ars	ММ	YY	ММ	YY	ММ	YY	ММ	YY	М	IM YY	ММ	YY	ММ	YY	ММ	YY	МІ	M YY	ММ	YY	all pre	otal evious umns
			29	29	12	96	12	97	12	98	12	99	1	2 00	12	01	12	02	12	03	12	2 04	12	05	99	99
Reported claims	Gross amount	11		2265		720		362		495		318														4160
outstanding	Reinsurers' share	12		2265		720		362		495		318														4160
Claims incurred	Gross amount	13										2276														2276
but not reported	Reinsurers' share	14										2276														2276
Claims manageme	ent costs	15																								
	Gross amount	16																								
Adjustment for discounting	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to/(from accounting class of	another f anticipated surplus	19																								
Balance of the fund	d	20																								
Claims outstanding (11-12+13-14+15-		21																								
Provision for unea	rned premiums	22																								
Provision for unexp	pired risks	23																								
Deferred acquisition	on costs	24																								
Other technical proto be specified by supplementary not		25																								
Total (21+22+23-2	4+25)	29																								

Company

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

Company registration number GL/UK/CM Period ended Units Category number

					cate	gory	numb	oers 2	271 to	274))			R25	2	1487		GL	3	1 1	2	2005	£(000	2	70
Under	rwriting year ended		Pri underv yea	vriting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	1 YY	ММ	YY	all pre	otal evious umns
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	. 04	12	05	99	99
Reported claims	Gross amount	11		4625		207		331		95																5258
outstanding	Reinsurers' share	12	,	4625		207		331		95																5258
Claims incurred	Gross amount	13	,	4837		325		577		166																5905
but not reported	Reinsurers' share	14	,	4837		325		577		166																5905
Claims manageme	ent costs	15																								
	Gross amount	16																								
Adjustment for discounting	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to/(from accounting class of) another f anticipated surplus	19																								
Balance of the fun	d	20																								
Claims outstanding (11-12+13-14+15-		21																								
Provision for unea	rned premiums	22																								
Provision for unex	pired risks	23																								
Deferred acquisition		24																								
Other technical proto to be specified by supplementary not		25																								
Total (21+22+23-2	4+25)	29																								

Category number

Units

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

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative		Company registration		Pe	riod end	ded	
aviation (category number 331 to 333)		number	GL/UK/CM	day	month	year	_
(1111)	DOE	24.407	CI	24	40	2005	

						`		, ,				,		R25	2148	7	GL	3	31	12	2005	£	000	33	30
Under	Underwriting year ended			rior rwriting ears	ММ	YY	MM YY	MN	1 YY	ММ	YY	M	и үү	ММ	YY		otal evious imns								
			29	29	12	96	12	97	12	98	12	99	12	00	12 0	12	02	12	03	12	2 04	12	05	99	99
Reported claims	Gross amount	11	,	12010		2544		1255		3196		5331	8	6573	1883)	10135		5635					14	5509
outstanding	outstanding Reinsurers' share			9890		1000		400		1586		1639	7	7683	1051	5	10135		5635					11	8483
Claims incurred Gross amount		13		8144		1000				355		3868	3	5136	2925	5	16538	1	2522					10	6818
but not reported	Reinsurers' share	14		6027		404				182		1201	3	7678	1710	4	16538	1	2522					9	1656
Claims manageme	ent costs	15																							
	Gross amount	16		2807																				:	2807
Adjustment for discounting	Reinsurers' share	17		2807																					2807
	Claims management costs	18																							
Allocation to/(from) accounting class of) another f anticipated surplus	19																							
Balance of the fund	d	20																							
Claims outstanding (11-12+13-14+15-		21		4237		2140		855		1783		6359		6348	2046	5								4:	2188
Provision for unear	rned premiums	22																							
Provision for unexp	pired risks	23																							
Deferred acquisition		24																							
Other technical proto be specified by supplementary not		25																							
Total (21+22+23-2	4+25)	29		4237		2140		855		1783		6359		6348	2046	5								4:	2188

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

Company registration number GL/UK/CM Period ended Units Category number

													F	R25	2	1487		GL	3	1 13	2	2005	£0	000	34	40
Under	writing year ended		Pri underv yea	writing	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	И ҮҮ	MM	YY	all pre	otal evious ımns
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	2 04	12	05	99	99
Reported claims	Gross amount	11	16	1404	1	0014	1	8885	1	2008	1	7013													21	9324
outstanding	Reinsurers' share	12	16	1404	1	0014	1	8885	1	2008	1	7013													21	9324
Claims incurred	Gross amount	13	6	1472		2636		1551		2548		4504													7	2711
but not reported	Reinsurers' share	14	4	0472		2636		1551		2548		4504													5	1711
Claims manageme	ent costs	15																								
	Gross amount	16	5	2927																					5	2927
Adjustment for discounting	Reinsurers' share	17	5	2927																					5	2927
	Claims management costs	18																								
Allocation to/(from) accounting class or	another f anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-		21	2	1000																					2	21000
Provision for unear	rned premiums	22																								
Provision for unexp	oired risks	23																								
Deferred acquisitio		24																								
Other technical proto to be specified by supplementary not		25																								
Total (21+22+23-2	4+25)	29	2	1000																					2	1000

CGU International Insurance plc

Global business

Financial year ended 31st I

31st December 2005

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Company registration number

GL/UK/CM Period ended day month year

Category number

													F	R25	2	1487		GL	3	1 1	2	2005	£(000	40	09
Under	writing year ended		Pr under ye:		ММ	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	A YY	ММ	YY		otal evious imns
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	2 04	12	05	99	99
Reported claims	Gross amount	11		9023		923		780		1009		2187													1	3922
outstanding	Reinsurers' share	12		9023		923		780		1009		2187													1	3922
Claims incurred	Gross amount	13		5341		244		207		267		579														6638
but not reported	Reinsurers' share	14		5341		244		207		267		579														6638
Claims manageme	nt costs	15																								
	Gross amount	16		2214																						2214
Adjustment for discounting	Reinsurers' share	17		2214																						2214
	Claims management costs	18																								
Allocation to/(from) accounting class o	another f anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-) 16+17-18+19+20)	21																								
Provision for unear	rned premiums	22																								
Provision for unexp	pired risks	23																								
Deferred acquisition		24																								
Other technical proto to be specified by supplementary not		25																								
Total (21+22+23-2	4+25)	29																								

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general ins	urance business repo	orting	g cate	egory		l non						ness o 590	`		regist	ration	G	L/UK/C	м d a		d ende	ed year	– u	nits	Catego	
					acce	picu	Cate	gory	IIuiii	DCI 3	3101	0 330	′ I	R25	2	21487		GL		<u> </u>	12	2005	£	000	50	0
Unde	rwriting year ended		unde	Prior erwriting rears	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Tot all pre colur	vious
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims	Gross amount	11	1	32979		620		949		1524		1921		2181		2342		591							143	3107
outstanding	Reinsurers' share	12	1	32979		620		949		1496		1872		900		711		591							140	0118
Claims incurred	Gross amount	13	1	15783		126		158		399		537		885		3638		964							122	2490
but not reported	Reinsurers' share	14	1	15783		126		158		396		501		437		1157		964							119	9522
Claims manageme	ent costs	15																								
	Gross amount	16		60288																					60	0288
Adjustment for discounting	Reinsurers' share	17		60288																					60	0288
	Claims management costs	18																								
Allocation to/(from accounting class of) another f anticipated surplus	19																								
Balance of the fun	d	20																								
Claims outstanding (11-12+13-14+15-		21								31		85		1729		4112									ţ	5957
Provision for unea	rned premiums	22																								
Provision for unex	pired risks	23																								
Deferred acquisition	on costs	24																								
Other technical proto be specified by supplementary not		25																								
Total (21+22+23-2	24+25)	29								31		85		1729		4112									5	5957

Company

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

FSA general ins	urance business repo				l prop									Comp regist numb	ration	G	L/UK/C	M da	Perio	d ende	d year	– u	Inits	Category number
				610	to 690	0)							R25	2	1487		GL	3	1 1	12	2005	£	000	600
Unde	rwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	MM	YY	Total all previous columns
			29 29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99 99
Reported claims	Gross amount	11	71384		403		292		(454)		262		1674		9971	1	1092		215					9483
outstanding	Reinsurers' share	12	70880		115		245		(541)		56		1666		4394	1	1092		215					8812
Claims incurred	Gross amount	13	127556		184		331		1052		190		679		1848	1	8098		478					15041
but not reported	Reinsurers' share	14	126559		71		331		1042		41		808		705	1	8098		478					14813
Claims manageme	ent costs	15																						
	Gross amount	16	61863																					6186
Adjustment for discounting	Reinsurers' share	17	61863																					6186
	Claims management costs	18																						
Allocation to/(from accounting class of) another If anticipated surplus	19																						
Balance of the fun	d	20																						
Claims outstanding (11-12+13-14+15-		21	1501		401		47		97		355		(121)		6720									900
Provision for unea	rned premiums	22																						
Provision for unex	pired risks	23																						
Deferred acquisition	on costs	24																						
Other technical proto be specified by supplementary not		25																						
Total (21+22+23-2	24+25)	29	1501		401		47		97		355		(121)		6720									900

CGU International Insurance plc

Currency

British pound

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

Proportional accident & health

 Company registration number
 GL/UK/CM
 Period ended day month
 Monetary units
 Category number
 Currency code

 R26
 21487
 GL
 31
 12
 2005
 000
 610
 GBP

							R26	21487	GL	31 1	2 2005	000	610		GBP
Accident	year ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	forv	anding carried vard		anding brought ward	Balance for each accident		Earned premiums	Deterioration/ (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				88122	18787	14603			121512		182077		66.7
12	2004	12	67442	26977		6082	8749	103	12100	12820	(9986)		201711	(44.6)	40.8
12	2003	13	60880	23496	18723	713	2714	14	4776	63	(1398)		187014	(5.7)	44.4
12	2002	14	59724	22445	18452	240	1562		234	13	1555		168112	(9.8)	47.6
12	2001	15	23572	8023	6425		10		76		(66)		49653	(19.8)	60.4
		16													
		17													
		18													
		19													
		20													
Prior accide	ent years	21													
Reconcilia	ition	22													
Total (11 to	o 22)	29				95157	31822	14720	17186	12896	111617	pc-00-000000000000000000000000000000000			

Form 26

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

Name of insurer

CGU International Insurance plc

Currency

British pound

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category **Proportional motor**

Company registration number GL/UK/CM Period ended Monetary Category number Currency code

26 21487 GL 31 12 2005 000 620 GBP

							R26	21487	GL	31	12 2005	000	620		GBP
Accident y	year ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried ward	Claims outsta	nding brough vard	each accident		Earned premiums	Deterioration (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred bu not reported (net)		from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				344016	387419	67453			798888		988529		80.8
12	2004	12	292096	440417		175120	272706	8653	363475	76942	16062		965568	3.6	77.5
12	2003	13	262449	421867	150436	52991	198006	2780	262526	9373	(18122)		937635	(4.2)	71.1
12	2002	14	250627	359238	168440	44366	112014	604	158880	3315	(5211)		851751	(9.4)	67.6
12	2001	15	92337	126902	92240	14778	24305	58	42823	475	(4157)		337149	3.5	66.4
		16													
		17													
		18													
		19													
		20													
Prior accider	nt years	21													
Reconciliat	tion	22													
Total (11 to	o 22)	29				631271	994450	79548	827704	90105	787460	opo-occooocooocoo			

8

Name of insurer Global business

CGU International Insurance plc

Financial year ended

31st December 2005

FSA general insurance business reporting category **Proportional property**

Company registration number

British pound

Monetary

units

Currency

Period ended

day month year

GL/UK/CM

Category number

Accident year ended Accident year ended Accident year ended Month Year Claims paid (net) during the accident year of the accident year but prior to this financial year 1 2 3 4 5 6 7 8 9 10 11 12 12 2004 12 131833 154632 96326 25923 5250 127913 26719 (27133) 464329 (17.5) 12 2002 14 128387 128069 114547 2755 2217 95 4235 279 553 396694 (6.6) 12 2001 15 41387 38646 37013 (107) 1783 5 1206 23 452 117674 0.1															-		-
Accident year ended Month Year Month Year Month Year Month Year Month Year Y	GBP		660	000	2005	12	31 1	GL	21487	R26							
Month Year Wear		(surplus) of	premiums	discounting	each accident	ea					(net) during	paid (net)	outstanding	(net) during		ear ended	Accident
Month Year 1 2 3 4 5 6 7 8 9 10 11 12 12 2005 11 152891 80325 26064 259280 452949 12 2004 12 131833 154632 96326 25923 5250 127913 26719 (27133) 464329 (17.5) 12 2003 13 143611 111005 40342 14024 25954 3893 34292 4165 5414 437396 (24.1) 12 2002 14 128387 128069 114547 2755 2217 95 4235 279 553 396694 (6.6) 12 2001 15 41387 38646 37013 (107) 1783 5 1206 23 452 117674 0.1		reserve	(net)	outstanding	year (4+5+6-7-8)			Reported (net)		Reported (net)		of the	of the				
Month Year 1 2 3 4 5 6 7 8 9 10 11 12 12 2005 11 152891 80325 26064 259280 452949 12 2004 12 131833 154632 96326 25923 5250 127913 26719 (27133) 464329 (17.5) 12 2003 13 143611 111005 40342 14024 25954 3893 34292 4165 5414 437396 (24.1) 12 2002 14 128387 128069 114547 2755 2217 95 4235 279 553 396694 (6.6) 12 2001 15 41387 38646 37013 (107) 1783 5 1206 23 452 117674 0.1		76		forward			(net)		(net)			but prior to	accident year				
12 2005 11 152891 80325 26064 259280 452949 12 2004 12 131833 154632 96326 25923 5250 127913 26719 (27133) 464329 (17.5) 12 2003 13 143611 111005 40342 14024 25954 3893 34292 4165 5414 437396 (24.1) 12 2002 14 128387 128069 114547 2755 2217 95 4235 279 553 396694 (6.6) 12 2001 15 41387 38646 37013 (107) 1783 5 1206 23 452 117674 0.1				, ,												Year	Month
12 2004 12 131833 154632 96326 25923 5250 127913 26719 (27133) 464329 (17.5) 12 2003 13 143611 111005 40342 14024 25954 3893 34292 4165 5414 437396 (24.1) 12 2002 14 128387 128069 114547 2755 2217 95 4235 279 553 396694 (6.6) 12 2001 15 41387 38646 37013 (107) 1783 5 1206 23 452 117674 0.1	13	12	11	10	9		8	7	6	5	4	3	2	1			
12 2003 13 143611 111005 40342 14024 25954 3893 34292 4165 5414 437396 (24.1) 12 2002 14 128387 128069 114547 2755 2217 95 4235 279 553 396694 (6.6) 12 2001 15 41387 38646 37013 (107) 1783 5 1206 23 452 117674 0.1	57.2		452949		259280				26064	80325	152891				11	2005	12
12 2002 14 128387 128069 114547 2755 2217 95 4235 279 553 396694 (6.6) 12 2001 15 41387 38646 37013 (107) 1783 5 1206 23 452 117674 0.1	55.9	(17.5)	464329		(27133)		26719	127913	5250	25923	96326		154632	131833	12	2004	12
12 2001 15 41387 38646 37013 (107) 1783 5 1206 23 452 117674 0.1	52.1	(24.1)	437396		5414		4165	34292	3893	25954	14024	40342	111005	143611	13	2003	12
	62.5	(6.6)	396694		553		279	4235	95	2217	2755	114547	128069	128387	14	2002	12
16	68.1	0.1	117674		452		23	1206	5	1783	(107)	37013	38646	41387	15	2001	12
															16		
17															17		
18															18		
19															19		
20															20		
Prior accident years 21															21	t years	Prior accider
Reconciliation 22															22	ion	Reconciliat
Total (11 to 22) 29 265889 136202 35307 167646 31186 238566					238566		31186	167646	35307	136202	265889				29	22)	Total (11 to

Name of insurer

CGU International Insurance plc

Currency

British pound

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

-			ness reporti on-motor)	ing category				Company registration number	GL/UK/CN		riod e month		Monetary units	Categor numbe		ency code
							R26	21487	GL	31	12	2005	000	670		GBP
Accident	year ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net)	Claims paid (net) during this financial	forv	anding carried ward		vard	6	Balance for each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the accident year but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred to not report (net)		(4+5+6-7-8)	outstanding carried forward (net)	(net)	reserve %	
			1	2	3	4	5	6	7	8		9	10	11	12	13
12	2005	11				6113	9136	2800				18049		34189		52.8
12	2004	12	956	12887		3666	5954	840	9383	350	04	(2427)		17688	(18.8)	64.5
12	2003	13	1936	9516	1603	1768	5940	403	5826	79	98	1487		17191	2.1	67.8
12	2002	14	2520	8150	2396	1303	3896	187	6510	49	91	(1615)		10909	(4.5)	94.4
12	2001	15	121	10573	4021	608	1433	59	3476	13	36	(1512)		5617	(42.1)	111.1
		16														
		17														
		18														
		19														
		20														
Prior accide	nt years	21														
Reconcilia	tion	22														
Total (11 to	o 22)	29				13458	26359	4289	25195	492	29	13982				

Company registration

Name of insurer

CGU International Insurance plc

Currency

Period ended

day month year

GL/UK/CM

British pound

Monetary

units

Category number

Global business

Financial year ended 31st December 2005

FSA general insurance business reporting category

							R26	21487	GL	31	12 2005	000	680		GBP
Accident	year ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard	Claims outsta forv		ht Balance for each accident		Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year		the accident year	(net) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred b not report (net)		from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				14275	16949	16538			47762		213805		22.3
12	2004	12	39503	22289		19103	12537	2717	24815	1091	1 (1369)		202434	54.1	36.5
12	2003	13	36156	24756	14395	4097	5984	788	11854	206	4 (3049)		205694	2.1	29.9
12	2002	14	40819	18667	14908	1256	1680	261	4307	175	3 (2863)		187102	(3.0)	31.5
12	2001	15	13757	8873	2159	154	175	6	974		8 (647)		36372	(71.9)	44.7
12	2000	16	526	2219	1193	44	16		40		20		4492	(43.5)	39.6
12	1999	17	392	1418	1377	18	8				26		2853	(1.1)	62.9
12	1998	18	198	810	755	6	1		1	(2	9) 35		1727	(5.9)	55.6
12	1997	19	1162	159	321								1621	101.9	91.5
		20													
Prior accide	nt years	21													
Reconcilia	tion	22													
Total (11 to	o 22)	29				38953	37350	20310	41991	1470	7 39915				

Company registration

number

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

Name of insurer **CGU International Insurance plc**

Global business

31st December 2005

Financial year ended FSA general insurance business reporting category

Proportional assidant 9 health

British pound Currency

Period ended

Monetary

Category

Proportion	onal accid	ent 8	k health					number	GL/UK/CN	day mon	th year	units	numbe		rrency code
							R27	21487	GL	31 12	2 2005	000	610		GBP
Accident	year ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during		anding carried vard		inding brought vard	Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year		the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				88122	18787	14603			121512		182077		66.7
12	2004	12	67442	26977		6082	8749	103	12100	12820	(9986)		201711	(44.6)	40.8
12	2003	13	60880	23496	18723	713	2714	14	4776	63	(1398)		187014	(5.7)	44.4
12	2002	14	59724	22445	18452	240	1562		234	13	1555		168112	(9.8)	47.6
12	2001	15	23572	8023	6425		10		76		(66)		49653	(19.8)	60.4
		16													
		17													
		18													
		19													
		20													
Prior accider	nt years	21													
Reconciliat	tion	22													
Total (11 to	o 22)	29				95157	31822	14720	17186	12896	111617				

Company registration

British pound

Currency

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

Name of insurer **CGU International Insurance plc**

Global business

31st December 2005

Financial year ended

FSA general insurance business reporting category Company registration Category number Period ended Monetary **Proportional motor** GL/UK/CM **Currency code** number units day month year

							R27	21487	GL	31	12	2005	000	620		GBP
Accident	year ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during		anding carried ward	Claims outsta forw			Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio %
Month	Year		the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred by not report (gross)	ted	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8		9	10	11	12	13
12	2005	11				344016	387419	67453				798888		988529		80.8
12	2004	12	292096	440417		175120	272706	8653	363475	769	42	16062		965568	3.6	77.5
12	2003	13	262449	421867	150436	52991	198006	2780	262526	93	73	(18122)		937635	(4.2)	71.1
12	2002	14	250627	359238	168440	44366	112014	604	158880	33	15	(5211)		851751	(9.4)	67.6
12	2001	15	92337	126902	92240	14778	24305	58	42823	4	75	(4157)		337149	3.5	66.4
		16														
		17														
		18														
		19														
		20														
Prior accide	nt years	21														
Reconcilia	tion	22														
Total (11 to	o 22)	29				631271	994450	79548	827704	901	05	787460				

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

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended

31st December 2005

FSA general insurance business reporting category

Proportional proporty

British pound Currency

Monetary

Category

Period ended

Proportion	onal prope	rty						number	GL/UK/CN	day mon	th year	units	numbe	r Cu	rrency code
							R27	21487	GL	31 12	2 2005	000	660		GBP
Accident	year ended		Claims paid (gross) during		Total claims paid (gross)	Claims paid (gross) during		anding carried vard		nding brought vard	Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year		the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				152891	80325	26064			259280		452949		57.2
12	2004	12	131833	154632		96326	25923	5250	127913	26719	(27133)		464329	(17.5)	55.9
12	2003	13	143611	111005	40342	14024	25954	3893	34292	4165	5414		437396	(24.1)	52.1
12	2002	14	128387	128069	114547	2755	2217	95	4235	279	553		396694	(6.6)	62.5
12	2001	15	41387	38646	37013	(107)	1783	5	1206	23	452		117674	0.1	68.1
		16													
		17													
		18													
		19													
		20													
Prior accide	nt years	21													
Reconcilia	tion	22													
Total (11 to	o 22)	29				265889	136202	35307	167646	31186	238566				

Company registration

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

British pound Currency

_			ness reporti on-motor)	ng category				Company registration number	GL/UK/CN			ended th year	Monetary units	Catego numbe	ry r Cu	ırrency code
							R27	21487	GL	31	12	-	000	670		GBP
Accident y	year ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during	Claims outsta	anding carried vard	Claims outsta		ght	Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year		the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial byear	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred not repor (gross	rted	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8		9	10	11	12	13
12	2005	11				6113	9136	2800				18049		34189		52.8
12	2004	12	956	12887		3666	5954	840	9383	35	504	(2427)		17688	(18.8)	64.5
12	2003	13	1936	9516	1603	1768	5940	403	5826	7	798	1487		17191	2.1	67.8
12	2002	14	2520	8150	2396	1303	3896	187	6510	4	491	(1615)		10909	(4.5)	94.4
12	2001	15	121	10573	4021	608	1433	59	3476	,	136	(1512)		5617	(42.1)	111.1
		16														
		17														
		18														
		19														
		20														
Prior accider	nt years	21														
Reconciliat	tion	22														
Total (11 to	o 22)	29				13458	26359	4289	25195	49	929	13982				

CGU International Insurance plc

Global business Financial year ended

31st December 2005

British pound Currency

•	ral insuranc onal finan		iness reporti i nes	ng category				Company registration number	GL/UK/CN		ended nth year	Monetary units	Categor numbe	y r Cu	rrency code
							R27	21487	GL	31 1	2 2005	000	680		GBP
Accident	year ended		Claims paid (gross) during		Total claims paid (gross)	Claims paid (gross) during		anding carried ward	Claims outsta	nding brought ard	Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year		the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				14275	16949	16538			47762		213872		22.3
12	2004	12	39851	22359		18983	12537	2719	24898	10898	(1557)		202434	53.1	36.6
12	2003	13	36377	24756	13934	4175	5984	788	11854	2064	(2971)		206571	0.5	29.7
12	2002	14	41533	18738	15378	1406	1685	261	4486	1814	(2948)		187490		32.1
12	2001	15	14062	10019	2068	255	183	6	1116	8	(680)		38863	(74.9)	42.6
12	2000	16	837	3230	2206	81	30		76		35		6999	(28.3)	45.1
12	1999	17	707	2415	2337	32	15				47		4929	(1.3)	62.7
12	1998	18	347	656	1353	12	2		2	(53)	65		3052	108.4	56.2
12	1997	19	2075	284	559								2894	96.8	91.0
		20													
Prior accide	nt years	21													
Reconcilia	tion	22													
Total (11 to	o 22)	29				39219	37385	20312	42432	14731	39753				

US dollar

Currency

Name of insurer

CGU International Insurance plc

Global business

31st December 2005

Financial year ended

Company registration FSA general insurance business reporting category Monetary units Category number Period ended GL/UK/CM **Currency code** number day month year **Non-proportional marine**

	portionari					R28		21487	7	GL	-	31	12	2005	;	000		5	40			USD					
	Underwritir	ng year ended		Pri underv yea	writing	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pre	otal evious imns
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross amou	unt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	Gross amou	unt	21		3296		29		(75)		56		430														3736
Claims paid	Reinsurers'	22		3296		29		(75)		56		430														3736	
	Net (21-22)	29																									
Claims mar	Net (21-22) as management costs Commissions																										
	Commission	าร	41																								
Net	Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) ms management costs Commissions Other acquisition expenses Reinsurers' commissions profit participations Payable net (41+42+43-44) Brought forward Adjustment in discounting Increase (decrease) in the		42																								
operating expenses			43																								
			44																								
	Payable net	t (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
		discounting	54																								
	Gross amount Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) Ins management costs Commissions Other acquisition exper Administrative expense Reinsurers' commission profit participations Payable net (41+42+43 Brought forward Adjustmen discounting Increase (decrease) in financial year (53-54-51) Ince on each financial year		59																								
Balance on (19-29-39-4	Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) s management costs Commissions Other acquisition expenses Reinsurers' commissions ar profit participations Payable net (41+42+43-44) Brought forward Adjustment fo discounting Increase (decrease) in the financial year (53-54-51+52) Ce on each financial year																										

CGU International Insurance plc

Global business

Financial year ended

31st December 2005

Currency US dollar

FSA general insurance business reporting category registration Period ended Monetary Category GL/UK/CM number number day month year units **Currency code Non-proportional marine** USD **R28** 2005 540 21487 GL 31 12 000 Underwriting year ended MM YY MM YY MM YY YY YY MM YY YY YY YY YY MM YY YY MM MM MM MM MM MM MM 12 85 12 88 12 89 12 12 92 12 12 12 95 12 84 12 86 12 87 90 91 12 93 94 Gross amount 11 Premiums Reinsurers' share 12 written Net (11-12) 19 21 936 993 32 475 611 365 32 (89)(48)(11)Gross amount Claims Reinsurers' share 22 936 993 32 475 365 32 (89)(48)(11)611 paid Net (21-22) 29 Claims management costs 39 Commissions 41 42 Other acquisition expenses Net operating 43 Administrative expenses expenses Reinsurers' commissions and 44 profit participations 49 Payable net (41+42+43-44) 51 Undiscounted Brought forward Adjustment for 52 discounting **Technical** 53 Undiscounted provisions Carried Adjustment for forward 54 discounting Increase (decrease) in the 59 financial year (53-54-51+52) Balance on each financial year 69 (19-29-39-49-59)

Company

Category number

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

Name of insurer CGU International Insurance plc

Global business

Financial year ended

31st December 2005

FSA general insurance business reporting category

Non-Proportional liability (non-motor)

Currency US dollar

Monetary

units

Period ended

day month year

GL/UK/CM

Non-Pro	portional	liability (non-n	noto	r)					Г		IIuii						ionth	year		units			ibei				
										R28		21487	7	GL	-	31	12	2005		000		5	70			USD	
	Underwritii	ng year ended		Pri underv yea	vriting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	ΥΥ	ММ	YY	ММ	ΥΥ	ММ	YY	all pre	otal evious ımns
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross amou	unt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	Gross amou	unt	21	1	2468																					1	12468
Claims paid	Reinsurers'	share	22	1	2468																					1	12468
	Net (21-22)		29																								
Claims mai	Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) Itims management costs Commissions Other acquisition expense Perating benses Reinsurers' commissions profit participations Payable net (41+42+43-44) Brought forward Adjustment discounting																										
	Commission	ns	41																								
Net	Other acqui	sition expenses	42																								
operating expenses	Administrat	ve expenses	43																								
	Reinsurers' profit partici	commissions and pations	44																								
	Payable ne	t (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
		Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (d financial ye	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4	each financi 49-59)	al year	69		_		_						_				_				_		_		_		

Company registration

number

Financial year ended

CGU International Insurance plc

Global business

31st December 2005

Currency US dollar

Company

FSA general insurance business reporting category registration Period ended Monetary Category GL/UK/CM number number day month year units **Currency code Non-Proportional liability (non-motor)** USD **R28** 2005 570 21487 GL 31 12 000 Underwriting year ended YY MM YY MM YY YY YY MM YY YY YY YY YY MM YY YY MM MM MM MM MM MM MM MM 63 12 64 12 67 12 12 12 71 12 12 74 12 12 65 12 66 68 69 70 12 12 72 73 Gross amount 11 Premiums Reinsurers' share 12 written Net (11-12) 19 2 21 607 742 545 670 2827 743 1473 1500 2 (1) 1 Gross amount Claims Reinsurers' share 22 607 742 545 670 2827 743 1473 1500 2 2 (1) paid Net (21-22) 29 Claims management costs 39 Commissions 41 42 Other acquisition expenses Net operating 43 Administrative expenses expenses Reinsurers' commissions and 44 profit participations 49 Payable net (41+42+43-44) 51 Undiscounted Brought forward Adjustment for 52 discounting **Technical** 53 Undiscounted provisions Carried Adjustment for forward 54 discounting Increase (decrease) in the 59 financial year (53-54-51+52) Balance on each financial year 69 (19-29-39-49-59)

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended

31st December 2005

US dollar Currency

Company registration FSA general insurance business reporting category Period ended GL/UK/CM number day month year

-		12 51 12							_			ipany stration iber		GL/UK/0	СМ —	Peri day n	od ende	ed year		onetary units			egory nber		Curi	ency co	ode
				,						R28		21487	,	GL		31	12	2005		000		5	570			USD	
	Underwrit	ing year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	ΥΥ	ММ	YY	ММ	ΥΥ	ММ	YY	ММ	YY	ММ	YY	ММ	YY
				12	51	12	52	12	53	12	54	12	55	12	56	12	57	12	58	12	59	12	60	12	61	12	62
	Gross amou	unt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	Gross amou	unt	21		97		67		121		277		104		158		257	2	201		447		642		405		511
Claims paid	Reinsurers'	share	22		97		67		121		277		104		158		257		201		447		642		405		511
	Net (21-22)		29																								
Claims mar	nagement cos	sts	39																								
	Commission	ns	41																								
Net	Other acqui	sition expenses	42																								
operating expenses	Administrati	ive expenses	43																								
			44																								
	Payable ne	t (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (definancial year	ecrease) in the ar (53-54-51+52)	59																								
	Underwriting year e Underwriting year e Gross amount Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) Claims management costs Commissions Other acquisition expen Administrative expenses Reinsurers' commission profit participations Payable net (41+42+43-43-44) Brought forward Fechnical provisions Carried forward Undiscour Adjustmen																										

Financial year ended

CGU International Insurance plc

Global business

31st December 2005

US dollar Currency

-		ce business repo	_	-	ory						regi num	npany stration nber		GL/UK/C	м -	Perio day m	od ende nonth	ed year		onetary units					Curr	ency co	ode
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			-,						R28		21487	,	GL		31	12	2005		000		Ę	570			USD	
	Underwrit	ing year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	ΥΥ	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	ΥΥ	ММ	YY
	Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22)			12	48	12	49	12	50																		
	Gross amou	ınt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	12 48 12 49								63																		
Claims paid	12 48 12 49								63																		
	Net (21-22)		29																								
Claims mar	Mim YY																										
	Commission	าร	41																								
Net	Other acqui	sition expenses	42																								
operating expenses	Gross amount Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) Ins management costs Commissions Other acquisition expenses Reinsurers' commission profit participations Payable net (41+42+43 Brought forward Adjustmer discountin Increase (decrease) in financial year (53-54-51) Ince on each financial year		43																								
	Gross amount Reinsurers' share Net (11-12) Gross amount Reinsurers' share Net (21-22) ms management costs Commissions Other acquisition expenses Reinsurers' commissions profit participations Payable net (41+42+43- Brought forward Adjustmen discounting Increase (decrease) in the state of the																										
		-	49																								
	Brought	Undiscounted	51																								
			52																		570						
Technical provisions	Carried	Undiscounted	53																				570				
		Adjustment for discounting	54																								
	Increase (de financial yea	ecrease) in the	59																								
Balance on (19-29-39-4	Reinsurers' share																										

Company registration

British pound

Currency

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

Name of insurer **CGU International Insurance plc**

Global business

31st December 2005

Financial year ended

Company FSA general insurance business reporting category registration Period ended Monetary Category GL/UK/CM Currency code number number day month year **Proportional property R28** 2005 660 **GBP** 21487 GL 31 12 000 Prior Total Underwriting year ended underwriting all previous MM YY YY YY MM YY MM YY YY YY MM YY YY MM YY MM MM MM MM MM columns years 99 29 29 12 96 12 97 12 12 12 12 03 12 12 99 98 99 00 12 02 12 04 05 01 Gross amount 11 Premiums Reinsurers' share 12 written Net (11-12) 19 21 55 55 Gross amount Claims Reinsurers' share 22 55 55 paid 29 Net (21-22) Claims management costs 39 Commissions 41 42 Other acquisition expenses Net operating 43 Administrative expenses expenses Reinsurers' commissions and 44 profit participations 49 Payable net (41+42+43-44) 51 Undiscounted Brought Adjustment for forward 52 discounting **Technical** 53 Undiscounted provisions Carried Adjustment for forward 54 discounting Increase (decrease) in the 59 financial year (53-54-51+52) Balance on each financial year 69 (19-29-39-49-59)

69

Name of insurer

CGU International Insurance plc

Global business

Balance on each financial year

(19-29-39-49-59)

Currency British pound

Financial year ended 31st December 2005 Company FSA general insurance business reporting category registration Period ended Monetary Category GL/UK/CM number number day month year units **Currency code Proportional property** GBP **R28** 2005 660 21487 GL 31 12 000 Underwriting year ended MM YY MM YY MM YY YY YY MM YY YY YY YY YY MM YY YY MM MM MM MM MM MM MM 12 12 88 12 12 92 12 12 95 12 84 85 12 86 12 87 89 12 90 91 12 12 93 94 Gross amount 11 Premiums Reinsurers' share 12 written Net (11-12) 19 7 21 1 1 3 27 15 Gross amount 1 Claims Reinsurers' share 22 1 1 3 27 15 1 paid Net (21-22) 29 Claims management costs 39 Commissions 41 42 Other acquisition expenses Net operating 43 Administrative expenses expenses Reinsurers' commissions and 44 profit participations 49 Payable net (41+42+43-44) 51 Undiscounted Brought forward Adjustment for 52 discounting **Technical** Undiscounted 53 provisions Carried Adjustment for forward 54 discounting Increase (decrease) in the 59 financial year (53-54-51+52)

CGU International Insurance plc

Global business

31st December 2005

Financial year ended FSA general insurance business reporting category

US dollar Currency

FSA gene		ce business repo	rting						_			npany stration nber	١	GL/UK/	′СМ —		od ende	ed year	M	lonetary units			egory nber		Curre	ency co	ode
		, (,							R28		21487	7	GL	.	31	12	2005		000		•	570			USD	
	Underwritii	ng year ended		Pr under ye:		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pre	otal evious umns
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
	Gross amo	unt	11												•												
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	Gross amou	unt	21	1	0497																					1	10497
Claims paid	Reinsurers'	share	22	1	0497																					1	10497
	Net (21-22)		29																								
FSA general in Proportiona Und Und Premiums written Rei Net Claims manage Con Net operating expenses Rei pro Pay Bro fon Technical provisions Can fon Inc	nagement cos	sts	39																								
	Commission	ns	41																								
Net	Other acqui	sition expenses	42																								
operating	Administrat	ive expenses	43																								
	Reinsurers' profit partic	commissions and pations	44																								
		t (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (definancial year)	ecrease) in the ar (53-54-51+52)	59																								
	each financi		69																								

Name of insurer **CGU** International Insurance plc

Global business

US dollar Currency Financial year ended 31st December 2005 Company FSA general insurance business reporting category registration Monetary Category Period ended GL/UK/CM day month number **Currency code** number year units **Proportional liability (non-motor)** 12 USD **R28** 21487 2005 000 670 GL 31 Underwriting year ended MM YY MM ΥY MM YY MM YY MM ΥY MM YY ΥY YY MM ΥY MM ΥY MM YY MM YY MM MM 12 62 12 63 12 12 66 12 67 12 68 12 69 12 70 12 71 12 12 73 64 12 65 72 Gross amount 11 Premiums Reinsurers' share 12 written 19 Net (11-12) 21 Gross amount 897 560 592 773 190 1393 674 271 968 378 443 312 Claims Reinsurers' share 22 897 560 592 773 190 1393 674 271 968 378 443 312 paid 29 Net (21-22) Claims management costs 39 41 Commissions 42 Other acquisition expenses Net operating 43 Administrative expenses expenses Reinsurers' commissions and

	profit partici	pations	44						
	Payable net	(41+42+43-44)	49						
	Brought	Undiscounted	51						
	forward Adjustment for discounting		52						
Technical provisions	nical		53						
	forward Adjustment for discounting		54						
	Increase (de financial yea	ecrease) in the ar (53-54-51+52)	59						
	alance on each financial year 9-29-39-49-59)		69						

Currency code

Category number

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2005

Currency US dollar

Monetary

units

Period ended

day month year

FSA general insurance business reporting category

Proportional liability (non-motor)

Company
registration
number
GL/UK/CM

гтороги	Oliai liabi	lity (non-motor	,							R28		21487	7	GL		31	12	2005	1	000		6	70			USD	
	Underwri	ting year ended		ММ	YY	ММ	ΥΥ	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	ΥΥ	ММ	YY
				12	55	12	56	12	57	12	58	12	59	12	60	12	61										
	Gross amo	unt	11																								
Premiums written	Reinsurers	share	12																								
	Net (11-12)		19																								
	Gross amo	unt	21		121		217		315		509		814		481		589										
Claims paid	Reinsurers	share	22		121		217		315		509		814		481		589										
	Net (21-22))	29																								
Claims mai	nagement co	sts	39																								
	Commissio	ns	41																								
Net	Other acqu	isition expenses	42																								
operating expenses	Administrat	ive expenses	43																								
	Reinsurers profit partic	commissions and ipations	44																								
		t (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (d	lecrease) in the ear (53-54-51+52)	59																								
Balance on (19-29-39-4	each financi		69																								

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005 Currency **US** dollar

FSA general ins	surance business rep onal marine	oortin	g cate	gory						1	Compar registra number		GL/	UK/CM		eriod er month		•	Monetar units	ry		egory mber		Curre	ency cod	de
									R	29	21	487		GL	31	12	200)5	000		5	40			USD	
Under	writing year ended		Pr under yea	writing	ММ	YY	ММ	YY	MM	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pre	otal evious imns
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims	Gross amount	11	129	9121		647		1006		986		1809													133	3569
outstanding	Reinsurers' share	12	129	9121		647	,	1006		986	,	1809													133	3569
Claims incurred	Gross amount	13	43	3653		135		149		261		479													44	4677
but not reported	Reinsurers' share	14	43	3653		135		149		261		479													44	4677
Claims managemen	t costs	15																								
	Gross amount	16	3	1642																					31	1642
Adjustment for discounting	Reinsurers' share	17	3	1642																					31	1642
	Claims management costs	18																								
Allocation to/(from) a accounting class of a		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16	6+17-18+19+20)	21																								
Provision for unearn	ed premiums	22																								
Provision for unexpi	red risks	23																								
Deferred acquisition	costs	24																								
Other technical provi to be specified by was supplementary note)	ay of	25																								
Total (21+22+23-24-	+25)	29																								

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Currency US dollar

FSA general ins	surance business rep	ortin		gory						r	Compan egistrat number		GL/	UK/CM		eriod e			Moneta units			tegory umber		Curre	ncy co	de
									R	29	21	487		GL	31	12	20)5	000			540			USD	
Under	writing year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY
			12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95
Reported claims	Gross amount	11			1	8817	4	6425		6455	1	6190	2	26383		7290		2826		939		1017		1471		1308
outstanding	Reinsurers' share	12			1	8817	4	6425		6455	1	6190	2	26383		7290		2826		939		1017		1471		1308
Claims incurred	Gross amount	13			1	4726	1	2290		1738		4192		6353		1835		617		231		370		837		464
but not reported	Reinsurers' share	14			1	4726	1	2290		1738		4192		6353		1835		617		231		370		837		464
Claims management	costs	15																								
	Gross amount	16			1	6945	1	4697																		
Adjustment for discounting	Reinsurers' share	17			1	6945	1	4697																		
_	Claims management costs	18																								
Allocation to/(from) a accounting class of a		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16	+17-18+19+20)	21																								
Provision for unearn	ed premiums	22																								
Provision for unexpir	ed risks	23																								
Deferred acquisition	costs	24																								
Other technical provi to be specified by wa supplementary note)	y of "	25																								
Total (21+22+23-24-	-25)	29																								

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Currency US dollar

	surance business rep ional liability (non			egory							registra number	tion	GL/	UK/CM		eriod e month			Moneta units			tegory ımber		Curre	ency cod	ie
			·						R	29	21	487		GL	31	12	200	05	000		5	570			USD	
Unde	rwriting year ended		undei	rior rwriting ears	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	To: all pre colu	evious
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims	Gross amount	11	6	0497				1		•		•		•		•									60)497
outstanding	Reinsurers' share	12	6	0497																					60)497
Claims incurred	Gross amount	13	14	4337																					144	1337
but not reported	Reinsurers' share	14	14	4337																					144	1337
Claims managemer	nt costs	15																								
	Gross amount	16	6	6906																					66	906
Adjustment for discounting	Reinsurers' share	17	6	6906																					66	906
	Claims management costs	18																								
Allocation to/(from) accounting class of	another category or anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-1		21																								
Provision for unearr	ned premiums	22																								
Provision for unexp	ired risks	23																								
Deferred acquisition	n costs	24																								
Other technical prov to be specified by w supplementary note	ay of	25																								
Total (21+22+23-24	l+25)	29																								

Company

29

Name of insurer

CGU International Insurance plc

Global business

Total (21+22+23-24+25)

Financial year ended 31st December 2005

Currency US dollar

Company FSA general insurance business reporting category registration Period ended Monetary Category GL/UK/CM Non-Proportional liability (non-motor) number Currency code day month year units number R29 21487 GL 31 12 2005 000 570 USD Underwriting year ended ΥY YY MM YY MM MM YY MM MM YY MM YY 12 12 12 88 12 89 12 90 91 12 93 84 12 85 12 86 87 12 12 92 12 94 12 95 48 21 260 3174 11 Gross amount Reported claims outstanding 12 48 21 260 3174 Reinsurers' share 12 5 122 481 13 Gross amount Claims incurred but not reported 12 5 122 481 14 Reinsurers' share 15 Claims management costs 16 Gross amount Adjustment for 17 Reinsurers' share discounting Claims management 18 costs Allocation to/(from) another category or 19 accounting class of anticipated surplus Balance of the fund 20 Claims outstanding 21 (11-12+13-14+15-16+17-18+19+20) Provision for unearned premiums 22 23 Provision for unexpired risks 24 Deferred acquisition costs Other technical provisions (particulars 25 to be specified by way of supplementary note)

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

US dollar Currency

Company FSA general insurance business reporting category registration Monetary Period ended Category GL/UK/CM Non-Proportional liability (non-motor) number **Currency code** month year units number R29 21487 GL 31 12 2005 000 570 USD Underwriting year ended ΥY MM YY MM MM YY 12 12 12 67 70 12 12 72 63 12 64 12 65 66 12 68 12 69 12 71 12 73 12 74 9 2411 2511 3104 3446 5960 2760 5544 10792 1255 44 94 11 Gross amount Reported claims outstanding 9 94 12 2411 2511 3104 3446 5960 2760 5544 10792 1255 44 Reinsurers' share 6081 6332 7828 8689 15030 6960 13981 27213 22 236 13 3164 111 Gross amount Claims incurred but not reported 6081 6332 7828 6960 13981 111 22 236 14 8689 15030 27213 3164 Reinsurers' share 15 Claims management costs 10 16 2831 2948 3644 4045 6997 3240 6509 12669 1473 52 110 Gross amount Adjustment for 2831 2948 3644 4045 6997 3240 6509 12669 1473 52 10 110 17 Reinsurers' share discounting Claims management 18 costs Allocation to/(from) another category or 19 accounting class of anticipated surplus Balance of the fund 20 Claims outstanding 21 (11-12+13-14+15-16+17-18+19+20) 22 Provision for unearned premiums 23 Provision for unexpired risks 24 Deferred acquisition costs Other technical provisions (particulars 25 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 by category for treaty reinsurance Name of insurer **CGU International Insurance plc**

Global business

US dollar Currency Financial year ended 31st December 2005

•	surance business repional liability (non	oortin	g cate								Compar registra number	ny tion	GL/	UK/CM		eriod ei month			Moneta units			tegory imber		Curre	ncy cod	de
									R	29	21	487		GL	31	12	20	05	000		5	570			USD	
Unde	rwriting year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
			12	51	12	52	12	53	12	54	12	55	12	56	12	57	12	58	12	59	12	60	12	61	12	62
Reported claims	Gross amount	11		587		355		395		764		742		1363		1781		1987		3132		2652		2626		2143
outstanding	Reinsurers' share	12		587		355		395		764		742		1363		1781		1987		3132		2652		2626		2143
Claims incurred	Gross amount	13		1481		895		997		1927		1871		3437		4491		5010		7897		6687		6621		5403
but not reported	Reinsurers' share	14		1481		895		997		1927		1871		3437		4491		5010		7897		6687		6621		5403
Claims managemer	nt costs	15																								
	Gross amount	16		689		417		464		897		871		1600		2091		2332		3676		3113		3082		2515
Adjustment for discounting	Reinsurers' share	17		689		417		464		897		871		1600		2091		2332		3676		3113		3082		2515
· 	Claims management costs	18																								
Allocation to/(from) accounting class of	another category or anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-1	6+17-18+19+20)	21																								
Provision for unearr	ned premiums	22																								
Provision for unexp	red risks	23																								
Deferred acquisition	costs	24																								-
Other technical prov to be specified by w supplementary note	ay of	25																								
Total (21+22+23-24	+25)	29																								

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Currency

US dollar

-	isurance business re ional liability (nor	portin	ng cate								Compar registra number		GL/	UK/CM		eriod er month			Moneta units			tegory mber		Curre	ncy co	de
									R	29	21	487		GL	31	12	200)5	000		5	70			USD	
Unde	rwriting year ended	I	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
													12	38	12	39	12	43	12	47	12	48	12	49	12	50
Reported claims	Gross amount	11												8		13		26		18		35		52		385
outstanding	Reinsurers' share	12												8		13		26		18		35		52		385
Claims incurred	Gross amount	13												21		33		65		45		87		131		971
but not reported	Reinsurers' share	14												21		33		65		45		87		131		971
Claims managemer	nt costs	15																								
	Gross amount	16												10		16		30		21		41		61		452
Adjustment for discounting	Reinsurers' share	17												10		16		30		21		41		61		452
aloooaniing	Claims management costs	18																								
Allocation to/(from) accounting class of	another category or anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-1		21																								
Provision for unearr	ned premiums	22																								
Provision for unexp	ired risks	23																								
Deferred acquisition	n costs	24																								
Other technical prov to be specified by w supplementary note	ay of "	25																								
Total (21+22+23-24	I+25)	29																								

Name of insurer

Provision for unexpired risks

Deferred acquisition costs

to be specified by way of supplementary note) Total (21+22+23-24+25)

Other technical provisions (particulars

CGU International Insurance plc

23

24

25

29

Global business

Financial year ended 31st December 2005 Currency **British pound**

Company FSA general insurance business reporting category registration Period ended Monetary Category GL/UK/CM Currency code **Proportional property** number number day month year units **R29** 21487 2005 **GBP** GL 31 12 000 660 Prior Total Underwriting year ended underwriting all previous YY MM MM YY columns years 12 99 12 29 29 12 96 12 97 12 98 12 00 12 01 12 02 12 03 04 12 05 99 99 1202 1202 11 Gross amount Reported claims outstanding Reinsurers' share 12 1202 1202 Gross amount 13 214 214 Claims incurred but not reported Reinsurers' share 14 214 214 15 Claims management costs 16 Gross amount Adjustment for Reinsurers' share 17 discounting Claims management 18 costs Allocation to/(from) another category or 19 accounting class of anticipated surplus Balance of the fund 20 Claims outstanding 21 (11-12+13-14+15-16+17-18+19+20) 22 Provision for unearned premiums

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Currency British pound

Proportional	surance business rep property	ortin	g cate	gory							Compar registra number		GL/	UK/CM		eriod ei month			Moneta units			egory mber		Curre	ncy cod	de
									R2	29	21	487		GL	31	12	200)5	000		6	60			GBP	
Unde	rwriting year ended		ММ	YY	MM	YY	ММ	YY	MM	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	MM	YY
			12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95
Reported claims	Gross amount	11				708		12		1		13		89		86		100		57		61		47		28
outstanding	Reinsurers' share	12				708		12		1		13		89		86		100		57		61		47		28
Claims incurred	Gross amount	13				20								3		7		21		18		15		114		16
but not reported	Reinsurers' share	14				20								3		7		21		18		15		114		16
Claims managemer	nt costs	15																								
	Gross amount	16																								
Adjustment for discounting	Reinsurers' share	17																								
, ,	Claims management costs	18																								
Allocation to/(from) accounting class of	another category or anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-1	6+17-18+19+20)	21																								
Provision for unear	ned premiums	22																								
Provision for unexp	ired risks	23																								
Deferred acquisition	n costs	24																								
Other technical prov to be specified by w supplementary note	ay of	25																								
Total (21+22+23-24	+25)	29																								

Name of insurer

CGU International Insurance plc

29

Global business

supplementary note)

Total (21+22+23-24+25)

Financial year ended 31st December 2005
FSA general insurance business reporting category

Currency US dollar

registration Period ended Monetary Category GL/UK/CM Currency code **Proportional liability (non-motor)** number number day month year units R29 21487 2005 670 USD GL 31 12 000 Prior Total Underwriting year ended underwriting all previous YY MM MM YY columns years 12 99 29 29 12 96 12 97 12 98 12 00 12 01 12 02 12 03 12 04 12 05 99 99 69734 11 69734 Gross amount Reported claims outstanding Reinsurers' share 12 69734 69734 13 Gross amount 189213 189213 Claims incurred but not reported Reinsurers' share 14 189213 189213 15 Claims management costs 16 Gross amount 85668 85668 Adjustment for Reinsurers' share 17 85668 85668 discounting Claims management 18 costs Allocation to/(from) another category or 19 accounting class of anticipated surplus Balance of the fund 20 Claims outstanding 21 (11-12+13-14+15-16+17-18+19+20) 22 Provision for unearned premiums 23 Provision for unexpired risks 24 Deferred acquisition costs Other technical provisions (particulars 25 to be specified by way of

Company

1

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Currency US dollar

· ·	surance business rep		g cate	gory						r	Compar registra number		GL/	UK/CM		eriod er month			Moneta units			egory mber		Curre	ency co	ode
									R	29	21	487		GL	31	12	200)5	000		. 6	70			USD	
Under	writing year ended		ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
			12	62	12	63	12	64	12	65	12	66	12	67	12	68	12	69	12	70	12	71	12	72	12	73
Reported claims	Gross amount	11		3840		2192		4930		5076		888		5006		3447		1020		6862		3454		4539		4142
outstanding	Reinsurers' share	12		3840		2192		4930		5076		888		5006		3447		1020		6862		3454		4539		4142
Claims incurred	Gross amount	13	1	12292		5766		4808	1	12289		5552	2	20051	1	7462		6113	2	2515		8985		9895		2714
but not reported	Reinsurers' share	14	1	12292		5766		4808	1	12289		5552	2	20051	1	7462		6113	2	2515		8985		9895		2714
Claims management	t costs	15																								
	Gross amount	16		5565		2610		2177		5564		2514		9078		7906		2768	1	0194		4068		4480		1229
Adjustment for discounting	Reinsurers' share	17		5565		2610		2177		5564		2514		9078		7906		2768	1	0194		4068		4480		1229
	Claims management costs	18																								
Allocation to/(from) a accounting class of a		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16	6+17-18+19+20)	21																								
Provision for unearn	ed premiums	22																								
Provision for unexpir	red risks	23																								
Deferred acquisition	costs	24																								
Other technical provi to be specified by wa supplementary note)	ay of "	25																								
Total (21+22+23-24-	+25)	29																								

Name of insurer CGU International Insurance plc

29

Global business

Total (21+22+23-24+25)

Financial year ended 31st December 2005 Currency US dollar

Company FSA general insurance business reporting category registration Period ended Monetary Category GL/UK/CM **Proportional liability (non-motor)** number Currency code day month year units number R29 21487 GL 31 12 2005 000 670 USD Underwriting year ended ΥY YY MM YY MM MM YY MM MM YY MM YY 12 12 57 12 12 12 12 55 56 58 59 12 60 61 870 1779 2956 3987 3609 6239 4898 11 Gross amount Reported claims outstanding 12 870 1779 2956 3987 3609 6239 4898 Reinsurers' share 3152 4892 15505 2226 11869 13363 9764 13 Gross amount Claims incurred but not reported 3152 4892 15505 2226 13363 9764 14 11869 Reinsurers' share 15 Claims management costs 2215 7020 16 1427 1008 5374 6050 4421 Gross amount Adjustment for 1427 2215 7020 1008 5374 6050 4421 17 Reinsurers' share discounting Claims management 18 costs Allocation to/(from) another category or 19 accounting class of anticipated surplus Balance of the fund 20 Claims outstanding 21 (11-12+13-14+15-16+17-18+19+20) Provision for unearned premiums 22 23 Provision for unexpired risks 24 Deferred acquisition costs Other technical provisions (particulars 25 to be specified by way of supplementary note)

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

GL/UK/CM

Company

registration

Name of insurer

Global business

Financial year ended 31st December 2005 FSA general insurance business reporting category

CGU International Insurance plc

Reporting Territory United Kingdom

Category number

Currency British pound

Monetary

Period ended

Primary (direct) and facultative household and domestic all risks.

territory code number day month Currency code year **R31** GL **GBP** AA Balance for Gross earned Claims ratio Gross claims outstanding carried Gross claims outstanding brought Gross claims paid Number of claims Accident year ended each accident premiums % forward forward year Closed at some Reported claims In previous In this financial Reported Incurred but not Reported Incurred but not (4+5+6-7-8) cost during this outstanding financial years year reported reported or previous financial years Month Year 70.1 (22273)63.3 70.6 74.6 72.6 79.6 84.2 84.2 75.8 65.5 Prior accident years Total (11 to 21) Line 29 expressed in sterling

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

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended 31st December 2005 FSA general insurance business reporting category

Currency British pound

Reporting Territory United Kingdom

Creditor

Creditor						Company registration	GL/UK/CM	Per	riod end	ed	Moneta		number		Reporting
						number	GL/UK/CM	day ı	month	year	units	3	Cu	rrency code	territory code
					R31	21487	GL	31	12	2005	000	18	32	GBP	AA
Accident	year ended		Number	of claims	Gross cl	aims paid	Gross claims ou	utstanding ward	carried	Gross cla	ims outsta	anding brought	Balance for each accident year	Gross earned premiums	Claims ratio
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred		Report	ed I	ncurred but not reported	(4+5+6-7-8)		
			1	2	3	4	5		6	7		8	9	10	11
12	2005	11	48564	25577		36049	41947	2	26838				104834	371146	28.2
12	2004	12	100634	6513	46090	43075	19004		851	55	902	25775	(18747)	307716	35.4
12	2003	13	102653	1362	86704	8606	6324		196	14	507	673	(54)	258807	39.3
12	2002	14	145854	1900	101721	3233	4511		871	7	289	842	484	258093	42.8
12	2001	15	175855	905	122519	1371	1951		128	3	322	137	(9)	268191	47.0
12	2000	16	191749	309	133481	617	2105		17	2	463	27	249	257908	52.8
12	1999	17	197830	375	136793	181	297		7		411	15	59	278159	49.4
12	1998	18	179189	324	140283	176	388		3		348	5	214	270669	52.0
12	1997	19	123299	73	119074	2	60		1		79	2	(18)	234221	50.9
12	1996	20	124429	7	111813	4	9				18		(5)	206338	54.2
Prior accide	nt years	21		112		15	115				132		(2)		
Total (11 to	21)	29		37457		93329	76711	2	28912	84	471	27476	87005		
Line 29 expi sterling	ressed in	30				93329	76711	2	28912	84	471	27476	87005		

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

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended 31st December 2005 FSA general insurance business reporting category

Currency British pound

Reporting Territory United Kingdom

Commercial property

Commerci	ial property						Company registration number	GL/UK/CM	Per day r	riod ende	ed year	Moneta units			urrency code	Reporting territory code
						R31	21487	GL	31	12	2005	000	26	61	GBP	AA
Accident	year ended		Number	of claims	Gro	oss clai	ms paid	Gross claims ou	tstanding vard	carried	Gross cla	ims outsta	inding brought	Balance for each acciden year	Gross earned premiums	Claims ratio %
Month	Year	_	Closed at some cost during this or previous financial years	Reported claims outstanding	In previo		In this financial year	Reported	Incurred repo		Repor	ted I	ncurred but not reported	(4+5+6-7-8)		
			1	2	3		4	5	6	6	7		8	9	10	11
12	2005	11	67013	51982			139693	141093	5	2531				333317	751035	44.4
12	2004	12	121557	5926	924	465	99698	86220		3421	217	'194	57253	(85108	626046	45.0
12	2003	13	50701	7585	1768	812	19306	43762		874	62	2715	2765	(1538	543740	44.3
12	2002	14	72204	5037	1774	442	3024	33287		210	31	203	817	4501	468325	45.7
12	2001	15	59740	2988	2254	487	9340	22564		37	30	932	184	825	406786	63.3
12	2000	16	74006	7299	3035	557	3246	13219		11	15	061	33	1382	398824	80.2
12	1999	17	364929	1236	2969	951	1791	10037		3	15	035	10	(3214	585161	52.8
12	1998	18	290473	845	5536	679	(1129)	11151		327	13	619	5	(3275	814794	69.2
12	1997	19	277928	455	4750	073	371	2840			3	640	1	(430) 817859	58.5
12	1996	20	299790	259	4659	947	(118)	3809			5	3451		(1760	853156	55.0
Prior accide	ent years	21		587			250	33525			35	5774		(1999))	
Total (11 to	21)	29		84199			275472	401507	5	7414	430	624	61068	242701		
Line 29 exp sterling	ressed in	30					275472	401507	5	7414	430	0624	61068	242701		

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

Company

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005
FSA general insurance business reporting category

Consequential loss

Currency British pound

Reporting Territory United Kingdom

						registration number	GL/UK/CM	Period er		netary Category		rency code	Reporting territory code
					R31	21487	GL	31 12		000 26		GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	Gross claims ou		Gross claims o	utstanding brought rward	Balance for each accident	Gross earned premiums	Claims ratio %
Month	Year	_	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but n reported	ot Reported	Incurred but not reported	_ year (4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2005	11	370	452		7933	15071	4547			27551	95933	28.7
12	2004	12	731	152	5585	6991	8933	290	17510	4999	(6295)	71676	30.4
12	2003	13	982	82	11593	4380	2583	74	4169	275	2593	68680	27.1
12	2002	14	1229	130	16338	353	827	21	768	69	364	57928	30.3
12	2001	15	1749	25	25951	146	791		3610	18	(2691)	52273	51.4
12	2000	16	2728	148	48598	272	688		1460		(500)	52730	94.0
12	1999	17	2465	8	38863	205	822		2237		(1210)	67068	59.5
12	1998	18	2244	91	70662	331	814	3	2690		(1542)	89484	80.2
12	1997	19	2460	57	52763		121		246		(125)	89451	59.1
12	1996	20	4799	21	51088	102	158		243		17	84747	60.6
rior accide	nt years	21		14		(162)	811		1008		(359)		
otal (11 to	21)	29		1180		20551	31619	4935	33941	5361	17803		
ine 29 expi terling	ressed in	30				20551	31619	4935	33941	5361	17803		

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005 FSA general insurance business reporting category

Employers liability

Currency British pound

Reporting Territory United Kingdom

Employers	s liability					Company registration	GL/UK/CM	Perio	od ende		netary Category	number		Reporting
						number	GLONICINI	day mo	onth	year u	nits	Cur	rency code	territory code
					R31	21487	GL	31	12	2005	000 27	′1	GBP	AA
Accident	year ended		Number	of claims	Gross c	laims paid	Gross claims ou forv	itstanding ca ward	arried		itstanding brought ward	Balance for each accident year	Gross earned premiums	Claims ratio
Month	Year	_	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred b		Reported	Incurred but not reported	(4+5+6-7-8)		
			1	2	3	4	5	6		7	8	9	10	11
12	2005	11	543	2586		881	62610	53	720			117211	159540	73.5
12	2004	12	1664	2764	453	6718	82828	27	'309	63927	45170	7758	152221	77.1
12	2003	13	2442	1805	9889	13321	61439	5	210	63761	16679	(470)	124042	72.4
12	2002	14	4634	1351	29423	17818	34022	1	348	43921	4565	4702	84886	97.3
12	2001	15	2688	862	34241	19283	23976	2	680	38963	4936	2040	81001	99.0
12	2000	16	8322	562	62789	13842	18687	8	365	32840	12072	(4018)	88387	117.3
12	1999	17	9671	1134	115951	8904	17038	3	190	23390	6729	(987)	113168	128.2
12	1998	18	9619	921	118401	4322	11070	3	581	16371	3868	(1266)	124927	110.0
12	1997	19	8260	376	123798	1843	6208	5	865	9320	6576	(1980)	126032	109.3
12	1996	20	7586	234	117036	1396	5058	3	507	6677	3987	(703)	121986	104.1
Prior accide	ent years	21		9372		22935	84392	273	356	145210	162405	73068		
Total (11 to	21)	29		21967		111263	407328	388	131	444380	266987	195355		
Line 29 exp sterling	ressed in	30				111263	407328	388	131	444380	266987	195355		

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

Company registration

Name of insurer

CGU International Insurance plc

Currency British pound

Monetary

Period ended

Global business Financial year ended

31st December 2005 FSA general insurance business reporting category Reporting Territory United Kingdom

Category number

Currency

Employers liability

					number	GL/UK/CM	day month		netary Catego Inits	•		rritory code
				R31	21487	GL	31 12	2005	000 2	271 0	BP	AA
Accident	t year ended	Number	of claims	Gross cla	aims paid		itstanding carried vard		itstanding brought ward	Balance on each accident year	Gross earned premiums	Claims ratio %
Month	Year	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	(4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1995	7300	156	109341	973	3330	6478	4673	6561	(453)	118035	101.8
12	1994	31336	839	105689	5260	5032	13764	160 15	14311	(6270)	110913	117.0
12	1993	17989	401	88393	440	3672	12654	9530	13412	(6176)		
12	1992	18722	313	70085	494	2286	13843	6668	14695	(4740)		
12	1991	18652	230	71116	528	1979	8996	5944	9216	(3657)		
12	1990	16906	227	68168	531	2444	5967	7057	5838	(3953)		
12	1989	16571	156	56358	271	1603	5017	5305	4112	(2526)		
12	1988	16307	286	50691	521	2754	5950	5622	5139	(1536)		
12	1987	16218	128	39504	380	1299	5023	3796	4117	(1211)		
12	1986	18937	116	41526	180	1238	8686	4811	8203	(2910)		
12	1985	12574	81	36079	235	1123	4559	3841	3607	(1531)		
12	1984	12591	219	31993	253	3048	10710	4872	10480	(1341)		
12	1983	12678	53	31680	354	1069	4480	3558	3526	(1181)		

territory code

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

GL/UK/CM

Company registration

number

Name of insurer Global business **CGU** International Insurance plc

Financial year ended 31st December 2005 FSA general insurance business reporting category

Employers liability

Currency British pound

Monetary

units

Period ended

day month year

Reporting Territory United Kingdom

Category number

Currency

Code

							day iiio		year a	11110		-	territory code
				R31	21487	GL	31	12	2005	2000	271	ВВР	AA
Accident y	ear ended	Number	of claims	Gross cla	ims paid	Gross claims ou forw	tstanding car vard	rried		itstanding brought ward	Balance on each accident	Gross earn premiums	
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred burred reported		Reported	Incurred but not reported	- year (4+5+6-7-8)		
		1	2	3	4	5	6		7	8	9	10	11
12	1982	13267	338	31746	192	1102	36	801	3877	2517	(1499)		
12	1981	9350	338	20060	175	1466	31	179	2834	2043	(57)		
12	1980	9484	349	19301	240	1589	24	147	3247	1226	(197)		
12	1979	9570	245	17003	88	604	41	93	1971	977	1937		
12	1978	9288	178	15735	301	505	40	94	1749	893	2258		
12	1977	10207	377	16810	116	1363	55	559	2542	2527	1969		
12	1976	981	4342	62673	11403	46886	1441	156	47298	49005	106142		

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

Company registration

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005 FSA general insurance business reporting category

Professional indemnity

Currency British pound

Reporting Territory United Kingdom

						registration number	GL/UK/CM	Period end day month		netary Category nits		rency code	Reporting territory code
					R31	21487	GL	31 12	2005	000 27	72	GBP	AA
Accident	year ended		Number	of claims	Gross c	laims paid		tstanding carried vard		utstanding brought	Balance for each accident year	Gross earned premiums	Claims ratio %
Month	Year	_	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	(4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2005	11	515	2597		2925	58752	2127			63804	107433	59.4
12	2004	12	855	3348	1968	6716	40342	1029	38433	3439	6215	88932	56.3
12	2003	13	1193	1841	3958	8114	37366	852	33612	919	11801	78645	63.9
12	2002	14	1018	549	6825	5406	33747	725	36416	885	2577	62816	74.3
12	2001	15	603	353	4991	8030	21570	626	24721	754	4751	41619	84.6
12	2000	16	969	58	11458	1646	7916	210	9562	289	(79)	33876	62.7
12	1999	17	699	1	10379	1141	12821	109	14160	237	(326)	30616	79.9
12	1998	18	664	28	13992	1180	11059	35	16783	149	(4658)	31963	82.2
12	1997	19	526	45	12592	2446	11095	2	14351	31	(839)	31566	82.8
12	1996	20	454	43	14771	69	4245		4274	2	38	33168	57.5
Prior accide	nt years	21		194		707	12560		13947		(680)		
Total (11 to	21)	29		9057		38380	251473	5715	206259	6705	82604		
Line 29 expi sterling	ressed in	30				38380	251473	5715	206259	6705	82604		

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

Company registration

Name of insurer

CGU International Insurance plc

Currency British pound

Monetary

Period ended

Global business

Financial year ended 31st December 2005 FSA general insurance business reporting category Reporting Territory United Kingdom

Category number

Currency

Professional indemnity

					number	GL/UK/CM	day month		netary Categor nits		ode to	Reporting erritory code
				R31	21487	GL	31 12	2005	2000	72	BP	AA
Accident	year ended	Number	of claims	Gross d	aims paid	Gross claims ou forv	itstanding carried vard	Gross claims ou	tstanding brought ward	Balance on each accident year	Gross earned premiums	Claims ratio %
Month	Year	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	(4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1995	26	35		533	3697		3763		467		
12	1994	32	47		104	4312		4130		286		
12	1993	29	30		300	1112		1434		(22)		
12	1992	29	31		36	1041		1331		(254)		
12	1991	23	20		73	292		381		(16)		
12	1990	16	15		47	59		586		(480)		
12	1989	13	8			443		318		125		
12	1988	15	5		(452)	71		203		(584)		
12	1987	17	1		47	688		901		(166)		
12	1986	7			(1)	8		68		(61)		
12	1985	3			22	(68)		(9)		(37)		
12	1984		1			874		813		61		
12	1983											

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

Company registration

Name of insurer

CGU International Insurance plc

Monetary

Period ended

Currency British pound

Global business

Financial year ended 31st December 2005 FSA general insurance business reporting category Reporting Territory United Kingdom

Category number

Currency

Professional indemnity

					number	GL/UK/CM	day month		netary Categor nits		Code t	Reporting erritory code
				R31	21487	GL	31 12	2005	000 2	272	SBP	AA
Accident	year ended	Number	of claims	Gross d	aims paid	Gross claims ou	itstanding carried ward	Gross claims ou	tstanding brought ward	Balance on each accident year	Gross earned premiums	Claims ratio %
Month	Year	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	(4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1982					1				1		
12	1981											
12	1980					1				1		
12	1979											
12	1978							(1)		1		
12	1977					1		(1)		2		
12	1976		1		(2)	28		30		(4)		

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

Company registration

Name of insurer

CGU International Insurance plc

Global business

Financial year ended 31st December 2005 FSA general insurance business reporting category

Public and products liability

Currency British pound

Reporting Territory United Kingdom

						registration number	GL/UK/CM	Period end		netary Category nits		rency code	Reporting territory code
					R31	21487	GL	31 12	2005	000 27	73	GBP	AA
Accident y	ear ended		Number	of claims	Gross c	aims paid		tstanding carried ward		tstanding brought ward	Balance for each accident year	Gross earned premiums	Claims ratio %
Month	Year		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	t Reported	Incurred but not reported	4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2005	11	2476	5535		3453	64301	34705			102459	191476	53.5
12	2004	12	5593	6175	3359	9429	57657	12053	60449	31817	(13127)	198816	41.5
12	2003	13	7247	3314	21079	9209	43154	2387	55059	6767	(7076)	166690	45.5
12	2002	14	9176	1054	41164	10425	35687	4547	47688	11294	(8323)	134089	68.5
12	2001	15	11168	2612	49039	12058	37874	7435	51266	10152	(4051)	122742	86.7
12	2000	16	20554	1606	72776	12809	34490	4662	49688	2968	(695)	116075	107.5
12	1999	17	22629	1372	103464	6980	24446	3370	35104	2702	(3010)	155724	88.8
12	1998	18	21842	832	124661	6670	22877	1543	31561	996	(1467)	164461	94.7
12	1997	19	21341	371	112140	2950	17744	902	24304	1468	(4176)	161365	82.9
12	1996	20	18921	191	95774	387	7673	86	8182	258	(294)	160574	64.7
Prior accider	nt years	21		1144		5912	41473	3619	47546	3349	109		
Total (11 to 2	21)	29		24206		80282	387376	75309	410847	71771	60349		
Line 29 expr sterling	essed in	30				80282	387376	75309	410847	71771	60349		

territory code

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

GL/UK/CM

Company registration

number

Name of insurer Global business

CGU International Insurance plc

Currency British pound

Monetary

units

Period ended

day month year

Financial year ended

31st December 2005 FSA general insurance business reporting category Reporting Territory United Kingdom

Category number

Currency

Code

Public and products liability

							uay month	year				erricory code
				R31	21487	GL	31 12	2005	000	273	GBP	AA
Accident y	/ear ended	Number	of claims	Gross cla	aims paid		itstanding carried vard		outstanding brought orward	Balance on each accident year	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but no reported	Reported	Incurred but not reported	(4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1995	18658	201	111603	1719	10411	859	9556	687	2746	189421	65.8
12	1994	19571	146	108130	508	5595	451	4769	450	1335	196545	58.3
12	1993	25209	94	115330	64	2255	200	3293	287	(1061)		
12	1992	26906	81	108092	228	1923	230	2371	481	(471)		
12	1991	29688	149	97589	97	3254	137	2414	135	939		
12	1990	29825	48	118026	24	947	41	1054	45	(87)		
12	1989	28458	142	89428	26	1916	72	691	65	1258		
12	1988	28053	14	63620	1816	1075	9	4485	7	(1592)		
12	1987	32733	29	68959	(1)	722	9	859		(129)		
12	1986	33350	26	56175	72	721	18	684	14	113		
12	1985	34878	28	43537	37	1098	204	915	238	186		
12	1984	41822	5	42552	7	527	18	343	15	194		
12	1983	44627	14	40281	18	583	18	472	14	133		

territory code

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

GL/UK/CM

Company registration

number

Name of insurer Global business **CGU** International Insurance plc

Period ended

day month year

Currency British pound

Financial year ended

31st December 2005

FSA general insurance business reporting category

Public and products liability

Reporting Territory United Kingdom

Monetary

units

Category number

Currency

Code

							uay mon	***	year	unito			territory code
				R31	21487	GL	31 12	2	2005	000	273	BP	AA
Accident y	year ended	Number	of claims	Gross cla	ims paid	Gross claims ou forv	tstanding carri vard	ed		utstanding brought rward	Balance on each accident year	Gross earn premiums	
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but r reported	not	Reported	Incurred but not reported	(4+5+6-7-8)		
		1	2	3	4	5	6		7	8	9	10	11
12	1982	44595	22	31739	47	1833	1	0	2770	1	(881)		
12	1981	41473	19	23938		444		9	505		(52)		
12	1980	34939	17	22864	83	370		9	1018		(556)		
12	1979	36113	19	17681	102	401	5	0	576	34	(57)		
12	1978	34050	15	18087	81	332	4	0	407	17	29		
12	1977	33234	10	12389		190	2	25	139		76		
12	1976	57	65	54131	984	6876	121	0	10225	859	(2014)		

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

Company

Name of insurer CGU International Insurance plc

Global business

Motor other

Financial year ended 31st December 2005

FSA general insurance business reporting category

Currency E

British pound

Reporting Territory United Kingdom

WIOTOF OTH	iei							gistration mber	GL/U	JK/CM -		eriod end month	led ye	Mone ar uni			egory nber	Currency code	Reporting territory code
							R32	21487	(GL	31	12	2	005 00	0	2	23	GBP	AA
Accident y	year ended		Number	of claims	Gross cla	aims paid		aims outstandin ried forward	g			outstanding orward	g	Balance on each accident year	Gros earne premit	ed	Claims ratio	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial y		d Incurred I		Reported		Incurred b		(4+5+6-7-8)					
			1	2	3	4	5	6		7		8		9	10)	11	12	13
12	2005	11	20503	6725		1526	289	74 538	33					49618	619	963	80.1	114	23.9
12	2004	12	24348	719	7787	1156	316	36 32	20	3753	3	582	25	213	75	154	68.3	138	18.2
12	2003	13	20909	661	10941	371	13 208	21 7	79	2079	5	26	0	3558	54	531	65.2	105	20.5
12	2002	14	23937	49	17616	426	57 108	25 2	21	1449	5	7	o	548	508	810	64.4	102	23.5
12	2001	15	25429	39	38356	246	57 59	00	9	661	7	2	21	1738	60	773	76.9	128	19.9
12	2000	16	43116	1381	66583	134	12 22	72	3	390)1	1	0	(294)	843	366	83.2	207	21.5
12	1999	17	44178	457	74956	54	15 38	19		437	0		4	(10)	82	756	95.8	211	21.2
12	1998	18	44041	285	86001	27	71 14	26		124	4			453	849	953	103.2	208	21.3
12	1997	19	39525	22	77719	82	28 3	19		139	0			(243)	792	268	99.5	200	19.8
12	1996	20	37498	96	67166	10	04 1	52		37	1			(115)	769	952	87.6	198	19.0
Prior accide	ent years	21		240		37	78 20	74		198	34			468					
Total (11 to	21)	29		10674		4074	11 1082	58 581	15	9270	0	619	0	55934					
Line 29 exp sterling	oressed in	30				4074	11 1082	58 581	15	9270	0	619	00	55934					

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

Printed 3rd MAY 06 at 16:21

Name of insurer

CGU International Insurance plc

Company

Global business

Aviation liability

Financial year ended 31st December 2005 FSA general insurance business reporting category Currency

US dollar

Reporting Territory

Worldwide

Aviation I	павінту			Ī	Company registration number	GL/UK/CM		riod en month	ded year	Monetary Units		Category number	Currency code	Reporting territory code
				R34	21487	GL	31	12	2005	000		331	USD	WW
Underwri end			Gross clai	ims paid	Gross clain	is outstanding forward	carried	G		outstanding broo orward	ught	Balance on eac underwriting yea (2+3+4-5-6)		Claims ratio %
			In previous financial years	In this financial year	Reported		ed but not oorted		Reported	Incurred b		(2+3+4-5-6)		
Month	Year													
			1	2	3		4		5	6		7	8	9
12	2005	11												
12	2004	12												
12	2003	13	2225	3338	78	13	17362	!	6562	33	3745	(11794	81531	37.7
12	2002	14	9839	4068	118:	28	19300		10414	17	7183	7599	116348	38.7
12	2001	15	37584	4911	310	34	48216		26834	60	0837	(3510	130390	93.4
12	2000	16	36571	2668	1472	38	59777		154390	65	5499	(10156	3) 48233	510.7
12	1999	17	41231	2085	800	08	5810		9648		903	5352	2 29958	190.7
12	1998	18	36894	2511	52	13	581		8434	2	2999	(3128	3) 89960	50.2
12	1997	19	24327	10048	19	72			8974		1590	1456	61798	58.8
12	1996	20	28706	383	400	06	1550		4547	2	2225	(833	56960	60.8
Prior underwr	iting years	21		1317	1959	97	13075		16137	2	1554	(3702	2)	
Total (11 to 2	1)	29		31329	2367	59	165671		245940	206	6535	(18716	3)	
Line 29 expre	essed in	30		18248	1379	07	96500		143255	120	0302	(10902	2)	

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

Printed 3rd MAY 06 at 16:21

Name of insurer

Marine liability

CGU International Insurance plc

Company

Global business Financial year ended

31st December 2005

FSA general insurance business reporting category

Currency

US dollar

Reporting Territory

Worldwide

Marine lia	авшту			ļ	Company registration number	GL/UK/CM	Per day i	iod end	ded year	Monetary Units		Category number	Currency code	Reporting territory code
				R34	21487	GL	31	12	2005	000		341	USD	ww
Underwrii end			Gross dai	ms paid	Gross clain	ns outstanding forward	carried	Gr		utstanding bro rward	ught	Balance on eac underwriting yea (2+3+4-5-6)		Claims ratio %
		_	In previous financial years	In this financial year	Reported		ed but not oorted		Reported	Incurred b		2+3+4-5-6)		
Month	Year													
			1	2	3		4		5	6		7	8	9
12	2005	11												
12	2004	12												
12	2003	13												
12	2002	14												
12	2001	15												
12	2000	16												
12	1999	17	43584	645	71	46	1891		8922		703	57	7 56426	94.4
12	1998	18	55352	4433	28	21	705		7094		563	302	2 41164	153.8
12	1997	19	58000	(514) 94	04	1947		10052		611	174	41244	166.9
12	1996	20	49465	605	5	02	133		976		114	150	53941	94.0
Prior underwr	iting years	21		25547	1736	62	83837		56676	13:	2712	93658	3	
Total (11 to 2	1)	29		30716	1935	35	88513		83720	13-	4703	9434	1	
Line 29 expre sterling	ssed in	30		17891	1127	30	51557		48765	7	8462	54952	2	

Currency rates

Name of insurer CGU International Insurance plc

Global business	ood international insurance p		Company registration number	01/11//01/		iod end	led
Financial year ended	31st December 2005	R36	number 21487		day n	nonth 12	year 2005
Name of currency		1.00	2.10	Currency code	No.		its to £
US dollar				USD		1.7	716800

CGU International Insurance plc

Global business

Financial year ended

31st December 2005

						Company registration number		GL/UK/CM	Period ended			Units
					R37	2148	87	GL	31	12	200	5 £000
Calculation of the maximum provision		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	group (nuc		gro pro	usiness puping E (non- portional reaty)	All b	usiness	6	Credit insurance business
Total net premiums written in the previous 4 years	11	4852157	303589	178923		2300						-
Net premiums written in the current year	12	1521978	75625	8407		2000						
Maximum provision	13	254965	15169	14986		2760			28788		3869	

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21					240423	72
Transfers in	22	45659	2269	504		48432	
Total abnormal loss	23			6703			
Provisional transfers out	24			6703		6703	
Excess of provisional transfer out over fund available	25						
Provisional amount carried forward (21+22-24+25)	26					282152	72
Excess, if any, of 26 over 13	27						
Equalisation provision carried forward (26-27)	28					282152	72
Transfer in/(out) for financial year (28-21)	29					41729	

30032006:08:30:15 Form 38

Equalisation provisions technical account: Accident year accounting

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended 31st December 2005

					Company registration number	GL/UK/CM	GL/UK/CM Period en		ded year	- Units
				R38	21487	GL	31	12	2005	£000
		Business grouping A (property)	Business grouping (busines interruptio	B s	Business grouping C (marine and aviation)	grou	siness uping [uclear))	grou (non-pro	iness ping E oportional eaty)
Other than credit business		1	2		3		4			5
Net premiums earned	11	1525729	7	5625	8407					
Claims incurred net of reinsurance	12	505649	17	7803	14690					
Trigger claims value	13	1106154	54	4828	7987					
Abnormal loss	19				6703					
Trigger claims ratio		72.5%	72.5%		95%	2	25%		10	00%

Credit business

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

30032006:08:30:15 Form 39

Company registration

Period ended

Equalisation provisions technical account: Underwriting year accounting

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended 31st December 2005

					registration	GL/UK/CM	Pe	eriod end	led	Units
					number	GL/OR/CIVI	day month		year	Units
				R39	21487	GL	31	12	2005	£000
		Business grouping A (property)	Business grouping (business interruptio	B s	Business grouping C (marine and aviation)	gro	siness uping uclear	D	grou (non-pro	iness ping E oportional eaty)
Other than credit business		1	2		3		4			5
Net premiums written	11				(121	1)				
Claims net of reinsurance	12				(2120	0)				
Trigger claims value	13									
Abnormal loss	19									
Trigger claims ratio		72.5%	72.5%		95%	:	25%		1	00%

Credit business

Net premiums written	21
Claims net of reinsurance	22
Claims management costs	23
Net operating expenditure	24
Technical surplus/(deficit) (21-22-23-24)	29

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

0101 MODIFICATION TO THE RETURN

This return has been prepared in accordance with the Accounts and Statements Rules as modified by the following written concessions:

An order issued on 31 May 2000 permitting the submission of 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. This written concession, which was originally issued under section 68 of the Insurance Companies Act 1982, remains in force in relation to the equivalent rules in the FSA Handbook by virtue of the transitional provisions of the Supervision Manual.

This return has been prepared in accordance with the Accounts and Statements Rules as modified by a direction made under section 148 of the Financial Services and Markets Act 2000 ('the Act') in March 2006. The effect of the direction is to enable CGU International Insurance plc to provide a group return in respect of the companies listed below, such companies having entered into a Mutual Deed of Guarantee.

The Financial Services Authority, on the application of the firms, made a direction in December 2005 under Section 148 of the act. The direction allows the firms to reduce their deduction for intangible assets by an amount equal to the provision for any deferred tax liability arising on those intangible assets.

0103 GROUP COMPANY DISCLOSURE

The following companies are included in this Group return:

CGU International Insurance plc

CGU Insurance plc

CGU Bonus Limited

CGU Underwriting Limited

The Northern Assurance Company Limited

The Ocean Marine Insurance Company Limited

Scottish Boiler and General Insurance Company Limited

Travellers' Insurance Association Limited

RAC Insurance Limited

The World Auxiliary Insurance Corporation Limited

The long term business previously written by The Northern Assurance Company Limited was transferred during 2005 to UK Life and the licence to write long term business was revoked during the year. The World Auxiliary Insurance Corporation Limited has moved its reporting date from 30 June to 31 December. The 2005 data therefore represents 18 months' worth of business and any comparatives given are for the 12 months to 30 June 2004.

Forms 1, 3, 11 and 12 for each individual company included in this group return are shown on the following pages. The sums of the amounts for the individual Group companies differ from the totals in the Group return. This is because some of these companies are owned by other companies included in the Group return and because amounts due to or from Group companies and reinsurance arrangements between Group companies are eliminated in the Group return.

The following companies were included in this return last year, but have been excluded this year following the revocation of their insurance licences:

The British & European Reinsurance Company Limited Commercial Union Assurance Company Limited Edinburgh Assurance Company Limited General Accident Fire and Life Assurance Corporation Limited

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

General Accident Reinsurance Company Limited
The Guarantee Society Limited
The Indemnity Marine Assurance Company Limited
London and Scottish Assurance Corporation Limited
The New Zealand Reinsurance Company (UK) Limited
The Road Transport & General Insurance Company Limited
Scottish General Insurance Company Limited
Scottish Insurance Corporation Limited
The Ulster Marine Insurance Company Limited
The Yorkshire Insurance Company Limited

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Group solvency calculation

Note 0103 continued

					Form 1
Statement of Name of insu		neral insurance business CGU Underwriting Ltd			
		555 Shackwitting Eta			
Global busine	ess				
Financial year Solo solvency		31st December 2005 Company			
Solo solvericy	Calculation	registration		Period ended	
		number GL/UK/CM		day month year	units
	R1	94405	GL	31 12 2005	£000
				As at end of	As at end of
				this financial	the previous
				year	year
				1	2
Capital resou		side the long-term insurance			
fund			11	143247	136281
	rces allocated to e the long-term	oward long-term insurance business insurance fund	12		
	rces available to ces requiremen	o cover general insurance business it (11-12)	13	143247	136281
Guarantee fu	ınd				
Guarantee fund requirement				16912	13905
	iency) of availal nd requirement	ble capital resources to cover	22	126335	122376
Minimum cap	pital requireme	ent (MCR)			.==
General insur	ance capital red	quirement	31	50735	41715
Base capital r	esources requi	rement	33	2030	2087
Individual min	nimum capital re	equirement	34	50735	41715
Capital requir	ements of regul	ated related undertakings	35		
Minimum cap	ital requirement	(34+35)	36	50735	41715
Excess (defic cover 50% of	iency) of availal MCR	ble capital resources to	37	117879	115423
Excess (defic		ble capital resources to	38	105196	104995
Capital resou	urces requirem	nent (CRR)		100190	104333
Capital resou	rces requiremer	nt	41	50735	41715
	iency) of availal ance business (ble capital resources to cover CRR (13-41)	42	92512	94566
Contingent li	iabilities			92312	94300
than long-tern		ties in respect of other siness as shown in a 15	51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Group solvency calculation

					Form 1
Statement of Name of insur		neral insurance business The Ocean Marine Insurance Comp	any Ltd		
Global busines Financial year Solo solvency	ended	31st December 2005 Company registration number GL/UK/CM		Period ended	units
	R1	27204	GL	31 12 2005	£000
			ı	As at end of this financial year	As at end of the previous year 2
Capital resou	irces		-		
Capital resour fund	ces arising out	side the long-term insurance	11	20189	21621
	ces allocated to the long-term	oward long-term insurance business insurance fund	12		
	ces available to ces requiremen	o cover general insurance business t (11-12)	13	20189	21621
Guarantee fu	nd				
Guarantee fun	nd requirement		21	4424	2087
Excess (defici- guarantee fun-		ole capital resources to cover	22	15765	19534
Minimum cap	ital requireme	nt (MCR)			
General insura	ance capital red	quirement	31	13272	626
Base capital re	esources requi	rement	33	2030	2087
Individual mini	imum capital re	quirement	34	13272	2087
Capital require	ements of regul	ated related undertakings	35		
Minimum capi	tal requirement	(34+35)	36	13272	2087
Excess (deficience cover 50% of least		ole capital resources to	37	13553	20577
Excess (defici- cover 75% of l		ole capital resources to	38	10235	20056
Capital resou	rces requirem	ent (CRR)	_		
Capital resour	ces requiremer	nt	41	13272	2087
	ency) of availal ince business (ole capital resources to cover CRR (13-41)	42	6917	19534
Contingent lia	abilities				
than long-term		ties in respect of other iness as shown in a 15	51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Group solvency calculation

Statement of solvency - general insurance business Name of insurer The Northern Assurance Company Ltd Global business Financial year ended 31st December 2005 Solo solvency calculation Company registration on LUNK/CMM 40 ymonth year with the previous year of the previous year 1 2 2005 R1 993375 GL 31 12 2005 E000 As at end of this financial year of the previous year 1 2 2005 Capital resources Capital resources arising outside the long-term insurance fund 11 27777 S8171 Capital resources allocated toward long-term insurance business ansing outside the long-term insurance business ansing outside the long-term insurance business and the long-term insurance fund 12 2 9455 Capital resources available to cover general insurance business as sold efficiency of available capital resources to cover guerier insurance business (deficiency) of available capital resources to cover guerier insurance to sold requirement (1-12) 2 2 25747 Minimum capital requirement (MCR) General insurance capital requirement (34 2 2030 6626 Capital resources requirement (34-35) 3 2030 6626 Capital requirements of regulated related undertakings 35 4000 6626 Excess (deficiency) of available capital resources to cover 375 of MCR 2000 6000 6000 6000 6000 6000 6000 600						Form 1
Solo solvency calculation Company registration Tenumber CLUK/CM Tenumber CLUK/CM Tenumber CLUK/CM Tenumber CLUK/CM Tenumber CLUK/CM Tenumber CLUK/CM Tenumber Tenumbe		, ,		ا دما		
Solo solvency calculation Company registration Company registration Company	name of insu	rer	The Northern Assurance Company	Lta		
Company registration Company registration	Global busine	ess				
R1	Financial yea	r ended	31st December 2005			
CaluNik/CM	Solo solvency	y calculation			Period ended	
R1 99375 GL 31 12 2005 £000 As at end of this financial year year year year year year year year			number			unite
As at end of this financial year 1 2 Capital resources Capital resources arising outside the long-term insurance fund 11 27777 58171 Capital resources allocated toward long-term insurance business arising outside the long-term insurance business as shown in a 41 27777 48712 Guarantee fund 12 2030 4295 13 27777 48712 48712 48712 48712 48712 48712 48712 48712 48712 48712 48713 48712 48712 48713 48712 48713 48714 48714 48714 48715 48715 48717 48712 48717 48712 48712 48717 48712 48712 48717 48712 48712 48713 48714 48714 48715 48715 48717 48717 48712 48712 48717 48712 48717 48712 48712 48712 48713 48712 48713 48714 48715 48717 48712 48717 48712 48717 48712 48717 48712 48712 48712 48713 48712 48713 48714 48712 48712 48712 48713 48712 48713 48712 48713 48712 48713 48712 48712 48712 48713 48712		D4		CI		1
this financial year 2 Capital resources Capital resources arising outside the long-term insurance fund 11 27777 58171 Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund 12 9459 Capital resources available to cover general insurance business 21 2 2030 4295 Excess (deficiency) of available capital resources to cover 22 25747 44417 Minimum capital requirement (MCR) General insurance capital requirement 31 2 2030 6625 Capital resources requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 35 Minimum capital requirement (34+35) 36 2030 6625 Excess (deficiency) of available capital resources to cover 50% of MCR 37 26762 43313 Excess (deficiency) of available capital resources to 2004 75% of MCR 38 26255 41656 Capital resources requirement (CRR) Capital resources requirement (CRR) Excess (deficiency) of available capital resources to 2004 75% of MCR 2030 8712 Excess (deficiency) of available capital resources to 2004 75% of MCR 2030 8712 Excess (deficiency) of available capital resources to 2004 75% of MCR 2030 8712 Excess (deficiency) of available capital resources to 2004 25747 40000 Contingent liabilities in respect of other 41 41 2000 8712 Excess (deficiency) of available capital resources to 2004 25747 40000		KI	99375	GL		
Capital resources Capital resources arising outside the long-term insurance fund Capital resources allocated toward long-term insurance business arising outside the long-term insurance business as shown in a To place a part of the long-term insurance fund and arising arising outside the long-term insurance business as shown in a To place a part of the long-term insurance business as shown in a To place a part of the long-term insurance business as shown in a To place a part of the long-term insurance business as shown in a To place a part of the long-term insurance business as shown in a To place a part of the part of the part of the part of the place and the long-term insurance business as shown in a						
Capital resources Capital resources arising outside the long-term insurance fund 11 27777 58171 Capital resources arising outside the long-term insurance business arising outside the long-term insurance apital resources to cover guarantee fund requirement (MCR) General insurance capital requirement (MCR) Base capital resources requirement 31 2030 4295 Base capital resources requirement 33 2030 Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 36 2030 6625 Excess (deficiency) of available capital resources to cover 50% of MCR 37 26762 43313 Excess (deficiency) of available capital resources to cover 5% of MCR 38 26255 41656 Capital resources requirement (CRR) Capital resources requirement (CRR) Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) 42 25747 40000 Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a						
Capital resources Capital resources arising outside the long-term insurance fund Capital resources allocated toward long-term insurance business arising outside the long-term insurance business arising outside the long-term insurance fund Capital resources available to cover general insurance business capital resources requirement (11-12) Guarantee fund Guarantee fund Guarantee fund requirement 21 2030 4295 Excess (deficiency) of available capital resources to cover guarantee fund requirement Minimum capital requirement (MCR) General insurance capital requirement 31 2030 Individual minimum capital requirement 33 2030 Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 36 Minimum capital requirement (34+35) Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Contingent liabilities in respect of other than long-term insurance business as shown in a						, I
Capital resources arising outside the long-term insurance fund Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund 12 9459 Capital resources available to cover general insurance business capital resources requirement (11-12) 13 27777 48712 Caparantee fund Guarantee fund Guarantee fund requirement 21 2030 4295 Excess (deficiency) of available capital resources to cover guarantee fund requirement Minimum capital requirement (MCR) General insurance capital requirement 31 2030 6625 Capital requirements of regulated related undertakings 33 2030 6625 Capital requirement (34+35) Excess (deficiency) of available capital resources to cover sover 5% of MCR Excess (deficiency) of available capital resources to cover 5% of MCR Capital resources requirement (CRR) Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources as as shown in a	Capital reso	urces				
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund Capital resources available to cover general insurance business capital resources requirement (11-12) Guarantee fund Guarantee fund Guarantee fund requirement 21 2030 4295 Excess (deficiency) of available capital resources to cover guarantee fund requirement Minimum capital requirement (MCR) General insurance capital requirement 31 2030 Individual minimum capital requirement 32 3 2030 Individual minimum capital requirement 33 2030 Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 35 Minimum capital requirement (34+35) 36 2030 6625 Excess (deficiency) of available capital resources to cover 50% of MCR 37 26762 43313 Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Contingent liabilities Countifiable contingent liabilities in respect of other than long-term insurance business as shown in a			side the long-term insurance fund	11	27777	58171
Capital resources available to cover general insurance business capital resources requirement (11-12) Guarantee fund Guarantee fund requirement Excess (deficiency) of available capital resources to cover guarantee fund requirement (MCR) General insurance capital requirement Base capital resources requirement 31 Base capital resources requirement 32 33 30 Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings Minimum capital requirement (34+35) 36 2030 6625 Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR)						
13 27777 48712				12		9459
Guarantee fund requirement Excess (deficiency) of available capital resources to cover guarantee fund requirement Minimum capital requirement (MCR) General insurance capital requirement Base capital resources requirement 31 Base capital resources requirement 33 2030 Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 Minimum capital requirement (34+35) Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement (CRR) Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a				13	27777	48712
Excess (deficiency) of available capital resources to cover guarantee fund requirement Minimum capital requirement (MCR) General insurance capital requirement 31 Base capital resources requirement 32 33 30 Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 Minimum capital requirement (34+35) 36 2030 6625 Excess (deficiency) of available capital resources to cover 50% of MCR 37 26762 43313 Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement (CRR) Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a	Guarantee fu	und				
guarantee fund requirement 22 25747 44417 Minimum capital requirement (MCR) General insurance capital requirement 31 2030 Base capital resources requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 2030 6625 Excess (deficiency) of available capital resources to cover 50% of MCR 36 2030 6625 Excess (deficiency) of available capital resources to cover 75% of MCR 38 26762 43313 Excess (deficiency) of available capital resources to cover 75% of MCR 38 26255 41656 Capital resources requirement (CRR) Capital resources requirement (CRR) 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) 42 25747 40000 Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a 51	Guarantee fund requirement			21	2030	4295
General insurance capital requirement Base capital resources requirement 33 2030 Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 35 Minimum capital requirement (34+35) 56 2030 6625 Excess (deficiency) of available capital resources to cover 50% of MCR 57 26762 43313 Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a			ole capital resources to cover	22	25747	44417
Base capital resources requirement 33 2030 Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings Minimum capital requirement (34+35) Excess (deficiency) of available capital resources to cover 50% of MCR 37 26762 43313 Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a	Minimum ca	pital requireme	ent (MCR)	1		
Individual minimum capital requirement 34 2030 6625 Capital requirements of regulated related undertakings 35 36 2030 6625 Minimum capital requirement (34+35) 36 2030 6625 Excess (deficiency) of available capital resources to cover 50% of MCR 37 26762 43313 Excess (deficiency) of available capital resources to cover 75% of MCR 38 26255 41656 Capital resources requirement (CRR) Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) 42 25747 40000 Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a	General insur	rance capital red	quirement	31		
Capital requirements of regulated related undertakings Minimum capital requirement (34+35) Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a	Base capital	resources requi	rement	33	2030	
Minimum capital requirement (34+35) Excess (deficiency) of available capital resources to cover 50% of MCR 37 26762 Excess (deficiency) of available capital resources to cover 75% of MCR 38 26255 Capital resources requirement (CRR) Capital resources requirement Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a	Individual mir	nimum capital re	quirement	34	2030	6625
Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a	Capital requir	ements of regul	ated related undertakings	35		
cover 50% of MCR 37 26762 43313 Excess (deficiency) of available capital resources to cover 75% of MCR 38 26255 41656 Capital resources requirement (CRR) Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) 42 25747 40000 Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a 51	Minimum cap	ital requirement	(34+35)	36	2030	6625
Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a			ole capital resources to	27		
Capital resources requirement (CRR) Capital resources requirement Capital resources requirement 41 2030 8712 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a				31	26762	43313
Capital resources requirement Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a			ole capital resources to	38	26255	41656
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a	Capital reso	urces requirem	ent (CRR)			
general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a	Capital resou	rces requiremer	nt	41	2030	8712
Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a				42	25747	40000
than long-term insurance business as shown in a	Contingent I	iabilities				
	than long-terr	m insurance bus	siness as shown in a	51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Group solvency calculation

Statement	i nalivanav – ma	noval incursors business			Form 1
Name of insu		neral insurance business Travellers' Insurance Association L	.td		
Global busine	ess				
Financial yea		31st December 2005 Company			
ĺ		registration		Period ended	
		number GL/UK/CM		day month year	units
	R1	110292	GL	31 12 2005	£000
				As at end of this financial year 1	As at end of the previous year 2
Capital resor	ırces				
Capital resou fund	rces arising out	side the long-term insurance	11	7527	11351
	Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund				
	Capital resources available to cover general insurance business capital resources requirement (11-12)			7527	11351
Guarantee fu	ınd				
Guarantee fu	Guarantee fund requirement		21	2030	2087
	iency) of availal nd requirement	ble capital resources to cover	22	5497	9264
Minimum ca	oital requireme	ent (MCR)			
General insur	ance capital red	quirement	31		1251
Base capital i	esources requi	rement	33	2030	2087
Individual min	imum capital re	equirement	34	2030	2087
Capital requir	ements of regul	lated related undertakings	35		
Minimum cap	ital requirement	t (34+35)	36	2030	2087
Excess (defic cover 50% of		ble capital resources to	37	6512	10307
Excess (defic cover 75% of		ble capital resources to	38	6004	9786
Capital resor	ırces requirem	nent (CRR)			
Capital resou	rces requireme	nt	41	2030	2087
	iency) of availal ance business (ble capital resources to cover CRR (13-41)	42	5497	9264
Contingent I	abilities				
than long-terr		ties in respect of other siness as shown in a 15	51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Group solvency calculation

Statement of Name of insur	solvency - general rer	insurance business CGU Bonus Ltd			Form 1
Global busine Financial year Solo solvency	rended	31st December 2005 Company registration number GL/UK/CM		Period ended	units
	R1	SC8140	GL	31 12 2005	£000
				As at end of this financial year 1	As at end of the previous year 2
Capital resou	ırces				
Capital resour	rces arising outside th	e long-term insurance	11	193628	192146
	rces allocated toward e the long-term insura	long-term insurance business ance fund	12		
	rces available to cove uirement (11-12)	r general insurance business capital	13	193628	192146
Guarantee fu	ınd				
Guarantee fund requirement		21	21205	21205	
Excess (deficing requirement	iency) of available ca	oital resources to cover guarantee fund	22	172423	170941
Minimum cap	oital requirement (M	CR)			
General insur	ance capital requirem	ent	31	63615	63615
Base capital r	esources requiremen	t	33	2030	2087
Individual min	imum capital requirer	ment	34	63615	63615
Capital require	ements of regulated r	elated undertakings	35		
Minimum cap	ital requirement (34+3	35)	36	63615	63615
Excess (deficion cover 50% of	iency) of available ca MCR	pital resources to	37	161821	160338
Excess (defice cover 75% of	iency) of available ca MCR	oital resources to	38	145917	144435
Capital resou	ırces requirement (C	CRR)			
Capital resour	rces requirement		41	63615	63615
	iency) of available ca ance business CRR (oital resources to cover 13-41)	42	130013	128531
Contingent li	abilities				
than long-tern	contingent liabilities in n insurance business y note to Form 15		51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Group solvency calculation

	_				Form 1
Statement of Name of insur		neral insurance business Scottish Boiler & General Insurance	e Compar	ny Ltd	
Global busines Financial year Solo solvency	ended	31st December 2005 Company registration number GL/UK/CM		Period ended	units
	R1	1054	GL	31 12 2005	£000
				As at end of this financial year	As at end of the previous year 2
Capital resou					
Capital resour fund	ces arising out	side the long-term insurance	11	12202	6061
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund		12			
Capital resources available to cover general insurance business capital resources requirement (11-12)			13	12202	6061
Guarantee fu	nd				
Guarantee fun	nd requirement		21	2030	2087
Excess (deficie guarantee fund		ole capital resources to cover	22	10172	3974
Minimum cap	ital requireme	ent (MCR)		1	
General insura	ance capital red	quirement	31	3957	1582
Base capital re	esources requir	rement	33	2030	2087
Individual mini	imum capital re	quirement	34	3957	2087
Capital require	ements of regul	ated related undertakings	35		
Minimum capi	tal requirement	(34+35)	36	3957	2087
Excess (deficience cover 50% of I		ole capital resources to	37	10223	5017
Excess (deficience over 75% of I		ole capital resources to	38	9234	4496
Capital resou	rces requirem	ent (CRR)			
Capital resour	ces requiremer	nt	41	3957	2087
	ency) of availat ince business (ole capital resources to cover CRR (13-41)	42	8245	3974
Contingent lia	abilities				
than long-term		ties in respect of other iness as shown in a 15	51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Group solvency calculation

					Form 1
Statement of Name of insu		ng-term insurance business The World Auxillary Insurance Cor	poration L	.td	
rame or mou	101	The World Adamaty modification of	porution		
Global busine		24 of Documber 2005			
Financial yea Solo solvency		31st December 2005 Company			
ĺ		registration		Period ended	
		number GL/UK/CM	'	day month year	units
	R1	158900	GL	31 12 2005	£000
			•	As at end of	As at end of
				this financial	the previous
				year	year
Canital races	urooo			1	2
Capital resou		aide the long term incurence			
fund	Tices ansing out	side the long-term insurance	11	10363	2087
	rces allocated to e the long-term	oward long-term insurance business insurance fund	12		
	Capital resources available to cover general insurance business capital resources requirement (11-12)		13	10363	2087
Guarantee fu	ınd				,
Guarantee fu	Guarantee fund requirement		21	2030	2087
	iency) of availated requirement	ole capital resources to cover	22	8333	
Minimum ca	pital requireme	ent (MCR)			
General insur	rance capital rec	quirement	31	2050	1919
Base capital i	resources requir	rement	33	2030	2087
Individual mir	nimum capital re	quirement	34	2050	2087
Capital requir	ements of regul	ated related undertakings	35		
Minimum cap	ital requirement	(34+35)	36	2050	2087
Excess (defic cover 50% of		ole capital resources to	37	9338	1044
	Excess (deficiency) of available capital resources to cover 75% of MCR		38	8825	522
Capital resor	urces requirem	ent (CRR)			
Capital resou	rces requiremer	nt	41	2050	2087
	iency) of availat ance business C	ole capital resources to cover CRR (13-41)	42	8313	
Contingent I	iabilities				
than long-terr		ties in respect of other siness as shown in a 15	51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Group solvency calculation

Statement of a	dianei ee	and incurrence business			Form 1
Name of insurer	nvency - ger	neral insurance business RAC Insurance Limited			
Global business					
Financial year er		31st December 2005			
Solo solvency ca	alculation	Company registration		Period ended	
		number GL/UK/CM		day month year	units
	R1	2355834	GL	31 12 2005	£000
·				As at end of this financial year 1	As at end of the previous year 2
Capital resourc	es				
Capital resource fund	s arising outs	side the long-term insurance	11	11494	7145
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund		12			
Capital resources available to cover general insurance business capital resources requirement (11-12)			13	11494	7145
Guarantee fund					
Guarantee fund requirement		21	1353	1391	
Excess (deficien guarantee fund r		ole capital resources to cover	22	10141	5754
Minimum capita	al requireme	nt (MCR)			
General insurance	ce capital rec	uirement	31	3957	3282
Base capital reso	ources requir	ement	33	1353	1391
Individual minim	um capital re	quirement	34	3957	3282
Capital requirem	ents of regul	ated related undertakings	35		
Minimum capital	requirement	(34+35)	36	3957	3282
Excess (deficien cover 50% of MC		ole capital resources to	37	9515	5504
Excess (deficien cover 75% of MC		ole capital resources to	38	8526	4684
Capital resourc	es requirem	ent (CRR)			
Capital resource	s requiremer	ıt	41	3957	3282
Excess (deficien general insurance		ole capital resources to cover CRR (13-41)	42	7537	3863
Contingent liab	ilities				
	nsurance bus	ies in respect of other iness as shown in a 15	51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Statement of solvency - general insurance business

Group solvency calculation

Note 0103 continued

Form 1

Name of insur		CGU International Insurance plc			
Global busine	SS				
Financial year	ended	31st December 2005			
Adjusted solo	solvency	Company			
calculation		registration		Period ended	
		number		day month year	units
		GL/UK/CM			
	R1	21487	GL	31 12 2005	£000 As at end of
				As at end of this financial	the previous
				year	year
				1	2
Capital resou	ırces				
Capital resour	rces arising outs	side the long-term insurance fund	11	8233811	8627664
	Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund				
	Capital resources available to cover general insurance business capital resources requirement (11-12)			8233811	8627664
Guarantee fu	nd		•		
Guarantee fur	nd requirement		21	3431269	3201967
	iency) of availated requirement	ole capital resources to cover	22	4802542	5425697
Minimum car	oital requireme	nt (MCR)			
General insur	ance capital rec	uirement	31	381641	390166
Base capital r	esources requir	ement	33	2030	2087
Individual min	imum capital re	quirement	34	381641	390166
Capital require	ements of regul	ated related undertakings	35	3304055	3071912
Minimum capi	tal requirement	(34+35)	36	3685696	3462078
Excess (deficiency cover 50% of	iency) of availat MCR	ole capital resources to	37	6390963	6896625
Excess (deficion cover 75% of		ole capital resources to	38	5469539	6031106
	ırces requirem	ent (CRR)	1	J40333	0031100
	rces requiremer	· ,	41	3685696	3462078
	Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)			4548115	5165586
Contingent li	abilities				
than long-tern		ties in respect of other iness as shown in a 15	51		

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Statement of solvency - general insurance business

Group solvency calculation

Note 0103 continued

Form 1

Name of insurer	CGU Insurance plc			
Global business Financial year ended Solo solvency calculation	31st December 2005 Company registration number GL/UK/CM		Period ended day month year	units
R1	SC2116	GL	31 12 2005	£000
			As at end of this financial year 1	As at end of the previous year 2
Capital resources				
Capital resources arising out	side the long-term insurance fund	11	6872966	5591238
Capital resources allocated t arising outside the long-term	oward long-term insurance business insurance fund	12		
Capital resources available t capital resources requiremen	o cover general insurance business nt (11-12)	13	6872966	5591238
Guarantee fund				
Guarantee fund requirement			3002393	2755458
Excess (deficiency) of available capital resources to cover guarantee fund requirement			3870573	2835780
Minimum capital requireme	ent (MCR)			
General insurance capital re-	quirement	31	236522	236522
Base capital resources requi	rement	33	2030	2087
Individual minimum capital re	equirement	34	236522	236522
Capital requirements of regu	lated related undertakings	35	2923552	2676971
Minimum capital requirement	t (34+35)	36	3160074	2913493
Excess (deficiency) of availa cover 50% of MCR	ble capital resources to	36	5292929	4134492
Excess (deficiency) of availa cover 75% of MCR	ble capital resources to	37	4502911	3406118
Capital resources requiren	nent (CRR)			
Capital resources requireme		41	3160074	2913493
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)		42	3712892	2677745
Contingent liabilities				
Quantifiable contingent liabil than long-term insurance bus supplementary note to Form	siness as shown in a	51		

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Statement of solvency – long-term insurance business

Form 2

Name of Insurer The I

The Northern Assurance Company Ltd

		31 12 2005	£000
		As at end of the financial year 1	As at end of the previous year 2
Capital resources			
Capital resources arising within the long-term insurance fund	11		
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12		9459
Capital resources available to cover long-term insurance business capital resources requirement (11+12)	13		9459
Guarantee fund			
Guarantee fund requirement	21		3153
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22		6306
Minimum capital requirement (MCR)			
Long-term insurance capital requirement	31		
Resilience capital requirement	32		
Base capital resources requirement	33		
Minimum capital requirement	34		9459
Excess (deficiency) of available capital resources to cover 50% of MCR	35		4730
Excess (deficiency) of available capital resources to cover 75% of MCR	36		236
Enhanced Capital Requirement			
With-profits insurance capital component	37		
Enhanced Capital Requirement	38		
Capital resources requirement (CRR)			
Capital resources requirement	41		9459
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42		
Contingent liabilities			
Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to form 15	51		

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

		Form 3
Components of capital re	sources	(Sheet 1)
Name of insurer	CGU Underwriting Ltd	

Global business Financial year ended

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	94405	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	135000		135000	135000
Profit and loss account and other reserves	12	26157		26157	1281
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	161157		161157	136281
Tier one waivers					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	161157		161157	136281
Investments in own shares	32	101107		101137	130281
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	161157		161157	136281

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3
Components of capital resources (Sheet 2)
Name of insurer CGU Underwriting Ltd

Global business

Financial year ended 31st December 2005					
		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	94405	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two instruments Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
. , ,	•		1		1
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3 (Sheet 3)

Components of	of	capital	resources
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Name of insurer

CGU Underwriting Ltd

Global business

Financial year ended

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	94405	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	161157		161157	136281
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	17910		17910	
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	143247		143247	136281
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	143247		143247	136281
Available capital resources for 50% MCR requirement	82	143247		143247	136281
Available capital resources for 75% MCR requirement	83	143247		143247	136281
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3
Components of capital resources (Sheet 1)

Name of insurer The Northern Assurance Company Ltd

Global business

Financial year ended 31st December 2005

		Company registration number	GL/UK/CM	Period ended	units
	R3	99375	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Core tier one capital				I	
Permanent share capital	11	947500		947500	947500
Profit and loss account and other reserves	12	4500		4500	30000
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	952000		952000	977500
Tier one waivers					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital		1			
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	952000		952000	977500
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				2113
Deductions from tier one (32 to 36)	37				2113
Total tier one capital after deductions (31-37)	39	952000		952000	975387

Form 3 (Sheet 2)

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Global business

	R3	Company registration number 99375	GL/UK/CM	Period ended day month year 31 12 2005	units £000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
					I
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

		Form 3
Components of capital	resources	(Sheet 3)
Name of insurer	The Northern Assurance Company Ltd	

Global business

	Company registration		Period ended	
	number	GL/UK/CM	day month year	units
R3	99375	GL	31 12 2005	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	1	2	3	4
71				
72	952000		952000	975387
73				
74	924223		924223	917216
75				
76				
77				
79	27777		27777	58171
81	27777		27777	58171
82	27777		27777	58171
83	27777		27777	58171
_				
91				
95 96				
	71 72 73 74 75 76 77 79 81 82 83 91 92 93 94 95	registration number R3 99375 General insurance business 1 71 72 952000 73 74 924223 75 76 77 79 27777 81 27777 82 27777 82 27777 83 27777 91 92 93 94 95 95	registration number GL/UK/CM R3 99375 GL General insurance business Long-term insurance business 1 2 71 72 952000 73 74 924223 75 76 77 79 27777 81 27777 82 27777 82 27777 83 27777 91 92 93 94 95 95 95 95	registration number GL/UK/CM Period ended day month year R3 99375 GL 31 12 2005 General insurance business Long-term insurance business Total as at the end of this financial year 71 2 3 72 952000 952000 73 3 924223 75 3 924223 76 77 27777 79 27777 27777 81 27777 27777 82 27777 27777 83 27777 27777 91 92 93 94 95

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Period ended Peri	Components of capital re	sources The Ocean Marine Insura	ınce Cor	npany Ltd			Form 3 (Sheet 1)
Perpendicular Properties Perpendicular Prop	Global business			iipuiiy Ltu			
Public Number Public Numbe	Financial year ended	31st December 2005		Company			
R3 27204 GL 31 12 2005 E000				registration			
General insurance business Section Total as at the end of the end of the insurance business 2 3 4							1
Insurance Dusinese			R3	27204	GL	31 12 2005	£000
Permanent share capital				insurance	insurance	of this financial	end of the
Permanent share capital				1	2	3	4
Profit and loss account and other reserves 12 2139 2139 4424 Share premium account 133	Core tier one capital						
Share premium account 13	Permanent share capital		11	59500		59500	59500
Share premium account	Profit and loss account and	other reserves	12	2139		2139	4424
Fund for future appropriations	Share premium account		13				
Core tier one in related undertakings							
Core tier one capital (sum of 11 to 16)							
Tier one waivers Unpaid share capital / unpaid initial funds and calls for supplementary contributions Implicit items 22 Total tier one waivers as restricted (21+22+23) Other tier one capital one-cumulative preference shares as restricted 25 Perpetual non-cumulative preference shares as restricted 26 Innovative tier one capital as restricted 27 Innovative tier one capital in related undertakings Total tier one capital before deductions (19+24+25+26+27+28) Insangible assets Amounts deducted from technical provisions for discounting Other negative valuation differences 36 Deductions from tier one (32 to 36) Total tier one capital after deductions (32 to 36) Total tier one capital after deductions (32 to 36) Total tier one capital after deductions (32 to 36) Total tier one capital after deductions (32 to 36) Total tier one capital after deductions (32 to 36) Total tier one capital after deductions (32 to 36) Total tier one capital after deductions (32 to 36)	Core tier one in related und	lertakings	16				
Unpaid share capital / unpaid initial funds and calls for supplementary contributions Implicit items 22 Tier one waivers in related undertakings 23 Total tier one waivers as restricted (21+22+23) Other tier one capital Perpetual non-cumulative preference shares as restricted Perpetual non-cumulative preference shares in related undertakings Perpetual non-cumulative preference shares in related undertakings Innovative tier one capital as restricted 27 Innovative tier one capital in related undertakings Total tier one capital before deductions (19+24+25+26+27+28) Investments in own shares 32 Investments in own shares 33 Amounts deducted from technical provisions for discounting Other negative valuation differences 35 Deductions from tier one (32 to 36) Total tier one capital after deductions 39 Total tier one capital after deductions 39 Total tier one capital after deductions 30 Total tier one capital after deductions 31 32 33 34 35 36 37 Total tier one capital after deductions 39 Total tier one capital after deductions 39	Core tier one capital (sum o	of 11 to 16)	19	61639		61639	63924
and calls for supplementary contributions Implicit items 22 Tier one waivers in related undertakings 23 Total tier one waivers as restricted (21+22+23) Cher tier one capital Perpetual non-cumulative preference shares as restricted 25 Perpetual non-cumulative preference shares in related undertakings Innovative tier one capital as restricted 27 Innovative tier one capital in related undertakings 28 Total tier one capital before deductions (19+24+25+26+27+28) Investments in own shares Intangible assets Amounts deducted from technical provisions for discounting Other regative valuation differences 36 Deductions from tier one (32 to 36) Total tier one capital after deductions 39	Tier one waivers		_	1		1	
Tier one waivers in related undertakings Total tier one waivers as restricted (21+22+23) 24 Cher tier one capital Perpetual non-cumulative preference shares as restricted Perpetual non-cumulative preference shares in related undertakings Perpetual non-cumulative preference shares in related undertakings 26 Innovative tier one capital as restricted 27 Innovative tier one capital in related undertakings 28 Total tier one capital before deductions (19±24±25±26±27±28) Interest in own shares 31 Investments in own shares 32 Intangible assets 33 Amounts deducted from technical provisions for discounting provisions for discounting provisions for discounting of the regative valuation differences Deductions in related undertakings 36 Deductions from tier one (32 to 36) Total tier one capital after deductions (19±24 ± 25 ± 26 ± 27 ± 26 ± 27 ± 27 ± 27 ± 27 ± 27	Unpaid share capital / unpa and calls for supplementary	aid initial funds contributions	21				
Total tier one waivers as restricted (21+22+23) Other tier one capital Perpetual non-cumulative preference shares as restricted Perpetual non-cumulative preference shares in related undertakings Innovative tier one capital as restricted Total tier one capital before deductions (19+24+25+26+26+27+28) Investments in own shares Intangible assets Amounts deducted from technical provisions for discounting Other negative valuation differences Deductions in related undertakings Total tier one capital defrences 35 Deductions from tier one (32 to 36) Total tier one capital after deductions (21-37) Total tier one capital after deductions (39 Total tier one capital after deductions (Implicit items		22				
Cother tier one capital Perpetual non-cumulative preference shares as restricted Perpetual non-cumulative preference shares in related undertakings Innovative tier one capital as restricted Total tier one capital before deductions (19+24+25+26+27+28) Investments in own shares Intangible assets Amounts deducted from technical provisions for discounting Other negative valuation differences Deductions from tier one (32 to 36) Total tier one capital after deductions 31 61639 61639 63924 61639 61639 63924 61639 63924 61639 63924 61639 63924 61639 63924 61639 63924 61639 63924 639	Tier one waivers in related	undertakings	23				
Perpetual non-cumulative preference shares as restricted Perpetual non-cumulative preference shares in related undertakings Innovative tier one capital as restricted Total tier one capital before deductions (19+24+25+26+27+28) Interest in every state of the sta		stricted	24				
Perpetual non-cumulative preference shares as restricted Perpetual non-cumulative preference shares in related undertakings Innovative tier one capital as restricted Total tier one capital before deductions (19+24+25+26+27+28) Interest in every state of the sta	Other tier one capital						
shares in related undertakings Innovative tier one capital as restricted Innovative tier one capital in related undertakings Total tier one capital before deductions (19+24+25+26+27+28) Investments in own shares Intangible assets Amounts deducted from technical provisions for discounting Other negative valuation differences Deductions in related undertakings Deductions from tier one (32 to 36) Total tier one capital after deductions (31-37) 39	Perpetual non-cumulative p	preference	25				
Innovative tier one capital in related undertakings Total tier one capital before deductions (19+24+25+26+27+28) Investments in own shares Intangible assets Intangible asset			26				
Innovative tier one capital in related undertakings Total tier one capital before deductions (19+24+25+26+27+28) Investments in own shares Intangible assets Intangible asset	Innovative tier one capital a	as restricted	27				
Company	Innovative tier one capital in		28				
Company							
Investments in own shares Intangible assets Amounts deducted from technical provisions for discounting Other negative valuation differences Deductions in related undertakings Deductions from tier one (32 to 36) Total tier one capital after deductions (31 37)		re deductions	31	61639		61639	63924
Amounts deducted from technical provisions for discounting Other negative valuation differences Deductions in related undertakings Deductions from tier one (32 to 36) Total tier one capital after deductions (31 37)	Investments in own shares		32				
provisions for discounting Other negative valuation differences 35 Deductions in related undertakings Deductions from tier one (32 to 36) Total tier one capital after deductions (31 37)			33				
Other negative valuation differences Deductions in related undertakings Deductions from tier one (32 to 36) Total tier one capital after deductions (31 37) 39		chnical	34				
Deductions in related undertakings 36 Deductions from tier one (32 to 36) 37 Total tier one capital after deductions 39		fferences	35				
Deductions from tier one (32 to 36) Total tier one capital after deductions (31 37)							
Total tier one capital after deductions 39			_				
(24.27)							
			39	61639		61639	63924

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital re-	Components of capital resources					
Name of insurer Global business	The Ocean Marine Insura	ınce Coı	mpany Ltd			
Financial year ended	31st December 2005		Company registration		Period ended	
			number	GL/UK/CM	day month year	units
		R3	27204	GL	31 12 2005	£000
		•	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
			1	2	3	4
Tier two capital						
Implicit items, (tier two waiv amounts excluded from line		41				
Perpetual non-cumulative p shares excluded from line 2		42				
Innovative tier one capital e	xcluded from line 27	43				
Tier two waivers, innovative perpetual non-cumulative p as tier two capital (41 to 43)	reference shares treated	44				
Perpetual cumulative prefer	ence shares	45				
Perpetual subordinated deb	t and securities	46				
Upper tier two capital in rela	ated undertakings	47				
Upper tier two capital (44	to 47)	49				
		1 =4	I	I	I	
Fixed term preference share	es	51				
Other tier two instruments	stad dautal.ia.a.	52 53				
Lower tier two capital in relationships Lower tier two capital (51-		59				
Longi tiel two capital (01	102100)	1 33	<u> </u>			
Total tier two capital befo restrictions (49+59)	re	61				
Excess tier two capital		62				
Further excess lower tier tw	o capital	63				
Total tier two capital after before deductions (61-62-		69				

Form 3

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3
(Sheet 3)

Components of capital resources

Name of insurer The Ocean Marine Insurance Company Ltd

Global business

Financial year ended 31st December 2005					
		Company			
		registration number	GL/UK/CM	Period ended	- units
	R3	27204	GL/OK/CIVI	day month year 31 12 2005	£000
	110	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
					'
Total capital resources		1 1	2	3	4
-	$\overline{}$				T
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	61639		61639	63924
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	41450		41450	42303
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	20189		20189	21621
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	20189		20189	21621
Available capital resources for 50% MCR requirement	82	20189	 	20189	21621
Available capital resources for 75% MCR requirement	83	20189	 	20189	21621
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

CGU International Insurance plc

Components of capital resources

Financial year ended 31 December 2005

Note 0103 continued

Name of insurer Travellers' Insurance Association Ltd						
Global business						
Financial year ended	31st December 2005					
			Company registration number	GL/UK/CM	Period ended day month year	units
		R3	110292	GL	31 12 2005	£000
			General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
			1	2	3	4
Core tier one capital						
Permanent share capital		11	7000		7000	7000
Profit and loss account and	d other reserves	12	3749		3749	7371
Share premium account		13				
Positive valuation difference		14				
Fund for future appropriation		15				
Core tier one in related und	dertakings	16				
Core tier one capital (sum	of 11 to 16)	19	10749		10749	14371
Tier one waivers						
Unpaid share capital / unpa and calls for supplementary		21				
Implicit items		22				
Tier one waivers in related	undertakings	23				
Total tier one waivers as re (21+22+23)	estricted	24				
Other tier one capital		•				
Perpetual non-cumulative paraes as restricted	oreference	25				
Perpetual non-cumulative p shares in related undertaki		26				
Innovative tier one capital a		27				
Innovative tier one capital i undertakings		28				
			·		·	
Total tier one capital before (19+24+25+26+27+28)	ore deductions	31	10749		10749	14371
Investments in own shares		32	10749		10749	14371
Intangible assets		33				
Amounts deducted from terprovisions for discounting	chnical	34				
Other negative valuation di	fferences	35				
Deductions in related unde		36				
Deductions from tier one (3		37				
Total tier one capital afte	· · · · · · · · · · · · · · · · · · ·					
(31-37)		39	10749		10749	14371

Form 3

(Sheet 1)

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

		Form 3
Components of capital re	sources	(Sheet 2)
Name of insurer	Travellers' Insurance Association Ltd	

Global business

	R3	Company registration number	GL/UK/CM	Period ended day month year 31 12 2005	units
	N3		_		
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Tier two capital			T		
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Finally and an area for a second and a second	1 54	I	I	T	I
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

		Form 3
Components of capital	resources	(Sheet 3)
Name of insurer	Travellers' Insurance Association Ltd	

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	110292	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Total capital resources				T	I
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	10749		10749	14371
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	3222		3222	3020
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	7527		7527	11351
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	7527		7527	11351
Available capital resources for 50% MCR requirement	82	7527		7527	11351
Available capital resources for 75% MCR requirement	83	7527		7527	11351
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

		Form 3
Components of capita	il resources	(Sheet 1)
Name of insurer	CGU Bonus Ltd	

Global business

		Company registration number	GL/UK/CM	Period ended day month	units
	R3	SC8140	GL	year 31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Core tier one capital				T	
Permanent share capital	11	157000		157000	157000
Profit and loss account and other reserves	12	58544		58544	36919
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	215544		215544	193919
Tier one waivers					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	215544		215544	193919
Investments in own shares	32	2.0011		2.0011	
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	21916		21916	
Deductions in related undertakings	36	2.5.0		2.010	
Deductions from tier one (32 to 36)	37	21916		21916	
Total tier one capital after deductions (31-37)	39	193628		193628	193919

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3 (Sheet 2)

Components of capital resources

Name of insurer

CGU Bonus Ltd

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	SC8140	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed town weeks and a share	51	I	T		I
Fixed term preference shares	52				
Other tier two instruments	53				
Lower tier two capital in related undertakings	59				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital resources

Name of insurer

CGU Bonus Ltd

Global business

Financial year ended

31st December 2005

Company Period ended registration day month number GL/UK/CM units year SC8140 R3 GL 31 12 2005 £000 General Long-term Total as at the Total as at the insurance end of the insurance end of this business business financial year previous year 2 3 4 Total capital resources Positive adjustments for regulated 71 non-insurance related undertakings Total capital resources before deductions (39+69+71) 72 193628 193628 193919 Inadmissible assets other than 73 intangibles and own shares 1773 Assets in excess of market risk and 74 counterparty limits Deductions for related ancillary services 75 undertakings Deductions for regulated non-insurance 76 related undertakings Deductions of ineligible surplus capital 77 Total capital resources after 79 deductions (72-73-74-76-77) 193628 192146 193628 Available capital resources for PRU tests Available capital resources for guarantee 81 fund requirement 192146 193628 193628 Available capital resources for 50% MCR requirement 82 193628 193628 192146 Available capital resources for 75% MCR requirement 83 193628 193628 192146 Financial engineering adjustments Implicit items 91 Financial reinsurance - ceded 92 Financial reinsurance - accepted 93 Outstanding contingent loans 94 Any other charges on future profits 95 Sum of financial engineering adjustments 96 (91+92-93+94+95)

Form 3

(Sheet 3)

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital resources Name of insurer Scottish Boiler & Gener	al Insuran	ice Company Ltd			Form 3 (Sheet 1)
Global business Financial year ended 31st December 2005					
		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	1054	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Core tier one capital				1	
Permanent share capital	11	1500		1500	1500
Profit and loss account and other reserves	12	12235		12235	4561
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	13735		13735	6061
Tier one waivers					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	13735		13735	6061
Investments in own shares	32			13.30	
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	1533		1533	
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	1533		1533	
Total tier one capital after deductions (31-37)	39				
· /		12202		12202	6061

Form 3

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital reso	ources					(Sheet 2)
Name of insurer	Scottish Boiler & Genera	al Insura	nce Company Ltd	I		,
Global business						
Financial year ended	31st December 2005					
			Company registration number	GL/UK/CM	Period ended day month year	units
		R3	1054	GL	31 12 2005	£000
			General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
			1	2	3	4
Tier two capital					ı	
Implicit items, (tier two waive amounts excluded from line 2		41				
Perpetual non-cumulative pre shares excluded from line 25		42				
Innovative tier one capital exc	cluded from line 27	43				
Tier two waivers, innovative t perpetual non-cumulative pre as tier two capital (41 to 43)		44				
Perpetual cumulative prefere	nce shares	45				
Perpetual subordinated debt		46				
Upper tier two capital in relate	ed undertakings	47				
Upper tier two capital (44 to	47)	49				
Fixed term preference shares	3	51				
Other tier two instruments		52				
Lower tier two capital in relate		53				
Lower tier two capital (51+5	52+53)	59				
					I	
Total tier two capital before restrictions (49+59)	•	61				
Excess tier two capital		62				
Further excess lower tier two	capital	63				
Total tier two capital after r before deductions (61-62-6		69				

Form 3

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3
(Sheet 3)

Components of capital resources

Name of insurer

Scottish Boiler & General Insurance Company Ltd

Global business

Financial year ended

	Company registration number		Period ended day month		
		number	GL/UK/CM	year	units
	R3	1054	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
-		1	2	3	4
Total capital resources				I	
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	12202		12202	6061
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74				
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	12202		12202	6061
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	12202		12202	6061
Available capital resources for 50% MCR requirement	82	12202		12202	6061
Available capital resources for 75% MCR requirement	83	12202		12202	6061
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form	3	}
(Shee	ŧ	1١

Components	of	capital	resources
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Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	21487	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	4852000		4852000	4322000
Profit and loss account and other reserves	12	8066000		8066000	2050413
Share premium account	13	3639000		3639000	3639000
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	16557000		16557000	10011413
Tier one waivers					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital	•			-	
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
i C					
Total tier one capital before deductions (19+24+25+26+27+28)	31	16557000		16557000	10011413
Investments in own shares	32				
Intangible assets	33				1157806
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	30000		30000	31200
Deductions in related undertakings	36	8061728		8061728	167032
Deductions from tier one (32 to 36)	37	8091728		8091728	1356038
Total tier one capital after deductions (31-37)	39	8465272		8465272	8655375

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3	
(Sheet 2)	

Components of capital resources

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

		Company registration number	GL/UK/CM	Period ended day month vear	units
	R3	21487	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47	133797		133797	128600
Upper tier two capital (44 to 47)	49	133797		133797	128600
First transport	F4			I	
Fixed term preference shares	51 52				
Other tier two instruments					
Lower tier two capital in related undertakings	53 59				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61	133797		133797	128600
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	133797		133797	128600

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

		Form 3
Components of capital res	sources	(Sheet 3)
Name of insurer	CGU International Insurance plc	

Global business

31st December 2005 Financial year ended

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	21487	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	8599069		8599069	8783975
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	365258		365258	156311
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	8233811		8233811	8627664
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	8233811		8233811	8627664
Available capital resources for 50% MCR requirement	82	8233811		8233811	8627664
Available capital resources for 75% MCR requirement	83	8233811		8233811	8627664
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital resources

Name of insurer CGU Insurance plc

Global business

Financial year ended 31st December 2005

Form 3 (Sheet 1)

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	SC2116	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	3363000		3363000	2785000
Profit and loss account and other reserves	12	6240000		6240000	1153000
Share premium account	13	3049000		3049000	3049000
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	12652000		12652000	6987000
Tier one waivers					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				-
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
				1	
Total tier one capital before deductions (19+24+25+26+27+28)	31	12652000		12652000	6987000
Investments in own shares	32				
Intangible assets	33				947898
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	17200		17200	8700
Deductions in related undertakings	36	5757906		5757906	157280
Deductions from tier one (32 to 36)	37	5775106		5775106	1113878
Total tier one capital after deductions (31-37)	39	6876894		6876894	5873122

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital resources

Name of insurer

CGU Insurance plc

Global business

Financial year ended 31st December 2005					
		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	SC2116	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47	133797		133797	128600
Upper tier two capital (44 to 47)	49	133797		133797	128600
				1	I
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61	133797		133797	128600
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	133797		133797	128600

Form 3

(Sheet 2)

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital resources

Name of insurer

CGU Insurance plc

Global business

Financial year ended 31st December 2005 Company Period ended registration day month number GL/UK/CM units year SC2116 R3 GL 31 12 2005 £000 General Long-term Total as at the Total as at the insurance end of the insurance end of this business business financial year previous year 3 4 Total capital resources Positive adjustments for regulated 71 non-insurance related undertakings Total capital resources before deductions (39+69+71) 72 7010691 7010691 6001722 Inadmissible assets other than intangibles and own 73 shares Assets in excess of market risk and counterparty limits 74 137725 137725 410484 Deductions for related ancillary services undertakings 75 Deductions for regulated non-insurance 76 related undertakings Deductions of ineligible surplus capital 77 Total capital resources after deductions (72-73-74-76-79 77) 6872966 6872966 5591238 Available capital resources for PRU tests Available capital resources for guarantee fund 81 6872966 6872966 5591238 requirement Available capital resources for 50% MCR requirement 82 6872966 6872966 5591238 Available capital resources for 75% MCR requirement 83 6872966 5591238 6872966 Financial engineering adjustments 91 Implicit items 92 Financial reinsurance - ceded Financial reinsurance - accepted 93 Outstanding contingent loans 94 Any other charges on future profits 95 Sum of financial engineering adjustments 96 (91+92-93+94+95)

Form 3

(Sheet 3)

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital resources

RAC Insurance Ltd

Form 3 (Sheet 1)

Global business

Name of insurer

Financial year ended

Financial year ended 31st December 2005	Company registration	Company			
		registration		Period ended	
		number	GL/UK/CM	day month year	units
	R3	2355834	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
Our Control		1	2	3	4
Core tier one capital					
Permanent share capital	11	5500		5500	5500
Profit and loss account and other reserves	12	7738		7738	4967
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	13238		13238	10467
Tier one waivers					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	13238		13238	10467
Investments in own shares	32	13230		13230	10407
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	13238		13238	10467

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital resources

RAC Insurance Ltd

Form 3 (Sheet 2)

Name of insurer
Global business

Financial year ended

Financial year ended 31st December 2005					
		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	2355834	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Tier two capital			1		ı
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
201101 tion tive dupital (011102100)					
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Components of capital resources

Name of insurer **RAC Insurance Ltd**

Global business

Financial year ended 31st December 2005

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	2355834	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	13238		13238	10467
Inadmissible assets other than intangibles and own shares	73	1744		1744	3322
Assets in excess of market risk and counterparty limits	74				
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	11494		11494	7145
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	11494		11494	7145
Available capital resources for 50% MCR requirement	82	11494		11494	7145
Available capital resources for 75% MCR requirement	83	11494		11494	7145
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits Sum of financial engineering adjustments (91+92-93+94+95)	95 96				

Form 3

(Sheet 3)

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3 (Sheet 1)

Components of capital resources

Name of insurer The World Auxillary Insurance Corporation Ltd

Global business

Financial year ended 31st December 2005

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	158900 General insurance	GL Long-term insurance	Total as at the end of this	E000 Total as at the end of the
		business	business	financial year	previous year
Core tier one capital		1	2	3	4
Permanent share capital	11	5600		5600	5600
Profit and loss account and other reserves	12	13131		13131	(565)
Share premium account	13				, ,
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	18731		18731	5035
Tier one waivers					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
Total tier one capital before deductions (19+24+25+26+27+28)	31	18731		18731	5035
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	18731		18731	5035
		10/31		10/31	1000

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

	Form 3
Components of capital resources	(Sheet 2)

Name of insurer The World Auxillary Insurance Corporation Ltd

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	158900	GL	31 12 2005	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
	!	1	2	3	4
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed term preference shares	51				<u> </u>
Other tier two instruments	52				1
Lower tier two instruments Lower tier two capital in related undertakings	53				<u> </u>
Lower tier two capital (51+52+53)	59				
Lower tier two capital (31732733)					
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 3
Components of capital resources (Sheet 3)

Name of insurer The World Auxillary Insurance Corporation Ltd

Global business

Financial year ended 31st December 2005

		Company registration number		Period ended day month year	units
	R3	158900	GL	31 12 2005	£000
	_	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year
		1	2	3	4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	18731		18731	5035
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	8368		8368	2948
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	10363		10363	2087
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	10363		10363	2087
Available capital resources for 50% MCR requirement	82	10363		10363	2087
Available capital resources for 75% MCR requirement	83	10363		10363	2087
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer

CGU Underwriting Ltd

Global business

Financial year ended

31st December 2005

General insurance business

Company registration

Period ended

number

	GL/UK/CM		day month year	units
R11	94405	GL	31 12 2005	£000
			This financial	Previous
			year	year
			1	2
Gross premiums written		11	313751	189517
Premium taxes and levies (inclu-	ded in line 11)	12	218	2421
Premiums receivable net of taxe	s and levies (11-12)	13	313533	187096
Premiums for classes 11, 12 or	3 (included in line 13)	14		
Premiums for "actuarial health in	surance" (included in line 13)	15		
Sub-total A (13 + 1/2 14 - 2/3 1	5)	16	313533	187096
Gross premiums earned		21	271795	200153
Premium taxes and levies (inclu	ded in line 21)	22	218	2421
Premiums earned net of taxes a	nd levies (21-22)	23	271577	197732
Premiums for classes 11, 12 or	3 (included in line 23)	24		
Premiums for "actuarial health in	surance" (included in line 23)	25		
Sub-total H (23 + 1/2 24 - 2/3 25)		26	271577	197732
Sub-total I (higher of sub-total A and sub-total H)		30	313533	197732
Adjusted Sub-total I if financial annual figure	year is not a 12 month period to produce an	31		
Division of gross adjusted	x 0.18	32	56436	35592
premiums amount: sub-total I (o adjusted sub-total I if appropriate		33	5594	3259
Sub-total J (32-33)		34	50842	32333
Claims paid in period of 3 finance	al years	41	460967	506813
Claims outstanding carried forward at the	For insurance business accounted for on an underwriting year basis	42		
end of the 3 year period	For insurance business accounted for on an accident year basis	43	142696	134438
Claims outstanding	For insurance business accounted for on an underwriting year basis	44		
brought forward at the beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	142250	133592
Sub-total C (41+42+43-44-45)		46	461413	507659
Amounts recoverable from reins	urers in respect of claims included in Sub-total C	47	949	15410
Sub-total D (46-47)		48	460464	492249
Reinsurance ratio (sub-total D	sub-total C or, if more, 50% or, if less, 100%)	49	1.00	0.97
Premiums amount Sub-total J	reinsurance ratio	50	50735	31350

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Provisions for claims outstanding (before discounting and net of reinsurance)	51	142441	131119
Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.43.2)	52	41715	41715
Greater of lines 50 and 52	53	50735	41715

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer The Ocean Marine Insurance Company Ltd

Global business

Financial year ended 31st December 2005

General insurance business Company

	number GL/UK/CM			
			day month year	units
R11	27204	GL	31 12 2005	£000
			This financial year 1	Previous year 2
Gross premiums written		11	•	
Premium taxes and levies (included	d in line 11)	12		
Premiums receivable net of taxes a	,	13		
Premiums for classes 11, 12 or 13	, ,	14		
Premiums for "actuarial health insu	rance" (included in line 13)	15		
Sub-total A (13 + 1/2 14 - 2/3 15)	,	16		
Gross premiums earned		21		
Premium taxes and levies (included	d in line 21)	22		
Premiums earned net of taxes and	levies (21-22)	23		
Premiums for classes 11, 12 or 13	(included in line 23)	24		
Premiums for "actuarial health insu	rance" (included in line 23)	25		
Sub-total H (23 + 1/2 24 - 2/3 25)		26		
Sub-total I (higher of sub-total A ar	nd sub-total H)	30		
Adjusted Sub-total I if financial ye annual figure	ar is not a 12 month period to produce an	31		
Division of gross adjusted premiums amount: sub-total I (or	x 0.18	32		
adjusted sub-total I if appropriate)	Excess (if any) over 50m EURO x 0.02	33		
Sub-total J (32-33)		34		
Claims paid in period of 3 financial	years	41	(200022)	27563
Claims outstanding carried forward at the	For insurance business accounted for on an underwriting year basis	42	555535	85698
end of the 3 year period	For insurance business accounted for on an accident year basis	43		
Claims outstanding	For insurance business accounted	44	86054	100695
brought forward at the	for on an underwriting year basis For insurance business accounted	44	00034	100093
beginning of the 3 year period	for on an accident year basis	45		
Sub-total C (41+42+43-44-45)		46	269459	12566
	ers in respect of claims included in Sub-total C	47	269459	25766
Sub-total D (46-47)		48		(13200)
Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	0.50	0.50
Premiums amount Sub-total J x reinsurance ratio		50		
Provisions for claims outstanding (before discounting and net of reinsurance)				
Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.4	13.2)	52		
Greater of lines 50 and 52		53		

CGU International Insurance plc

Financial year ended 31 December 2005

R11

Note 0103 continued

Form 11

Name of insurer

Travellers' Insurance Association Ltd

Global business

Financial year ended

31st December 2005

General insurance business

Company registration

GL/UK/CM

110292

number

GL

Period ended day month year units 31 12 2005 £000 This financial Previous vear year 2

Gross premiums written 11 Premium taxes and levies (included in line 11) 12 Premiums receivable net of taxes and levies (11-12) 13 Premiums for classes 11, 12 or 13 (included in line 13) 14 Premiums for "actuarial health insurance" (included in line 13) 15 **Sub-total A** (13 + 1/2 14 - 2/3 15) 16 Gross premiums earned 21 Premium taxes and levies (included in line 21) 22 Premiums earned net of taxes and levies (21-22) 23 Premiums for classes 11, 12 or 13 (included in line 23) 24 Premiums for "actuarial health insurance" (included in line 23) 25 Sub-total H (23 + 1/2 24 - 2/3 25) 26 **Sub-total I** (higher of sub-total A and sub-total H) 30 Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure 31 Division of gross adjusted x 0.18 32 premiums amount: sub-total I (or Excess (if any) over 50m EURO x 0.02 adjusted sub-total I if appropriate) 33 Sub-total J (32-33) 34 Claims paid in period of 3 financial years 41 2953 34737 For insurance business accounted Claims outstanding for on an underwriting year basis 42 carried forward at the For insurance business accounted end of the 3 year period for on an accident year basis 43 900 849 For insurance business accounted Claims outstanding for on an underwriting year basis 44 brought forward at the For insurance business accounted beginning of the 3 year period for on an accident year basis 45 6726 5756 Sub-total C (41+42+43-44-45) 46 (1903)28860 Amounts recoverable from reinsurers in respect of claims included in Sub-total C 47 (1903)28860 **Sub-total D** (46-47) 48 Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%) 49 0.50 0.50 Premiums amount Sub-total J x reinsurance ratio 50 Provisions for claims outstanding (before discounting and net of reinsurance) 51 Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.43.2) 52 Greater of lines 50 and 52 53

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer

CGU Bonus Ltd

Global business

Financial year ended

31st December 2005

General insurance business Company

registration Period ended number day month year units GL/UK/CM £000 R11 GL 12 2005 31 SC8140 This financial Previous year year 2 Gross premiums written 11 305857 347381 Premium taxes and levies (included in line 11) 12 1490 3297 Premiums receivable net of taxes and levies (11-12) 13 304367 344084 Premiums for classes 11, 12 or 13 (included in line 13) 14 88971 98329 Premiums for "actuarial health insurance" (included in line 13) 15 **Sub-total A** (13 + 1/2 14 - 2/3 15) 16 348853 393249 Gross premiums earned 21 328603 339144 Premium taxes and levies (included in line 21) 22 1490 3297 Premiums earned net of taxes and levies (21-22) 23 327113 335847 Premiums for classes 11, 12 or 13 (included in line 23) 24 94344 93454 Premiums for "actuarial health insurance" (included in line 23) 25 Sub-total H (23 + 1/2 24 - 2/3 25) 26 374285 382574 Sub-total I (higher of sub-total A and sub-total H) 30 374285 393249 Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure 31 Division of gross adjusted 32 67371 70785 premiums amount: sub-total I (or Excess (if any) over 50m EURO x 0.02 adjusted sub-total I if appropriate) 33 6809 7169 **Sub-total J** (32-33) 34 60562 63616 Claims paid in period of 3 financial years 41 370433 347838 For insurance business accounted Claims outstanding for on an underwriting year basis 42 carried forward at the For insurance business accounted end of the 3 year period 283183 for on an accident year basis 43 338195 For insurance business accounted Claims outstanding for on an underwriting year basis 44 brought forward at the For insurance business accounted beginning of the 3 year period 45 209630 198075 for on an accident year basis **Sub-total C** (41+42+43-44-45) 46 498998 432946 Amounts recoverable from reinsurers in respect of claims included in Sub-total C 47 2069 (425)**Sub-total D** (46-47) 48 496929 433371 Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%) 49 1.00 1.00 Premiums amount Sub-total J x reinsurance ratio 50 60314 63616 Provisions for claims outstanding (before discounting and net of reinsurance) 51 338190 282779 Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.43.2) 52 63615 59280 Greater of lines 50 and 52 53 63615 63616

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 11

1582

Name of insurer	Scottish Boiler & General Insurance Company Ltd
tarrio di modror	Coothon Bonor a Contra mouranto Company Eta

Global business

Financial year ended General insurance business

Greater of lines 50 and 52

31st December 2005 Company

General moure	ince business	registration number GL/UK/CM		Period ended day month year	units
	R11	1054	GL	31 12 2005	£000
				This financial year 1	Previous year 2
Gross premiur	ns written		11	21997	8816
Premium taxes	s and levies (included	in line 11)	12	11	28
Premiums rece	eivable net of taxes a	nd levies (11-12)	13	21986	8788
Premiums for	classes 11, 12 or 13 (included in line 13)	14		
Premiums for	'actuarial health insur	ance" (included in line 13)	15		
Sub-total A (1	3 + 1/2 14 - 2/3 15)		16	21986	8788
Gross premiur	ns earned		21	19245	7465
Premium taxes	s and levies (included	in line 21)	22	11	28
Premiums ear	ned net of taxes and I	evies (21-22)	23	19234	7437
Premiums for	classes 11, 12 or 13 (included in line 23)	24		
Premiums for '	'actuarial health insur	ance" (included in line 23)	25		
Sub-total H (2	23 + 1/2 24 - 2/3 25)		26	19234	7437
Sub-total I (hi	gher of sub-total A an	d sub-total H)	30	21986	8788
Adjusted Sub produce an an		ar is not a 12 month period to	31		
	ount: sub-total I (or	x 0.18	32	3957	1582
adjusted sub-t	otal I if appropriate)	Excess (if any) over 50m EURO x 0.02	33		
Sub-total J (3			34	3957	1582
Claims paid in	period of 3 financial y		41	13497	10575
Claims outstar carried forward	•	For insurance business accounted for on an underwriting year basis	42		
end of the 3 ye	ear period	For insurance business accounted for on an accident year basis	43	5031	1758
Claims outstar brought forwar		For insurance business accounted for on an underwriting year basis	44		
	ne 3 year period	For insurance business accounted for on an accident year basis	45	1024	1494
Sub-total C (4	1+42+43-44-45)		46	17504	10839
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47		
Sub-total D (46-47)		48	17504	10839	
Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	1.00	1.00	
Premiums am	ount Sub-total J x re	insurance ratio	50	3957	1582
Provisions for	claims outstanding (b	efore discounting and net of reinsurance)	51	5031	1758
Brought forw	ard amount (12.43.2	x 51.1/51.2 or, if less, 12.43.2)	52	1582	1170
	E0 1E0				

53

3957

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 11

Name of insurer Global business

RAC Insurance Ltd

Financial year ended

31st December 2005

General insurance business

Company registration

Period ended

		number		day month year	units
		GL/UK/CM			
	R11	2355834	GL	31 12 2005	£000
				This financial	Previous
				year	year
				1	2
Gross premiums wri	itten		11	15729	18235
Premium taxes and	levies (included	l in line 11)	12		
Premiums receivabl	e net of taxes a	nd levies (11-12)	13	15729	18235
Premiums for classe	es 11, 12 or 13 ((included in line 13)	14		
Premiums for "actua	arial health insu	rance" (included in line 13)	15		
Sub-total A (13 + 1)	/2 14 - 2/3 15)		16	15729	18235
Gross premiums ea	rned		21	16279	16285
Premium taxes and	levies (included	l in line 21)	22		
Premiums earned n	et of taxes and	levies (21-22)	23	16279	16285
Premiums for classe	es 11, 12 or 13 ((included in line 23)	24		
Premiums for "actua	arial health insu	rance" (included in line 23)	25		
Sub-total H (23 + 1)	/2 24 - 2/3 25)		26	16279	16285
Sub-total I (higher of sub-total A and sub-total H)		30	16279	18235	
Adjusted Sub-total	Lif financial ve	ar is not a 12 month period to			
produce an annual f		and not a 12 monat polica to	31		
Division of gross ad	iusted	x 0.18	32	2930	3282
premiums amount: s adjusted sub-total I	sub-total I (or	Excess (if any) over 50m EURO x 0.02	33	2000	0202
Sub-total J (32-33)			34	2930	3282
Claims paid in perio	d of 3 financial	years	41	36086	34006
Claims sutstanding		For insurance business accounted		00000	0.1000
Claims outstanding carried forward at th	ie	for on an underwriting year basis	42		136
end of the 3 year pe		For insurance business accounted for on an accident year basis	43	377	173
Claims outstanding		For insurance business accounted for on an underwriting year basis	44		57
brought forward at the beginning of the 3 years		For insurance business accounted	77		31
beginning of the 3 y	eai pellou	for on an accident year basis	45	1145	1101
Sub-total C (41+42	+43-44-45)		46	35318	33157
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47			
Sub-total D (46-47)			48	35318	33157
Reinsurance ratio	(sub-total D / su	b-total C or, if more, 50% or, if less, 100%)	49	1.00	1.00
Premiums amount	Sub-total J x re	einsurance ratio	50	2930	3282
Provisions for claims	s outstanding (b	efore discounting and net of reinsurance)	51	377	309
Brought forward a	mount (12.43.2	x 51.1/51.2 or, if less, 12.43.2)	52	3282	992
Greater of lines 50 a	and 52		53	3282	3282

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 11

Name of insurer The World Auxillary Insurance Corporation Ltd

Global business

Financial year ended 31st December 2005

General insurance business

Company

General insurance business	registration number GL/UK/CM		Period ended day month year	units	
R11	158900	GL	31 12 2005	£000	
	100000		This financial year 1	Previous year 2	
Gross premiums written		11			
Premium taxes and levies (included	d in line 11)	12			
Premiums receivable net of taxes a	and levies (11-12)	13			
Premiums for classes 11, 12 or 13	(included in line 13)	14			
Premiums for "actuarial health insu	rance" (included in line 13)	15			
Sub-total A (13 + 1/2 14 - 2/3 15)		16			
Gross premiums earned		21			
Premium taxes and levies (included	d in line 21)	22			
Premiums earned net of taxes and	levies (21-22)	23			
Premiums for classes 11, 12 or 13	(included in line 23)	24			
Premiums for "actuarial health insu	rance" (included in line 23)	25			
Sub-total H (23 + 1/2 24 - 2/3 25)		26			
Sub-total I (higher of sub-total A a	nd sub-total H)	30			
Adjusted Sub-total I if financial ye produce an annual figure	ar is not a 12 month period to	31			
Division of gross adjusted premiums amount: sub-total I (or	x 0.18	32			
adjusted sub-total I if appropriate)	Excess (if any) over 50m EURO x 0.02	33			
Sub-total J (32-33)	VIO.070	34			
Claims paid in period of 3 financial	For insurance business accounted	41	18325	16257	
Claims outstanding	for on an underwriting year basis	42	113396	112254	
carried forward at the end of the 3 year period	For insurance business accounted for on an accident year basis	43			
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	100190	105234	
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45			
Sub-total C (41+42+43-44-45)		46	31531	23277	
Amounts recoverable from reinsure	ers in respect of claims included in Sub-total C	47	31531	23277	
Sub-total D (46-47)		48			
Reinsurance ratio (sub-total D / sub-total C or, if more	e, 50% or, if less, 100%)	49	0.50	0.50	
Premiums amount Sub-total J x reinsurance ratio		50			
Provisions for claims outstanding (I reinsurance)	pefore discounting and net of	51			
Brought forward amount (12.43.2	2 x 51.1/51.2 or, if less, 12.43.2)	52	1919	1919	
Greater of lines 50 and 52		53	1919	1919	

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2005

General insurance business

Company

Period ended

registration number

number GL/UK/CM		day month year	units
21487	GL	31 12 2005	£000
	·	This financial year 1	Previous year 2
	11	1947510	2171298
d in line 11)	12	246	2041
and levies (11-12)	13	1947264	2169257
(included in line 13)	14		38808
rance" (included in line 13)	15		
	16	1947264	2188661
	21	1965610	2221281
d in line 21)	22	246	2041
levies (21-22)	23	1965364	2219240
(included in line 23)	24	6214	56424
rance" (included in line 23)	25		
	26	1968471	2247452
nd sub-total H)	30	1968471	2247452
ar is not a 12 month period to	31		
x 0.18	32	354325	404541
Excess (if any) over 50m EURO x 0.02	33	38693	44253
	34	315632	360288
years	41	4275957	4193121
For insurance business accounted for on an underwriting year basis	42	987858	506772
For insurance business accounted for on an accident year basis	43	2324038	2526875
For insurance business accounted for on an underwriting year basis	44	477418	572153
For insurance business accounted for on an accident year basis	45		2030728
, , , , , , , , , , , , , , , , , , , ,	46		4623887
	GL/UK/CM 21487 d in line 11) and levies (11-12) (included in line 13) rance" (included in line 13) d in line 21) levies (21-22) (included in line 23) rance" (included in line 23) rance" (included in line 23) and sub-total H) ar is not a 12 month period to x 0.18 Excess (if any) over 50m EURO x 0.02 years For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an underwriting year basis	STATE STAT	Color

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

	_		_
Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47	588118	373598
Sub-total D (46-47)	48	4411405	4250289
Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%)	49	88.24	91.92
Premiums amount Sub-total J x reinsurance ratio	50	278514	331177
Provisions for claims outstanding (before discounting and net of reinsurance)	51	1943237	1986647
Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.43.2)	52	381641	390166
Greater of lines 50 and 52	53	381641	390166

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer CGU Insurance plc

Global business

Financial year ended 31st December 2005

General insurance business

Company
registration
number
Period ended

	number		1 criod crided		
	GL/UK/CM		day month year	units	
R11	SC2116	GL	31 12 2005	£000	
			This financial year 1	Previous year 2	
Gross premiums written		11	1580649	1447485	
Premium taxes and levies (included	I in line 11)	12	1861	8754	
Premiums receivable net of taxes a	nd levies (11-12)	13	1578788	1438731	
Premiums for classes 11, 12 or 13	(included in line 13)	14		347490	
Premiums for "actuarial health insu	rance" (included in line 13)	15			
Sub-total A (13 + 1/2 14 - 2/3 15)		16	1578788	1612476	
Gross premiums earned		21	1516674	1206429	
Premium taxes and levies (included	I in line 21)	22	1861	8754	
Premiums earned net of taxes and	levies (21-22)	23	1514813	1197675	
Premiums for classes 11, 12 or 13	(included in line 23)	24		307908	
Premiums for "actuarial health insu	rance" (included in line 23)	25			
Sub-total H (23 + 1/2 24 - 2/3 25)		26	1514813	1351629	
Sub-total I (higher of sub-total A ar	nd sub-total H)	30	1578788	1612476	
Adjusted Sub-total I if financial ye produce an annual figure	ar is not a 12 month period to	31			
Division of gross adjusted	x 0.18	32	284182	290246	
premiums amount: sub-total I (or adjusted sub-total I if appropriate)	Excess (if any) over 50m EURO x 0.02	33	30899	31554	
Sub-total J (32-33)		34	253283	258692	
Claims paid in period of 3 financial	years	41	1692115	1873122	
Claims outstanding carried forward at the	For insurance business accounted for on an underwriting year basis	42	59772	62543	
end of the 3 year period	For insurance business accounted for on an accident year basis	43	1633999	1576889	
Claims outstanding	For insurance business accounted for on an underwriting year basis	44	139472	103582	
brought forward at the beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	1341104	1488113	
Sub-total C (41+42+43-44-45)		46	1905310	1920859	

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47	160239	164631
Sub-total D (46-47)	48	1745071	1756228
Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%)	49	91.59	91.43
Premiums amount Sub-total J x reinsurance ratio	50	231982	236522
Provisions for claims outstanding (before discounting and net of reinsurance)	51	1495551	1443021
Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.43.2)	52	236522	172678
Greater of lines 50 and 52	53	236522	236522

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer CGU Underwriting Ltd

Global business

Financial year ended 31st December 2005

General insurance business Company

General insurance business		registration		Period ended	
		number GL/UK/CM		day month year	units
•	R12	94405	GL	31 12 2005	£000
			l	This financial	Previous
				year	year
				1	2
Poforonco nor	riad (No. of months) See <i>PRU</i> 7.2.63R			
Reference per	iou (No. oi montris) See PRO 1.2.03R	11	36	36
Claims paid in	reference period		21	288496	506813
Claire autata	- dia a d	For insurance business accounted for on an		200.00	0000.0
Claims outstar forward at the		underwriting year basis	22		
reference peri		For insurance business accounted for on an		4.40000	404400
		accident year basis For insurance business accounted for on an	23	142696	134438
Claims outstar		underwriting year basis	24		
reference peri	beginning of the	For insurance business accounted for on an			
Totololloc poin		accident year basis	25	142250	133592
Claims incurre	ed in reference perio	od (21+22+23-24-25)	26	288942	507659
Claims incurre	ed for classes 11, 1	2 or 13 (included in 26)	27		
Claims incurre	ed for "actuarial hea	llth insurance" (included in 26)	28		
			20		
Sub-total E (2	26 + 1/2 27 - 2/3 28)	29	288942	507659
Sub-total F - 0	Conversion of sub-	total E to annual figure (multiply by 12			
		n reference period)	31	96314	169220
Division of sub		x 0.26	32	25042	43997
amount)	u cialitis	Excess (if any) over 35M EURO x 0.03	33	2179	4346
Sub-total G (3	32 - 33)		39	22863	39651
Claims amou	Claims amount Sub-total G x reinsurance ratio (11.49)		41	228	38446
Higher of pre r	niums amount and	d brought forward amount (11.53)	42	50735	41715
General insu	rance capital requ	irement (higher of lines 41 and 42)	43	50735	41715

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer The Northern Assurance Company Ltd

Global business

Financial year ended 31st December 2005

General insurance business Company registration

General insurance business		Company			
		registration		Period ended	
		number GL/UK/CM		day month year	units
	R12	99375	GL	31 12 2005	£000
			·	This financial	Previous
				year	year
				1	2
Reference pe	riod (No. of month	s) See <i>PRU</i> 7.2.63R	11	36	36
Claims paid in	n reference period		21	959	221391
Claims outsta		For insurance business accounted for on an underwriting year basis	22		
reference peri		For insurance business accounted for on an accident year basis	23		
	inding brought beginning of the	For insurance business accounted for on an underwriting year basis	24		
reference peri		For insurance business accounted for on an accident year basis	25	144000	178200
Claims incurre	ed in reference per	riod (21+22+23-24-25)	26	(143041)	43191
Claims incurre	ed for classes 11,	12 or 13 (included in 26)	27	35141	67659
Claims incurre	ed for "actuarial he	ealth insurance" (included in 26)	28		
Sub-total E (2	26 + 1/2 27 - 2/3 2	8)	29	(125471)	77021
Sub-total F -	Conversion of sub	e-total E to annual figure (multiply by 12			
		in reference period)	31	(41824)	25674
Division of sul		x 0.26	32	(10874)	6675
amount)	ou diamie	Excess (if any) over 35M EURO x 0.03	33		40
Sub-total G	32 - 33)		39	(10874)	6635
Claims amou	ınt Sub-total G x r	einsurance ratio (11.49)	41	(10688)	6625
Higher of prei	miums amount ar	nd brought forward amount (11.53)	42		
General insu	rance capital reg	uirement (higher of lines 41 and 42)	43		6625
					3020

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Company

Name of insurer The Ocean Marine Insurance Company Ltd

Global business

Financial year ended 31st December 2005

General insurance business

	registration		Period ended	
	number GL/UK/CM		day month year	units
R12	27204	GL	31 12 2005	£000
-		'	This financial	Previous
			year	year
			1	2
Reference period (No. of months	s) See <i>PRU</i> 7.2.63R	11	36	36
Claims paid in reference period		21	(200022)	27563
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	555535	85698
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	333333	00090
Claims outstanding brought forward at the beginning of the	For insurance business accounted for on an underwriting year basis	24	86054	100695
reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference per	iod (21+22+23-24-25)	26	269459	12566
Claims incurred for classes 11, 1	2 or 13 (included in 26)	27	135000	3741
Claims incurred for "actuarial he	alth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2/3 28	3)	29	336959	14437
Sub-total F - Conversion of sub and divide by number of months	-total E to annual figure (multiply by 12 in reference period)	31	112320	4812
Division of sub-total F (gross adjusted claims	x 0.26	32	29203	1251
amount)	Excess (if any) over 35M EURO x 0.03	33	2659	
Sub-total G (32 - 33)		39	26544	1251
Claims amount Sub-total G x re	einsurance ratio (11.49)	41	13272	626
Higher of premiums amount an	d brought forward amount (11.53)	42		
General insurance capital requ	uirement (higher of lines 41 and 42)	43	13272	626

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer Travellers' Insurance Association Ltd

Global business

Financial year ended

31st December 2005

General insurance business Company

		registration		Period ended	
		number GL/UK/CM		day month year	units
	R12	110292	GL	31 12 2005	£000
<u> </u>			l	This financial	Previous
				year	year
				1	2
Reference period	d (No. of months	s) See <i>PRU</i> 7.2.63R	11	36	36
Claims paid in re	eference period		21	2953	34737
Claims outstand		For insurance business accounted for on an underwriting year basis	22		
reference period		For insurance business accounted for on an accident year basis	23	900	849
Claims outstanding brought forward at the beginning of the		For insurance business accounted for on an underwriting year basis	24		
reference period		For insurance business accounted for on an accident year basis	25	5756	6726
Claims incurred	in reference per	od (21+22+23-24-25)	26	(1903)	28860
Claims incurred	for classes 11, 1	2 or 13 (included in 26)	27		
Claims incurred	for "actuarial he	alth insurance" (included in 26)	28		
Sub-total E (26	+ 1/2 27 - 2/3 28	3)	29	(1903)	28860
		total E to annual figure (multiply by 12 in reference period)	31	(634)	9620
Division of sub-to		x 0.26	32	(165)	2501
amount)		Excess (if any) over 35M EURO x 0.03	33		
Sub-total G (32	- 33)		39	(165)	2501
Claims amount Sub-total G x reinsurance ratio (11.49)		41	(82)	1251	
Higher of premi	ums amount an	d brought forward amount (11.53)	42		
General insurar	nce capital requ	uirement (higher of lines 41 and 42)	43		1251

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer **CGU Bonus Ltd**

Global business

Financial year ended 31st December 2005

General insurance business

Company

		registration		Period ended	
		number GL/UK/CM		day month year	units
R1	2	SC8140	GL	31 12 2005	£000
			1	This financial	Previous
				year	year
				1	2
Reference period (No. o	of months) See <i>PRU</i> 7.2.63R	11	36	36
Claims paid in reference	e period		21	370433	347838
Claims outstanding carri		For insurance business accounted for on an underwriting year basis	22		
reference period	-	For insurance business accounted for on an accident year basis	23	338195	283183
Claims outstanding brought forward at the beginning of the	ught	For insurance business accounted for on an underwriting year basis	24		
reference period		For insurance business accounted for on an accident year basis	25	209630	198075
Claims incurred in refere	ence peri	od (21+22+23-24-25)	26	498998	432946
Claims incurred for class	ses 11, 1	2 or 13 (included in 26)	27	146045	129563
Claims incurred for "actu	uarial hea	alth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27	7 - 2/3 28)	29	572021	497728
Sub-total F - Conversio and divide by number of		total E to annual figure (multiply by 12 in reference period)	31	190674	165909
Division of sub-total F (gross adjusted claims		x 0.26	32	49575	43136
amount)		Excess (if any) over 35M EURO x 0.03	33	5010	4247
Sub-total G (32 - 33)			39	44565	38890
Claims amount Sub-tot	tal G x re	insurance ratio (11.49)	41	444	38890
Higher of premiums am	nount an	d brought forward amount (11.53)	42	63615	63615
General insurance cap	ital requ	irement (higher of lines 41 and 42)	43	63615	63615

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer Scottish Boiler & General Insurance Company Ltd

Global business

Financial year ended

31st December 2005

General insurance business Company

	5	registration		Period ended	
		number GL/UK/CM		day month year	units
R	R12	1054	GL	31 12 2005	£000
-			'	This financial	Previous
				year	year
				1	2
Reference period (No.	of months	s) See <i>PRU</i> 7.2.63R	11	36	36
Claims paid in reference	ce period		21	13497	10575
Claims outstanding ca		For insurance business accounted for on an underwriting year basis	22		
reference period	ne	For insurance business accounted for on an accident year basis	23	5031	1758
Claims outstanding brought forward at the beginning of the		For insurance business accounted for on an underwriting year basis	24		
reference period	III OI IIIO	For insurance business accounted for on an accident year basis	25	1024	1494
Claims incurred in refe	erence per	iod (21+22+23-24-25)	26	17504	10839
Claims incurred for cla	sses 11, 1	2 or 13 (included in 26)	27		
Claims incurred for "ac	ctuarial he	alth insurance" (included in 26)	28		
Sub-total E (26 + 1/2	27 - 2/3 28	3)	29	17504	10839
Sub-total F - Conversion and divide by number		total E to annual figure (multiply by 12 in reference period)	31	5835	3613
Division of sub-total F (gross adjusted claims	.	x 0.26	32	1517	939
amount)		Excess (if any) over 35M EURO x 0.03	33		
Sub-total G (32 - 33)			39	1517	939
Claims amount Sub-total G x reinsurance ratio (11.49)		41	1517	939	
Higher of premiums amount and brought forward amount (11.53)		d brought forward amount (11.53)	42	3957	1582
General insurance ca	apital regu	uirement (higher of lines 41 and 42)	43	3957	1582

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

Period ended

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2005

General insurance business

Company registration

	number GL/UK/CM		day month year	units
R12	21487	GL	31 12 2005	£000
			This financial	Previous
			year	year
			1	2
Reference period (No. of mont	ths) See <i>PRU</i> 7.2.63R	11	36	36
Claims paid in reference perio	d	21	4275957	4193121
Claims outstanding carried forward at the end of the	For insurance business accounted for on an underwriting year basis	22	987858	506772
reference period	For insurance business accounted for on an accident year basis	23	2324038	2526875
Claims outstanding brought	For insurance business accounted for on an underwriting year basis	24	477418	572153
forward at the beginning of the reference period	For insurance business accounted for on an accident year basis	25	2110912	2030728
Claims incurred in reference p	eriod (21+22+23-24-25)	26	4999523	4623887
Claims incurred for classes 11	, 12 or 13 (included in 26)	27	400369	627215
Claims incurred for "actuarial h	nealth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2/3	28)	29	5199708	4937495
Sub-total F - Conversion of su and divide by number of month	ub-total E to annual figure (multiply by 12 ns in reference period)	31	1733236	1645832
Division of sub-total F (gross adjusted claims	x 0.26	32	450641	427916
amount)	Excess (if any) over 35M EURO x 0.03	33	51287	48645
Sub-total G (32 - 33)		39	399355	379272
Claims amount Sub-total G x reinsurance ratio (11.49)		41	352391	348627
Higher of premiums amount and brought forward amount (11.53)		42	381641	390166
General insurance capital re	quirement (higher of lines 41 and 42)	43	381641	390166

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

Period ended

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer CGU Insurance plc

Global business

Financial year ended 31st December 2005

General insurance business Company registration

	number GL/UK/CM		day month year	units
R12	SC2116	GL	31 12 2005	£000
			This financial year	Previous year 2
Reference period (No. of months	s) See <i>PRU</i> 7.2.63R	11	36	36
Claims paid in reference period		21	1692115	1873122
Claims outstanding carried forward at the end of the	For insurance business accounted for on an underwriting year basis	22	59772	62543
reference period	For insurance business accounted for on an accident year basis	23	1633999	1576889
Claims outstanding brought forward at the beginning of the	For insurance business accounted for on an underwriting year basis	24	139472	103582
reference period	For insurance business accounted for on an accident year basis	25	1341104	1488113
Claims incurred in reference per	iod (21+22+23-24-25)	26	1905310	1920859
Claims incurred for classes 11,	12 or 13 (included in 26)	27	250488	573204
Claims incurred for "actuarial he	alth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2/3 2	8)	29	2030554	2207461
Sub-total F - Conversion of sub and divide by number of months	-total E to annual figure (multiply by 12 in reference period)	31	676851	735820
Division of sub-total F	x 0.26	32	175981	191313
(gross adjusted claims amount)	Excess (if any) over 35M EURO x 0.03	33	19595	21344
Sub-total G (32 - 33)		39	156386	169969
Claims amount Sub-total G x reinsurance ratio (11.49)		41	143234	155403
Higher of premiums amount and brought forward amount (11.53)		42	236522	236522
General insurance capital req	uirement (higher of lines 41 and 42)	43	236522	236522

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer

RAC Insurance Ltd

Global business

Financial year ended

31st December 2005

General insurance business

Company

		registration		Period ended	
		number GL/UK/CM		day month year	units
	R12	2355834	GL	31 12 2005	£000
<u> </u>			'	This financial	Previous
				year	year
				1	2
Reference period	I (No. of months	s) See <i>PRU</i> 7.2.63R	11	36	36
Claims paid in re	ference period		21	36086	34006
Claims outstanding		For insurance business accounted for on an underwriting year basis	22		136
reference period	u or the	For insurance business accounted for on an accident year basis	23	377	173
Claims outstanding		For insurance business accounted for on an underwriting year basis	24		57
reference period	gg or the	For insurance business accounted for on an accident year basis	25	1145	1101
Claims incurred in	n reference per	od (21+22+23-24-25)	26	35318	33157
Claims incurred f	or classes 11, 1	2 or 13 (included in 26)	27		
Claims incurred f	or "actuarial hea	alth insurance" (included in 26)	28		
Sub-total E (26 -	+ 1/2 27 - 2/3 28	3)	29	35318	33157
		total E to annual figure (multiply by 12 in reference period)	31	11773	11052
Division of sub-to		x 0.26	32	3061	2874
amount)		Excess (if any) over 35M EURO x 0.03	33		
Sub-total G (32	- 33)		39	3061	2874
Claims amount Sub-total G x reinsurance ratio (11.49)		41	3061	2874	
Higher of premi u	ıms amount an	d brought forward amount (11.53)	42	3282	3282
General insuran	ice capital regi	uirement (higher of lines 41 and 42)	43	3282	3282

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

Note 0103 continued

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer The World Auxillary Insurance Corporation Ltd

Global business

Financial year ended 31st December 2005

General insurance business Company

Period ended registration number day month units GL/UK/CM vear R12 158900 GL 31 12 2005 £000This financial Previous year year 2 Reference period (No. of months) See PRU 7.2.63R 36 36 11 Claims paid in reference period 21 18325 16257 For insurance business accounted for on an Claims outstanding carried underwriting year basis 22 113396 112254 forward at the end of the For insurance business accounted for on an reference period accident year basis 23 For insurance business accounted for on an Claims outstanding brought underwriting year basis 24 100190 105234 forward at the beginning of the For insurance business accounted for on an reference period accident year basis 25 Claims incurred in reference period (21+22+23-24-25) 26 31531 23277 Claims incurred for classes 11, 12 or 13 (included in 26) 27 31531 23277 Claims incurred for "actuarial health insurance" (included in 26) 28 Sub-total E (26 + 1/2 27 - 2/3 28) 29 47297 34916 Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period) 31 15766 11639 Division of sub-total F x 0.26 3026 32 4099 (gross adjusted claims amount) Excess (if any) over 35M EURO x 0.03 33 Sub-total G (32 - 33) 39 4099 3026 Claims amount Sub-total G x reinsurance ratio (11.49) 41 2050 1513 Higher of premiums amount and brought forward amount (11.53) 42 1919 1919 General insurance capital requirement (higher of lines 41 and 42) 43 2050 1919

CGU International Insurance plc

Financial year ended 31 December 2005

0104 POST BALANCE SHEET EVENTS

There are two non adjusting post balance sheet events.

Irish bancassurance agreement:

On 22 November 2005, the Group announced a new bancassurance agreement in Ireland between its wholly-owned subsidiary Hibernian Group plc ("Hibernian") and Allied Irish Banks plc ("AIB"). This will create a leading force in the Irish life and pensions market and bring further opportunities for growth in this market. The transaction completed on 27 January 2006, following the receipt of regulatory and European Commission approval. Under the terms of the agreement, Hibernian Life Holdings Limited (HLH), the parent company of Hibernian Life & Pensions Limited, has acquired all the shares of Ark Life Assurance Company Limited (Ark Life) from AIB in exchange for a 24.99% stake in the enlarged HLH and a balancing cash payment of €195.4m which also reflects the management of Ark Life funds by Hibernian Investment Managers Limited, part of the Group's fund management business. A further cash payment of €10 million is payable, subject to the fulfilment of certain performance criteria.

Acquisition in Sri Lanka:

On 1 February 2006, the Group acquired a 51% interest in Eagle Insurance Limited ("Eagle"), the third largest insurer in Sri Lanka, by buying a majority shareholding in Eagle's immediate holding company, NDB Finance Lanka (Pvt) Limited, for cash of £15 million. At the same time, Eagle has entered into a bancassurance agreement with National Development Bank Limited ("NDB"), Sri Lanka's biggest development bank and Eagle's other major shareholder. In view of the very recent timing of completion, it is currently impractical to comply with the requirements of paragraph 67 of IFRS 3, Business Combinations, and to state with any certainty the fair values of the assets and liabilities acquired, and therefore to estimate the goodwill arising on this acquisition

0105 BASIS OF ACCOUNTING

CGUII plc has adopted International Financial Reporting Standards (IFRS) with effect from the financial year 2005. The 2005 data is accordingly presented on an IFRS basis, whereas the 2004 data remains on a UK GAAP basis.

0301 NET ADMISSIBLE ASSET RECONCILIATION

	2005 £000	2004 £000
Total admissible assets (Form 13, line 89)	19,007,328	16,589,990
Total liabilities (Form 15, line 69)	(13,550,892)	(10,887,617)
Net admissible assets	5,456,436	5,702,373
Add back capital resource requirement for Insurance RUs	2,925,887	2,684,236
	8,382,323	8,386,609
Capital Resources (Form 3, line 79)	8,383,323	8,386,609

0310 VALUATION DIFFERENCES

Participating interests totalling £47.2m have been written off.

1111 *1211* *2101* *2201* *2301* *2401* *3401* BROUGHT FORWARD AMOUNTS

The return for 2005 includes two new subsidiaries, RAC Insurance Limited (RACIL) and World Auxiliary Insurance Corporation Limited (World Aux). As a consequence, some of the brought forward amounts shown in Forms 11, 12, 21, 22 to 24 and 34 have been restated from the corresponding carried forward amounts included in the previous year's return. The tables below set out the major adjustments made.

CGU International Insurance plc

Financial year ended 31 December 2005

OUTSTANDING CLAIMS			World		
	CGUII plc return 2004 c/fwd £000	RACIL return 2004 c/fwd £000	Aux return 2004 c/fwd £000	Foreign exchange adjustments on c/fwds £000	Total 2004 c/fwd £000
Gross outstanding claims					
(Form 15.12)	5,287,031	309	112,254	10,005	5,409,599
Reinsurance on outstanding claims (Form 13.61)	1,411,409		112,254	3,216	1,526,879
Net outstanding claims	3,875,622	309		6,789	3,882,720
Analysis of 2005 return					CGUII plc return 2005 b/fwd net £000
Form 22s					
Total business					3,786,666
Form 24s					
Total business					96,054
					3,882,720

CGU International Insurance plc

Financial year ended 31 December 2005

JM				
CGUII plc return 2004 c/fwd £000	RACIL return 2004 c/fwd £000	World Aux return 2004 c/fwd £000	Foreign exchange adjustments on c/fwds £000	Total 2004 c/fwd £000
2,326,066	8,933		(2,429)	2,332,570
	•		,	
284,983				284,983
2,041,083	8,933		(2,429)	2,047,587
				CGUII plc return 2005 b/fwd Net £000
				2000
				2,047,587
	CGUII plc return 2004 c/fwd £000 2,326,066	CGUII plc return 2004 2004 c/fwd c/fwd £000 £000 2,326,066 8,933	CGUII plc return return 2004 2004 2004 c/fwd c/fwd c/fwd £000 £000 £000 2,326,066 8,933	CGUII plc return 2004 2004 c/fwd c/fwd £000 RACIL return 2004 2004 adjustments on c/fwds £000 Foreign exchange adjustments on c/fwds £000 2,326,066 8,933 (2,429)

CGU International Insurance plc

Financial year ended 31 December 2005

DEFERRED ACQUI COSTS	SITION				
	CGUII plc return 2004 c/fwd £000	RACIL return 2004 c/fwd £000	World Aux return 2004 c/fwd £000	Foreign exchange adjustments on c/fwds £000	Total 2004 c/fwd £000
Net deferred acquisition costs					
(Form 13.85)	455,872	360		(5,129)	451,103
Analysis of 2005 return	CGUII plc return 2005 b/fwd gross £000		CGUII plc return 2005 b/fwd reinsurance £000		CGUII plc return 2005 b/fwd net £000
Form 22s					
Total business	453,911		2,808		451,103

1301 AGGREGATE VALUE OF UNLISTED INVESTMENTS AND CERTAIN OTHER SECURITIES At 31 December 2005, the aggregate values of the following types of investments held by the Group were:

Unlisted investments, comprising debt and equity securities
 Holdings in non-authorised collective investment schemes
 Listed investments which are not readily realisable
 £14.4m (2004 £14.4m)
 £1.81m (2004 £5.34m)
 £nil (2004 £nil)

 Reversionary interests or remainders in property other than land and buildings £nil (2004 £nil)

1302 AGGREGATE VALUE OF HYBRID SECURITIES

At 31 December 2005, the Group held £20.90m (2004 £26.36m) in hybrid securities.

1304 SET OFF POLICY

Assets on Form 13 have been set off against relevant liabilities to the extent permitted by generally accepted accounting principles.

1305 MAXIMUM COUNTERPARTY EXPOSURE

For exposures to banks a system of local limits, based on the banks' credit ratings, has been established subject to an overall maximum exposure in the UK of £100m and across the Group of 5% of Group shareholders' funds. In the United Kingdom, exposure to non-government fixed interest securities, rated less than AAA/Aaa, is subject to a limit of 5% of the UK general fund asset portfolio. There is no limit on non-government securities rated AAA/Aaa. (Exposure to UK equities is subject to various limits including maximum overweight in any one company over index of 2%.) Overseas dependants invest in their local currency in local markets and the potential for aggregation of investment exposures across the Group is therefore limited. Investments in government securities

CGU International Insurance plc

Financial year ended 31 December 2005

and special trade investments are excluded from the limits. There were no material breaches of the bank or investment limits during the year.

1306 LARGE COUNTERPARTY EXPOSURE

At 31 December 2005, the non-life funds of the Group held ordinary shares in UniCredito Italiano with a value of £501m.

1314 TANGIBLE ASSETS

Tangible assets at 31 December 2005 constitute computer equipment of £0.5m.

1501 PROVISION FOR REASONABLY FORESEEABLE ADVERSE VARIATIONS

No provision has been made for reasonably foreseeable adverse variations. The company cannot incur a material loss on the warrants shown on Form 17, line 22 (no warrants held at 31.12.05).

1502 CONTINGENT LIABILITIES

- (a) There are no material charges over assets.
- (b) At 31 December 2005, the Group had no potential capital gains tax liability.
- (c) In the course of conducting insurance business, various companies within the CGUII Group receive general insurance liability claims, and become involved in actual or threatened litigation arising therefrom, including claims in respect of pollution and other environmental hazards. Amongst these are claims in respect of asbestos production and handling in various jurisdictions, including the UK, United States and Canada. Given the significant delays that are experienced in the notification of these claims, the potential number of incidents which they cover and the uncertainties associated with establishing liability and the availability of reinsurance, the ultimate cost cannot be determined with certainty. However, the Group's exposure to such liabilities is not significant and, on the basis of current information and having regard to the level of provisions made for general insurance claims, the directors consider that any costs arising are not likely to have a material impact on the financial position of the Group.
- (d) The Company has guaranteed the payment of the principal, and interest thereon, of the following bonds issued by its ultimate parent company, Aviva plc:
 - 9.5% guaranteed bonds 2016, £200m

The Company has also guaranteed the commercial paper programme and the related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,250m and the amount outstanding at 31 December 2005 was £499m. Of the total guaranteed amount of £2,250m, CGU Insurance plc is joint guaranter of £1,751m.

The Company has provided indemnities, totalling £555m to various banks as back up for letters of credit for facilities made available to other group companies.

The Company has provided guarantees to various banks in respect of warranties given by CU International Holdings Limited under Share Purchase Agreements. The liability for breach of these warranties is unlimited. In addition the Company has provided guarantees for the obligations of CU International Holdings Limited under Shareholders Agreements entered into with banks and third parties.

The Company has guaranteed to discharge all general insurance liabilities to policyholders of those companies whose licences were revoked during the previous year, as listed in note 0103.

CGU International Insurance plc

Financial year ended 31 December 2005

(e) There are no fundamental uncertainties.

1507 OTHER ADJUSTMENTS

Total Claims Equalisation Provisions (£282.152m) are recorded under Other Adjustments.

1601 EXCHANGE RATES

Assets and liabilities are converted into sterling at rates of exchange ruling at 31 December 2005. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

1603 OTHER INCOME AND CHARGES

Other income and charges comprises:

	2005	2004
	£000	£000
Unallocated (expenses)/income	-	(6,700)
Financial Services Compensation Scheme Levy	-	(9,100)
Corporate restructuring costs	(42,900)	
Exceptional items arising on sale of operations	(45,900)	
Other operating expenses	(273,859)	
Restatement of non-technical account on an regulatory basis to IFRS reporting basis	(7,828)	-
Total	(370,487)	(15,800)

1701 TREATMENT OF VARIATION MARGIN

The aggregate amount of variation margin received by the Company is £nil (2004 £nil).

1702 QUASI DERIVATIVES

The aggregate value of quasi derivatives is below the threshold of 2.5% of total assets as shown on Form 13, line 89.

20A GENERAL INSURANCE BUSINESS - SUMMARY OF BUSINESS CARRIED ON

20Aa DETAILS OF RISK CATEGORIES

In accordance with rule 9.14B, all insurance business represented by contracts of insurance falling within the description of risk category 274 have been allocated to that risk category. For all contracts of insurance, the Company has allocated its business to the single risk category that best describes the risk covered by the contract of insurance.

20Ab DEATH OR INJURY TO PASSENGER RISK CATEGORIES

Contracts of insurance against risks of death of, or injury to, passengers have been allocated to the risk categories of private motor comprehensive, private motor non-comprehensive, motor cycle, fleets, commercial vehicles and motor other.

20Ac BUSINESS ALLOCATED TO CATEGORIES 187, 223, 400 & 700

No business has been allocated to any of category numbers 187, 400 or 700. Risk category 223 includes all contracts of insurance against loss of, or damage to, taxis or vehicles used in the motor trade; or against the risks of the persons insured incurring liabilities to third parties arising out of or in connection with the use of such vehicles.

CGU International Insurance plc

Financial year ended 31 December 2005

20Af AMOUNTS REPORTED UNDER CATEGORIES 113, 274 & 343

There are no amounts reported under risk category number 343. In respect of risk categories 113

(travel) and 274 (mixed commercial package) the estimated analyses by class are:

	Gross premium		ovision for undiscounted gross claims	
Groups of classes	written	Reported	IBNR	premium
TRAVEL	2000	£000	£000	0003
Accident and Health Fire and other damage to	6,701	17,038	112	654
property Classes 16, 17 and 18	2,681	6,815	49	261
combined	4,021	10,223	63	392
Total	13,403	34,076	224	1,307
MIXED COMMERCIAL PACKAGE				
Fire and other damage to	077	4.404	40	044
property	377	1,161	18	341
Motor	251	774	12	227
Liability Classes 16, 17 and 18	168	516	8	152
combined	42	130	2	38
Total	838	2,581	40	758

^{*20}Ag* GROSS PREMIUMS WRITTEN ATTRIBUTABLE TO HOME FOREIGN OR OVERSEAS BUSINESS No gross written premiums are attributable to home foreign and Overseas business in 2005.

20Ah *20Ai* PORTFOLIO TRANSFERS

During 2005, the technical provisions of several group companies were transferred to the Company under Part VII of the Financial Services & Markets Act 2000. These companies, all of which were included in the 2004 consolidated annual insurance return of the Company, subsequently had their insurance licences revoked during 2005. Because their technical provisions were included in the 2004 return, the transfers have had no impact on the consolidated information included in the 2005 return. In addition, on 29th June 2005, the technical provisions of Scottish General Insurance Company Limited, which had also been included in the 2004 return, were transferred to a fellow group company, Norwich Union Insurance Limited, under Part VII of the Financial Services & Markets Act 2000. Norwich Union Insurance Limited prepares a separate annual insurance return. Under this transfer gross reported claims outstanding of £11,642k, £38k and £12,182k for risk categories 160,122 and 121 respectively, were transferred. Only claims in run-off were transferred and Scottish General Insurance Company Limited then had its insurance licence revoked.

20Ai AMOUNTS INCLUDED IN COLUMNS 2 AND 3 IN RESPECT OF BUSINESS TRANSFERRED TO THE INSURER

During 2005, the technical provisions of several group companies were transferred to the Company under Part VII of the Financial Services & Markets Act 2000. These companies, all of which were

CGU International Insurance plc

Financial year ended 31 December 2005

included in the 2004 consolidated annual insurance return of the Company, subsequently had their insurance licences revoked during 2005. Because their technical provisions were included in the 2004 return, the transfers have had no impact on the consolidated information included in the 2005 return. In addition, on 29th June 2005, the technical provisions of Scottish General Insurance Company Limited, which had also been included in the 2004 return, were transferred to a fellow group company, Norwich Union Insurance Limited, under Part VII of the Financial Services & Markets Act 2000. Norwich Union Insurance Limited prepares a separate annual insurance return. Under this transfer gross reported claims outstanding of £11,642k, £38k and £12,182k for risk categories 160,122 and 121 respectively, were transferred. Only claims in run-off were transferred and Scottish General Insurance Company Limited then had its insurance licence revoked.

20Aj UNUSED AUTHORISATION CLASSES

In respect of authorisation classes 5 and 11, no new contracts of insurance have been effected since 1993

2007 MATERIAL CONNECTED-PARTY TRANSACTIONS

INTRA-GROUP REINSURANCE CONTRACTS



Material intra-group reinsurance contracts in 2005 are summarised below:-

Ceded by	Reinsured by	Relationship	Reinsurance premiums £'m	Underwriting result £'m
Travellers' Insurance Association Limited	CGU International Insurance plc	Subsidiary/ parent	Nil	Nil
Norwich Union Insurance Limited	CGU International Insurance plc	Fellow subsidiaries of Aviva plc	1,658	25
London and Edinburgh Insurance Company Limited	CGU International Insurance plc	Fellow subsidiaries of Aviva plc	228	(17)
Haven Insurance Policies Limited	CGU International Insurance plc	Fellow subsidiaries of Aviva plc	Nil	2

EXPENSES

The amounts recharged by Norwich Union Insurance Limited, a fellow subsidiary of Aviva plc, to companies included in this return in respect of expenses are as follows:-

	£'m
CGU Bonus Limited	43
CGUI plc	164
CGUII plc	19

CGU International Insurance plc

Financial year ended 31 December 2005

INTRA-GROUP TRANSFERS OF INVESTMENTS

Received By	Paid By	Relationship	Amount £'m	Transaction
CGUII	NUI	Fellow subsidiaries of Aviva plc	137	Gilts
CGUII	London and Edinburgh	Fellow subsidiaries of Aviva plc	75	Gilts
CGUII	Haven	Fellow subsidiaries of Aviva plc	22	Gilts

The above transaction flows through the accounts as a purchase and sale with consideration as settlement of inter-company debt (quota share).

CAPITAL AND OTHER FUNDING

The following material transactions took place during 2005:-

Received By	Paid By	Relationship	Amount	Transaction
			£m	
Scottish Boiler	CGUI	Subsidiary/Parent	3	New capital
CGUI	Scottish General	Parent/Subsidiary	4	Dividend
CGUI	Guarantee	Parent/Subsidiary	7	Dividend
	Society			
CGUI	Travellers	Parent/Subsidiary	4	Dividend
CGUI	CGU Bonus	Parent/Subsidiary	40	Dividend
CGUI	CGU Credit	Parent/Subsidiary	10	Dividend
	Services			
CGUI	Ulster Marine	Parent/Subsidiary	1	Dividend

2008 ACCOUNTING FOR CERTAIN LONDON INSURANCE MARKET BUSINESS

Following the Company's withdrawal from the London insurance market, certain ceded business is accounted for one quarter in arrears, based upon bordereau statements.

2102 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 has 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.

CGU International Insurance plc

Financial year ended 31 December 2005

2205, *2502* UNEXPIRED RISKS PROVISION

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. No attributable investment income has been taken into account in either 2004 or 2005.

2402 ADOPTION OF UNDERWRITING YEAR ACCOUNTING

Underwriting year accounting has been adopted for certain business due to the longer term nature of the business written; and where an underwriting result could not be established with sufficient accuracy using the accident year basis.

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 reporting categories 330, 340 and 350 where the basis is the year of signing the policy.

2501 UNEARNED PREMIUMS PROVISION

For the bulk of underwriting year business, the provision for unearned premiums is calculated using the 24ths method, but this has been modified for risks with underlying exposures which are greater then one year.

3000 FORM NOT SUBMITTED

Discounting has been applied to certain US\$ claims provisions but, as a result of the retroactive stop loss reinsurance arrangement on business previously written through the London Market, the discounting is effectively reinsured away and therefore details at the net level are not material.

For information, at the gross of reinsurance level, the yield used in the calculations is based on the return from US government securities, the investments held to back the relevant claims provisions, over the expected settlement period.

3102 MODIFICATION BY CONSENT

In accordance with a direction given by the FSA under section 148 of the Act, for categories 271, 272 and 273 the amounts in columns 2 and 4 to 8 for accident years ending prior to 31 December 1976 have been shown in the aggregate and columns 1 and 3 have not been completed for accident years ending prior to 31 December 1976.

Supplementary Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2005

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Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2005

- 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. Details of the following reinsurance programmes are contained herein :-

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- 3. Group European Event EML Bust Cover. Group European Event Clash Cover and Group Aggregate Stop Loss are purchased for Aviva plc, its associates, subsidiaries and controlled companies. International Property and Casualty Cover is purchased for certain non-UK companies and branches in the Aviva plc group. Group Marine Cover is purchased for UK and certain non-UK companies and branches in the Aviva plc group. The UK programmes are purchased for the combined UK general business operations of the Aviva plc group.
- 4. A split of facultative and treaty reinsurance premiums is given on page 222.

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2005

Group Event Estimated Maximum Loss (EML) Bust Cover

Period of Cover 12 months at 1st August 2005

Cover £50,000,000

Maximum Net Retention Underlying Specific Catastrophe Excess of Loss Programme

Premium £2,000,000

Group European Event Clash Cover

Period of Cover 12 months at 1st August 2005

Limits £65,000,000

Underlying Retention £300,000,000

Premium £4,340,000

International Property Per Event Cover

Period of Cover 12 months at 1st April 2005

Cover

€160,000,000 excess of underlying retention (Hibernian & Turkey)

€ 140,000,000 excess of underlying retention (Greece)

€ 40,000,000 excess of underlying retention (Italy, Poland & ALI Run-off)

€ 12,925,000 Reinstatement Premium Protection

Maximum Net Retention €1,000,000 (Italy, Poland and ALI Run-off)

€1,500,000 (Greece) € 2,000,000 (Turkey) €15,000,000 (Hibernian)

Premium €19,001,578

€ 1,345,469 (Reinstatement Premium Protection)

Reinstatement Various

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2005

International Property Per Risk Cover

Period of Cover 12 months at 1st January 2005

Cover €35,000,000 ultimate net loss each and every loss each risk

Maximum Net Retention €375,000 ultimate net loss each and every loss each risk (Italy, Poland)

€500,000 ultimate net loss each and every loss each risk (Greece) €750,000 ultimate net loss each and every loss each risk (ALI Run-off) €1,500,000 ultimate net loss each and every loss each risk (Turkey)

Premium €5, 440,000 for the 12 month period

Reinstatements Various

International Casualty Cover

Period of Cover 12 Months at 1st January 2005

Cover Unlimited for Motor business

€15,000,000 - All Accident Classes €22,500,000 - EL / PL Clash

Maximum Net Retention €450,000 – (Gibraltar, Greece, Italy non-Motor, Poland, Turkey)

€750,000 - (Delta Lloyd / Ennia Caribe PA)

€1,000,000 - (Italy Motor)

Premium €5,877, 159 for the 12 month period

Reinstatement Unlimited free in respect of Motor Third Party Bodily Injury, Motor Third

Party Property Damage, Employers' Liability, Workers' Compensation and all classes of business for which the Policies provide for an unlimited indemnity (except Motor Traders Public Liability, Servicing and Sales of Goods Sections of Policies). All other classes/sections of business limited to a maximum recovery hereunder of EUR 15,000,000 (un-

indexed) in respect of all Loss Occurrences.

Nil reinstatement in respect of terrorism (other than in respect of Motor

Third Party losses)

Group Marine Cover

Period of Cover 12 months at 1st January 2005

Cover £30,000,000 excess of underlying retention

£1,208,000 Reinstatement Premium Protection

Maximum Net Retention £250,000 (Canada, Greece, Hibernian, Italy, Poland & Turkey)

£500,000 (NUI)

Premium £2,155,300 for the 12 month period

£ 250,000 Reinstatement Premium Protection

Reinstatement Various

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2005

UK Reinsurance Programme

- 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
- 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).

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

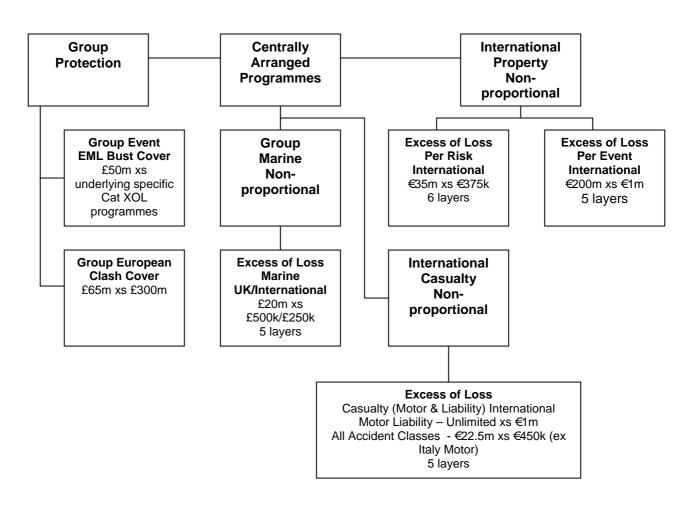
Financial year ended 31st December 2005

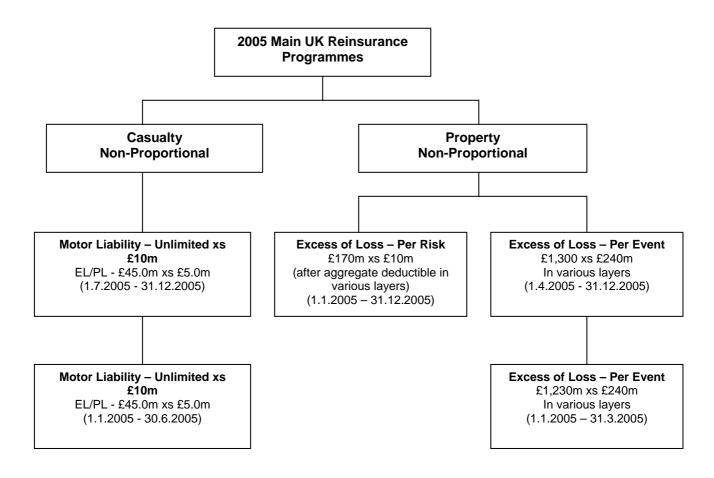
Maximum net probable losses for the Property, Accident and Marine Classes

Group Per Event	£	300,000,000
International Property Per Event	£	15,000,000
International Property Per Risk	£	1,500,000
International Casualty	£	1,000,000
Group Marine	£	500,000

Maximum net probable losses for the Property & Accident classes

UK Per Event	£	240,000,000
UK Per Risk	£	10,000,000
UK Motor & Liability	£	10,000,000
UK EL/PL	£	5,000,000





Name of insurer CGU International Insurance Plc

Global business

Financial year ended 31st December 2005

Additional information as required by rule 9.32 of the Accounts and Statements Rules

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Personal accident or sickness		10,508	10,508
Creditor	(226)	193,496	193,270
Motor other	176	994	1,170
Commercial property	839	83,155	83,994
Public and products liability	2,828	12,784	15,612
Suretyship	711	(711)	
Marine liability		494	494
Yacht	154	(154)	
Proportional treaty – motor		898	898
Balance		946	946
Total	4,482	302,410	306,892

Additional Information on general insurance business: Major Treaty Reinsurers required by rule 9.25

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Reinsurer Details	Connection	Prop. RI Treaties £000	Non Prop. RI Treaties £000	Debts O/S £000	Deposits Rec.d £000	Antic. Recov. £000	Comments
Renaissance Reinsurance Ltd Renaissance House East Broadway PO Box HM 2527 Hamilton HMGX Bermuda	None	2000	5,726	2000	2000	2300	
DaVinci Reinsurance Ltd Renaissance House East Broadway PO Box HM 2527 Hamilton HMGX Bermuda	None		2,901				Owned by Ren Re
Top Layer Reinsurance Ltd Renaissance House East Broadway PO Box HM 2527 Hamilton HMGX Bermuda	None						50% owned by Ren Re
National Indemnity Company 3024 Harney Street Omaha Nebraska 68131 USA	None	(1)	(43)	229,400		586,607	
HSBC Insurance (Ireland) Limited 20-22 Lower Hatch Street Dublin 2 Ireland	None	262,152					
Aioi Insurance Company Limited 1-28-1 Ebisu Shibuya-Ku Tokyo 150-8050 Japan	None		(122)			2,980	
Tokio Marine and Fire Insurance Company Limited 2-1 Marunouchi 1- Chrome Chiyoda-Ku Tokyo 100-8050 Japan	None			65		1,160	
Tokio Millenium Re Wellesley House North 90 Pitts Bay Road Pembroke HM08 Bermuda	None						Subsidiary of Tokio Marine and Fire Insurance Company Limited

Additional Information on general insurance business: Major Treaty Reinsurers required by rule 9.25

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Reinsurer Details	Connection	Prop. RI Treaties £000	Non Prop. RI Treaties £000	Debts O/S £000	Deposits Rec.d £000	Antic. Recov. £000	Comments
Swiss Re America 26050 Mareau Road Calabass California 91302 USA	None	2000	2000	2000	2000	2000	
Pool Reinsurance Co Ltd 51 Gresham Street London EC2V 7HQ	None	39,731				56	
Swiss Reinsurance Company Ltd Mythenquai 50/60 Boite Postale CH-8022 Zurich Switzerland	None		4,334	87		7,632	
Munich Reinsurance Co. 107 Koeniginstrasse Munich Germany	None	12,678	4,455	1,206		40,180	Owned by Munich Re
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3 Switzerland	None		327	15		260	
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None		7,723	1,386	1	81,193	
Curepool Ltd PO Box HM 1760 Hamilton HM HX Bermuda	Subsidiary of the company	2,158	8,356	450		1,934	
General Reinsurance UK Ltd Corn Exchange 55 Mark Lane London EC3R 7NE England	None		2,485			7,378	
Partner Reinsurance Company Belleriverstrasse CH-8034 Zurich Switzerland	None		2,752	(174)		2,551	
Montpelier Reinsurance Limited 8 Par – La – Ville Road Hamilton HM EX Bermuda	None		3,434				

Additional information on general insurance business: major facultative reinsurers required by rule 9.26

Name of insurer CGU International Insurance plc

Global Business

Financial year ended 31st December 2005

Reinsurer details As required	Connection	Reinsurance premiums payable	Debts outstanding included at F13L75	Deposits received included at F15L31	Anticipated recoveries	Comments
by Rule 9.26: (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
There are no major facultative reinsurers.						

Information on major general insurance business: reinsurance cedants required by rule 9.27 of the Accounts and Statements Rules

Name of insurer CGU International Insurance plc

Global Business

Financial year ended 31st December 2005

Cedant details	Connection	Premiums receivable	Deposits made included at F13L57	Debts outstanding included at F13L74	Comments
As required by Rule 9.27 (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	
Norwich Union Insurance Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Same parent undertaking	1,658,238		184,921	50% quota share agreement
London and Edinburgh Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Same ultimate parent undertaking	228,088		58,679	50% quota share agreement
Haven Insurance Policies Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Same ultimate parent undertaking	(83)		13,718	50% quota share agreement

Statement of additional information on derivative contracts required by rule 9.29 of the Accounts and Statements Rules.

CGU International Insurance plc

Financial Year ended 31st December 2005

In respect of all of the companies listed in supplementary note 0103::

(a) The investment guidelines operated by the Company during 2005 for the use of derivative contracts were as follows:

(i) Futures

Futures may be used to implement asset allocation decisions, where this is more efficient than trading in the underlying securities or would avoid disruption to asset allocation strategies.

Transactions are limited to normal trading size as set out under Morley Fund Management Limited dealing limits, unless authorised by the Group Derivatives Committee, which is a committee of senior managers authorised by the Board of the Company.

Forward foreign exchange contracts may be used to manage the effect of currency fluctuations on key balance sheet variables such as net asset value and solvency. They may be used to reduce the impact of currency fluctuations on asset allocation decisions and also to hedge non investment related cash flows.

(ii) Options

Transactions in financial options may only be undertaken with the prior approval the Group Derivatives committee. Their use is limited to balance sheet risk reduction.

No option transactions were undertaken in 2005.

(iii) Swaps

Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.

(b) None of the amounts recorded in Forms 13 would be materially changed if assets, which the Company had agreed to acquire or dispose of under derivative contracts outstanding at the end of the financial year, had been so acquired or disposed of.

The impact of derivatives in changing exposures was greatest during the month of March. At this time, forward foreign exchange deals with a nominal value of £496m, cross currency swaps with a nominal value of £480m and interest rate swaps with a nominal value of £121m were outstanding. The foreign exchange trades were hedging the anticipated proceeds from the sale of various Asian general insurance subsidiaries and a currency denominated borrowing due for repayment in 2005. The cross currency swap transactions were hedging long term borrowings and the interest rate swaps were reducing the duration of corporate bond portfolios.

- (c) A limited number of foreign exchange forward contracts were entered into over the year, for hedging receipts from the group's Polish subsidiary.
- (d) The maximum loss, which would be incurred by the Company in the event of failure by any other person to fulfil its obligation under derivative contracts outstanding at the end of the financial year, is £1m. This would not have been materially different under other foreseeable market conditions. Over the year, the highest level of exposure was £21m.
- (e) All derivative contracts entered into during the financial year fell within rule 4.12(2).
- (f) No fixed sums were earned during 2005 in respect of derivative activity.

Statement of additional information on controllers required by rule 9.30 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31 December 2005

At the year end Norwich Union Holdings Limited and Aviva plc were controllers of the Company.

At 31 December 2005, Aviva plc held all the issued shares in Norwich Union Holdings Limited, and Norwich Union Holdings Limited in the Company.

During the year the Company was a controller of the following companies included in this return. At 31 December 2005 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

CGU Insurance plc
CGU Underwriting Limited
The Northern Assurance Company Limited
The Ocean Marine Insurance Company Limited
Travellers' Insurance Association Limited
The World Auxiliary Insurance Corporation Limited
RAC Insurance Limited

During the year CGU Insurance plc was a controller of the following companies included in this return. At 31 December 2005 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

CGU Bonus Limited Scottish Boiler and General Insurance Company Limited Returns under the Accounts and Statements Rules Certificate required by rule 9.34 of the Accounts and Statements Rules **CGU International Insurance plc Global business** Financial year ended 31st December 2005 We certify that: that the return has been properly prepared in accordance with the requirements in IPRU(INS) a) and PRU. that the Directors are satisfied that: (b) throughout the financial year each of the firms in the group has complied with the requirements in SYSC and PRIN as well as the provisions of IPRU(INS) and PRU; and it is reasonable to believe that each of the firms in the group has continued to comply (ii) subsequently and will continue to so comply in future. Richard Harvey, Group Chief Executive Andrew Moss, Director

29 March 2006

Patrick Snowball, Director

Independent auditors' report to the directors pursuant to rule 9.35 of the Accounts and Statements Rules

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

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

- Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 29, 31, 32, 34 and 36 to 39 (including the supplementary notes) ('the Forms'); and
- the statements required by rules 9.25, 9.26, 9.27 and 9.29 ('the statements').

We are not required to examine and do not express an opinion on the following:

- the statements required by rules 9.30 and 9.32; and
- the certificate signed in accordance with rule 9.34.

This report is made solely to the insurer'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 insurer'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 directors for our examination, for this report, or for the opinion we have formed.

Respective responsibilities of the insurer and its auditors

The insurer is responsible for the preparation of an annual return (including the Forms and statements) under the provisions of the Rules. The requirements of the Rules have been modified by the written concessions and the directions made under section 148 of the Act referred to in supplementary notes 0101 and 3102. Under rule 9.11 the Forms and the 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 the statements meet these requirements, and to report our opinion to you. We are also required to report to you if, in our opinion, the insurer has not kept proper accounting records or if we have not received all the information we require for our examination.

Basis of opinion

We conducted our work in accordance with Practice Note 20 'The audit of insurers in the United Kingdom' and Bulletin 2004/5 "Supplementary guidance for auditors 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 the 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 30 March 2006. It also included an assessment of the significant estimates and judgments made by the company in the preparation of the Forms and the statements.

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 the statements are free from material misstatement, whether caused by fraud or other irregularity or error, and comply with rule 9.11.

Independent auditors' report to the directors pursuant to rule 9.35 of the Accounts and Statements Rules

CGU International Insurance plc

Global business

Financial year ended 31st December 2005

Opinion

In our opinion the Forms and the 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.

Ernst & Young LLP

Registered Auditor

London

29 March 2006