

# **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

## Contents

	Page
<b>Appendix 9.1</b>	
Form 1 General insurance business: Statement of solvency	1
Covering sheet to Form 1	2
Form 3 Components of capital resources	3
Form 11 General insurance business: Calculation of general insurance capital requirement - premiums amount and brought forward amount	6
Form 12 General insurance business: Calculation of general insurance capital requirement - claims amount and result	7
Form 13 Analysis of admissible assets	8
Form 15 Liabilities (other than long term insurance business)	11
Form 16 Profit and loss account (non-technical account)	12
Form 17 Analysis of derivative contracts	13
Form 20A General insurance business: summary of business carried on	14
<b>Appendix 9.2</b>	
Form 20 General insurance business: Technical account (excluding equalisation provisions)	17
Form 21 General insurance business (accident year accounting): Analysis of premiums	30
Form 22 General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions	41
Form 23 General insurance business (accident year accounting): Analysis of net claims and premiums	53
Form 24 General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses	65
Form 25 General insurance business (underwriting year accounting): Analysis of technical provisions	76
Form 26 General insurance business (underwriting year accounting): Analysis of net claims and premiums by risk category for treaty reinsurance	86
Form 27 General insurance business (underwriting year accounting): Analysis of gross claims and premiums by risk category for treaty reinsurance	91
Form 28 General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance	96
Form 29 General insurance business (underwriting year accounting): Analysis of technical provisions by risk category for treaty reinsurance	107
Form 31 General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance	119
Form 32 General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance	132
Form 34 General insurance business (underwriting year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance	133
Form 36 Currency rates	135
Form 37 Equalisation provisions	136
Form 38 Equalisation provisions technical account: Accident year accounting	137
Form 39 Equalisation provisions technical account: Underwriting year accounting	138
<b>Appendix 9.2</b>	
Notes to the Return	139

# CGU International Insurance plc

Year ended 31st December 2005

## Contents

Page

### Appendix 9.5

Business ceded - rule 9.32	215
Major Treaty Reinsurers - rule 9.25	223
Major Facultative Reinsurers - rule 9.26	225
Reinsurance cedants - rule 9.27	226
Additional information on Derivative Contracts - Rule 9.29	227
Additional information on Controllers - Rule 9.30	228

### Appendix 9.6

Directors' Certificate - Rule 9.34(a)	229
Auditors' Report - Rule 9.35	230

**Statement of solvency - general insurance business**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

Adjusted solo solvency calculation

R1	Company registration number 21487	GL/UK/CM GL	Period ended			Units £000
			day	month	year	
			31	12	2005	
			As at end of this financial year			As at end of the previous year
			1			2

**Capital resources**

Capital resources arising outside the long-term insurance fund	11	8382323	8386609
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	12		11546
Capital resources available to cover general business capital resources requirement (11-12)	13	8382323	8375063

**Guarantee Fund**

Guarantee Fund requirement	21	3159225	2898628
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	5223098	5476435

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	643905	643905
Base capital resources requirement	33	2030	2087
Individual minimum capital requirement	34	643905	643905
Capital requirements of regulated related undertakings	35	2925887	2683729
Minimum capital requirement (34 + 35)	36	3569792	3327634
Excess (deficiency) of available capital resources to cover 50% of MCR	37	6597427	6711246
Excess (deficiency) of available capital resources to cover 75% of MCR	38	5704979	5879338

**Capital resources requirement (CRR)**

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

**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 Form 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 number	GL/UK/CM	Period ended			Units
				day	month	year	
R3		21487	GL	31	12	2005	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4

## Core tier one capital

Permanent share capital	<b>11</b>	4852000		4852000	4322000
Profit and loss account and other reserves	<b>12</b>	7962000		7962000	2050413
Share premium account	<b>13</b>	3639000		3639000	3639000
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	16453000		16453000	10011413

## Tier one waivers

Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				

## Other tier one capital

Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				

<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	<b>31</b>	16453000		16453000	10011413
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>				1170257
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	47200		47200	39900
Deductions in related undertakings	<b>36</b>	7940528		7940528	133503
Deductions from tier one (32 to 36)	<b>37</b>	7987728		7987728	1343660
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	8465272		8465272	8667753

## Components of capital resources

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

R3	Company registration number <b>21487</b>	GL/UK/CM <b>GL</b>	Period ended			Units
			day	month	year	
			<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

## Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>	133797		133797	128600
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	133797		133797	128600

Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	133797		133797	128600
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	133797		133797	128600

**Components of capital resources**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

R3	Company registration number <b>21487</b>	GL/UK/CM <b>GL</b>	Period ended			Units <b>£000</b>
			day	month	year	
			<b>31</b>	<b>12</b>	<b>2005</b>	
	General insurance Business <b>1</b>	Long-Term insurance Business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	8599069		8599069	8796353
Inadmissible assets other than intangibles and own shares	<b>73</b>	1744		1744	
Assets in excess of market risk and counterparty limits	<b>74</b>	215002		215002	409744
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-75-76-77)</b>	<b>79</b>	8382323		8382323	8386609

**Available capital resources for PRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	8382323		8382323	8386609
Available capital resources for 50% MCR requirement	<b>82</b>	8382323		8382323	8386609
Available capital resources for 75% MCR requirement	<b>83</b>	8382323		8382323	8386609

**Financial engineering adjustments**

Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	<b>96</b>				



**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  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

R11	21487	GL	31	12	2005	£000
-----	-------	----	----	----	------	------

			This financial year 1	Previous year 2
Gross premiums written	11		4164451	4167182
Premium taxes and levies (included in line 11)	12		3826	16550
Premiums receivable net of taxes and levies (11-12)	13		4160625	4150632
Premiums for classes 11, 12 or 13 (included in line 13)	14		479489	484627
Premiums for "actuarial health insurance" (included in line 13)	15			
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)	16		4400370	4392946
Gross premiums earned	21		4115058	3978665
Premium taxes and levies (included in line 21)	22		3826	16550
Premiums earned net of taxes and levies (21-22)	23		4111232	3962115
Premiums for classes 11, 12 or 13 (included in line 23)	24		496179	457786
Premiums for "actuarial health insurance" (included in line 23)	25			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)	26		4359322	4191008
<b>Sub-total I</b> (higher of sub-total A and sub-total H)	30		4400370	4392946
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	792067	790730
	Excess (if any) over 50M EURO x 0.02	33	87331	87163
<b>Sub-total J</b> (32-33)	34		704736	703567
Claims paid in period of 3 financial years	41		6818701	7082925
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	1093373	873769
	For insurance business accounted for on an accident year basis	43	4450769	4573056
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	803199	1009339
	For insurance business accounted for on an accident year basis	45	3955749	3922697
<b>Sub-total C</b> (41+42+43-44-45)	46		7603895	7597714
Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47		950275	644666
<b>Sub-total D</b> (46-47)	48		6653620	6953048
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 50% or, if less, 100%)	49		87.50	91.52
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>	50		616644	643905
Provisions for claims outstanding (before discounting and net of reinsurance)	51		3933045	3875622
<b>Brought forward amount</b> (12.43.2 x 51.1 / 51.2 or, if less, 12.43.2)	52		643905	624727
Greater of lines 50 and 52	53		643905	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

		Company registration number	GL/UK/CM	Period ended			Units	
		R12	21487	GL	31 day	12 month	2005 year	£000
				This financial year 1			Previous year 2	
Reference period (No. of months) See PRU7.2.63R			11	36			36	
Claims paid in reference period			21	6818701			7082925	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	1093373			873769	
	For insurance business accounted for on an accident year basis		23	4450769			4573056	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	803199			1009339	
	For insurance business accounted for on an accident year basis		25	3955749			3922697	
Claims incurred in reference period (21+22+23-24-25)			26	7603895			7597714	
Claims incurred for classes 11, 12 or 13 (included in 26)			27	1383944			1349784	
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	8295867			8272606	
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	2765289			2757535	
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	718975			716959	
	Excess (if any) over 35M EURO x 0.03		33	82248			81996	
Sub-total G (32 - 33)			39	636727			634963	
Claims amount Sub-total G x reinsurance ratio (11.49)			41	557136			581118	
Higher of premiums amount and brought forward amount (11.53)			42	643905			643905	
General insurance capital requirement(higher of lines 41 and 42)			43	643905			643905	

**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	Period ended			Units	Category of assets	
		R13	21487	GL	31 day	12 month	2005 year	£000	1
Investments					As at the end of this financial year 1			As at the end of the previous year 2	
Land and buildings					11	43300			37534
Investments in group undertakings and participating interests									
UK insurance dependants	shares				21				
	debts and loans				22				
Other insurance dependants	shares				23	96160			133162
	debts and loans				24				
Non-insurance dependants	shares				25	7351515			2541954
	debts and loans				26	5200			96300
Other group undertakings	shares				27	26388			26021
	debts and loans				28				1316342
Participating interests	shares				29				
	debts and loans				30				
Other financial investments									
Equity shares					41	848600			642900
Other shares and other variable yield participations					42	100			960
Holdings in collective investment schemes					43	13390			25047
Rights under derivative contracts					44				110997
Fixed interest securities	Approved				45	2485566			2443090
	Other				46	230943			171000
Variable interest securities	Approved securities				47				
	Other				48				
Participation in investment pools					49				
Loans secured by mortgages					50				200
Loans to public or local authorities and nationalised industries or undertakings					51				
Loans secured by policies of insurance issued by the company					52				
Other loans					53				26
Bank and approved credit & financial institution deposits	One month or less withdrawal				54	412772			1028618
	More than one month withdrawal				55	291500			489600
Other financial investments					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	Period ended			Units	Category of assets	
					day	month	year			
			R13	21487	GL	31	12	2005	£000	1
							As at the end of this financial year 1	As at the end of the previous year 2		
Deposits with ceding undertakings						57			566	
Assets held to match linked liabilities		Index linked				58				
		Property linked				59				

**Reinsurers' share of technical provisions**

Provision for unearned premiums	<b>60</b>	321949	284983
Claims outstanding	<b>61</b>	1611097	1526879
Provision for unexpired risks	<b>62</b>		
Other	<b>63</b>		

**Debtors and salvage**

Direct insurance business	Policyholders	<b>71</b>	1379843	297709
	Intermediaries	<b>72</b>	133331	306917
Salvage and subrogation recoveries		<b>73</b>		
Reinsurance	Accepted	<b>74</b>	1656529	1391713
	Ceded	<b>75</b>		345500
Dependants	Due in 12 months or less	<b>76</b>	990817	2613542
	Due in more than 12 months	<b>77</b>	91500	
Other	Due in 12 months or less	<b>78</b>	30144	125658
	Due in more than 12 months	<b>79</b>		2971

**Other assets**

Tangible assets	<b>80</b>	500	118
Deposits not subject to time restriction on withdrawal with approved institutions	<b>81</b>	463142	263950
Cash in hand	<b>82</b>		
Other assets (particulars to be specified by way of supplementary note)	<b>83</b>		
Accrued interest and rent	<b>84</b>	34680	20054
Deferred acquisition costs (general business only)	<b>85</b>	481063	451103
Other prepayments and accrued income	<b>86</b>	7299	5277

Deductions from the aggregate value of assets	<b>87</b>		
---	-----------	--	--

Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)	<b>89</b>	19007328	16700691
--	-----------	----------	----------

**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**

R13	Company registration number 21487	GL/UK/CM GL	Period ended			Units £000	Category of assets 1
			day	month	year		
			31	12	2005		
				As at the end of this financial year 1		As at the end of the previous year 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 or reinsurance	102		54100

**Liabilities (other than long term insurance business)**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

R15	21487	GL/UK/CM GL	Period ended			Units £000
			day	month	year	
			31	12	2005	
			As at the end of this financial year 1			As at the end of the previous year 2

**Technical provisions (gross amount)**

Provision for unearned premiums	11	2382988	2332570
Claims outstanding	12	5544142	5409599
Provision for unexpired risks	13		
Equalisation provisions	Credit business	14	
	Other than credit business	15	282152 240423
Other gross technical provisions	16		
Total gross technical provisions (11 to 16)	19	8209282	7982592

**Provisions and creditors**

Provisions	Taxation	21	79900	200
	Other risks and charges	22	46624	
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	1045241	76515
	Reinsurance accepted	42	300	51107
	Reinsurance ceded	43	229331	115545
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		69271
Creditors	Taxation	47	343741	308559
	Recommended dividend	48		1487000
	Other	49	3472821	802998
Accruals and deferred income		51	123653	122902
Total (19 to 51)		59	13550893	11016689
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	13550893	11016689

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	1322617	1506500
---	----	---------	---------

Reinsurers' share of DAC	81		
Amounts deducted from technical provisions for discounting	82	257899	
Other adjustments (may be negative)	83	(282153)	
Capital and reserves	84	16453000	10011413
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69+81-82+83+84)	85	29463841	21028102

**Profit and loss account (non-technical account)**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

Company registration number		GL/UK/CM	Period ended			Units
			day	month	year	
R16	21487	GL	31	12	2005	£000
		This financial year		Previous year		
		1		2		
	11	291316		176461		
	12	(41729)		(47334)		
	13					
	14	6389951		1526001		
	15	146164				
	16	554935				
	17			4700		
	18	1237969		406000		
	19			52600		
	20					
	21	(370487)		(15800)		
	29	5732181		1176028		
	31	95660		98000		
	39	5636521		1078028		
	41					
	42					
	43					
	49	5636521		1078028		
	51	1487000		1487000		
	59	4149521		(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 number	GL/UK/CM	Period ended			Units	Category of assets	
			R17	21487	GL	31	12	2005	£000	1
Derivative contracts			As at the end of this financial year				As at the end of the previous year			
			Assets 1		Liabilities 2		Assets 3		Liabilities 4	
Futures contracts	Fixed-interest securities	11								
	Equity shares	12								
	Land	13								
	Currencies	14					110996		31649	
	Other	15								
Options	Fixed-interest securities	21								
	Equity shares	22					1			
	Land	23								
	Currencies	24								
	Other	25								
Contracts for differences	Fixed-interest securities	31								1828
	Equity shares	32								
	Land	33								
	Currencies	34								
	Other	35								
Adjustments for variation margin		41								
Total (11 to 41)		49						110997		33477



**General insurance business - summary of business carried on**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

		Company registration number		GL/UK/CM	Period ended			Units	
					day	month	year		
		R20A	21487	GL	31	12	2005	£000	
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
				Reported		Incurred but not reported			
			1	2	3		4		
001	Total business	1	4164451	4130975		1349315		2382987	
002	Total primary (direct) and facultative business	2	2267604	2652625		893776		1406805	
003	Total treaty reinsurance accepted business	3	1896847	1478350		455539		976182	
110	Total primary (direct) and facultative accident & health ( category numbers 111 to 114)	4	27536	47848		2109		7525	
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	(2675)	94426		1129		4224	
160	Primary (direct) and facultative household and domestic all risks.	6	297255	147632		40869		161045	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	423753	110852		28912		481593	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	94450	237436		7684		48872	
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	928865	480796		82235		442977	
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	441672	1113123		539791		213549	
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	18626	10547		871		29165	
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	395	145510		106815			
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	7429	222572		73105		1440	
350	Total primary (direct) and facultative goods in transit	14	30298	41883		10256		16415	
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted ( category numbers 510 to 590)	16	1464	157294		150947			
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	1895383	1321056		304592		976182	
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	4164451	4130975		1349315		2382987	

**General insurance business - summary of business carried on**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R20A	21487	GL	31	12	2005	£000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year	
				Reported		Incurred but not reported		
			1	2		3		

**PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS**

111	Medical insurance	21				
112	HealthCare cash plans	22				
113	Travel	23	13403	34076	224	1307
114	Personal accident or sickness	24	14133	13772	1885	6218
121	Private motor - comprehensive	25	(2675)	86605	935	3266
122	Private motor - non-comprehensive	26		7374	194	956
123	Motor cycle	27		447		2
160	Household and domestic all risks (equals line 6)	28	297255	147632	40869	161045
181	Assistance	29	14779	377		7340
182	Creditor	30	406758	76711	28912	435156
183	Extended warranty	31				
184	Legal expenses	32	950			298
185	Mortgage indemnity	33	1225	33317		38799
186	Pet insurance	34	41	447		
187	Other personal financial loss	35				

**PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS**

221	Fleets	41	13893	68234	744	7481
222	Commercial vehicles (non-fleet)	42	21567	60934	1125	9012
223	Motor other	43	58990	108268	5815	32379
261	Commercial property	44	740220	418623	63126	350174
262	Consequential loss	45	113020	41320	13200	58229
263	Contractors or engineering all risks	46	75625	20853	5909	34574
271	Employers liability	47	158527	464870	405315	79345
272	Professional indemnity	48	103828	251341	5714	44764
273	Public and products liability	49	178479	394331	128722	88682
274	Mixed commercial package	50	838	2581	40	758
281	Fidelity and contract guarantee	51	4941	1879	379	2718
282	Credit	52				
283	Suretyship	53	13685	8668	492	26447
284	Commercial contingency	54				

## General insurance business - summary of business carried on

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R20A	21487	GL	31	12	2005	£000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year	
				Reported		Incurred but not reported		
			1	2		3		

## PRIMARY (DIRECT) and FACULTATIVE: AVIATION, MARINE and TRANSPORT

331	Aviation liability	61	374	140553	99566	
332	Aviation hull	62	21	4957	7249	
333	Space and satellite	63				
341	Marine liability	64	(464)	117574	52189	
342	Marine hull	65		43830	8557	11
343	Energy (on and off-shore)	66		58106	11969	
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	7893	3062	390	1429
350	Total primary (direct) and facultative goods in transit	71	30298	41883	10256	16415

## PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

400	Miscellaneous primary (direct) and facultative business	72				
-----	---	----	--	--	--	--

## NON-PROPORTIONAL TREATY

510	Non-proportional accident & health	81				
520	Non-proportional motor	82		11125	14269	
530	Non-proportional aviation	83	1464	5462	5536	
540	Non-proportional marine	84		93164	31161	
550	Non-proportional transport	85		3030	805	
560	Non-proportional property	86		9628	6610	
570	Non-Proportional liability (non-motor)	87		34885	92566	
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

## PROPORTIONAL TREATY

610	Proportional accident & health	91	187875	31822	14720	78968
620	Proportional motor	92	1002053	994450	79548	506834
630	Proportional aviation	93	(1345)	24152	22414	
640	Proportional marine	94		22680	19580	
650	Proportional transport	95				
660	Proportional property	96	456789	144810	36829	234829
670	Proportional liability (non-motor)	97	36885	65757	111189	21422
680	Proportional financial lines	98	213126	37385	20312	134129
690	Proportional aggregate cover	99				

## TREATY REINSURANCE: MISCELLANEOUS

700	Miscellaneous treaty reinsurance accepted business	101				
-----	--	-----	--	--	--	--

TOTAL (lines 21 to 101)	111	4164451	4130975	1349315	2382987	
-------------------------	-----	---------	---------	---------	---------	--

**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 business**

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31	12	2005	£000	001
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	3844311			3726943			
	Claims incurred (22. 17. 4)	12	2322615			2230741			
	Claims management costs (22. 18. 4)	13	87868			93041			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	1271722			1198704			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	162106			204457			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	180			849			
	Claims incurred (22. 13. 4)	22	(201880)			(43890)			
	Claims management costs (22. 14. 4)	23	72988			55203			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	226			17603			
	Balance (21-22-23+24+25-26)	29	128846			(28067)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	364			71			
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	364			71			
Balance of all years' underwriting (19+29+39)		49	291316			176461			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	291316			176461			

**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 primary (direct) and facultative business**

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31	12	2005	£000	002
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	1973183			1875941			
	Claims incurred (22. 17. 4)	12	1077124			1041713			
	Claims management costs (22. 18. 4)	13	24097			30543			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	720379			597823			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	151583			205862			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	(457)			(834)			
	Claims incurred (22. 13. 4)	22	(149388)			(10229)			
	Claims management costs (22. 14. 4)	23	46009			35616			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	214			17553			
	Balance (21-22-23+24+25-26)	29	102708			(43774)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	2977			1616			
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	2977			1616			
Balance of all years' underwriting (19+29+39)		49	257268			163704			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	257268			163704			

**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/CM	Period ended			Units	Category number	
		R20	21487	GL	31	12	2005	£000	003
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	1871128			1851002			
	Claims incurred (22. 17. 4)	12	1245491			1189028			
	Claims management costs (22. 18. 4)	13	63771			62498			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	551343			600881			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	10523			(1405)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	637			1683			
	Claims incurred (22. 13. 4)	22	(52492)			(33661)			
	Claims management costs (22. 14. 4)	23	26979			19587			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	12			50			
	Balance (21-22-23+24+25-26)	29	26138			15707			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	(2613)			(1545)			
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	(2613)			(1545)			
Balance of all years' underwriting (19+29+39)		49	34048			12757			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	34048			12757			

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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31	12	2005	£000	160
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	252517			286378			
	Claims incurred (22. 17. 4)	12	183503			180560			
	Claims management costs (22. 18. 4)	13	1521			8042			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	75664			86033			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(8171)			11743			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	(460)			(503)			
	Claims incurred (22. 13. 4)	22	10764			(43578)			
	Claims management costs (22. 14. 4)	23	3535			5216			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	246			2646			
	Balance (21-22-23+24+25-26)	29	(15005)			35213			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(23176)			46956			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(23176)			46956			

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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2005 year	£000	180
Items to be shown net of reinsurance				This financial year  1			Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	241023			224431			
	Claims incurred (22. 17. 4)	12	91417			94728			
	Claims management costs (22. 18. 4)	13	3742			4286			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	179241			98370			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(33377)			27047			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	3			15			
	Claims incurred (22. 13. 4)	22	(3110)			(18952)			
	Claims management costs (22. 14. 4)	23	4436			5775			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	100			1777			
	Balance (21-22-23+24+25-26)	29	(1423)			11415			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	360						
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	360						
Balance of all years' underwriting (19+29+39)		49	(34440)			38462			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(34440)			38462			



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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2005 year	£000	220
Items to be shown net of reinsurance				This financial year  1			Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	101651			84312			
	Claims incurred (22. 17. 4)	12	76710			52731			
	Claims management costs (22. 18. 4)	13	3751			2539			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	28544			23415			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(7354)			5627			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(8765)			(1436)			
	Claims management costs (22. 14. 4)	23	4444			4642			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26				4183			
	Balance (21-22-23+24+25-26)	29	4321			(7389)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(3033)			(1762)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(3033)			(1762)			

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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31	12	2005	£000	260
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	844218			749325			
	Claims incurred (22. 17. 4)	12	391749			395563			
	Claims management costs (22. 18. 4)	13	8400			7138			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	306743			244304			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	137326			102320			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21				(323)			
	Claims incurred (22. 13. 4)	22	(87730)			10306			
	Claims management costs (22. 14. 4)	23	4104			4710			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	(123)			2180			
	Balance (21-22-23+24+25-26)	29	83749			(17519)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	221075			84801			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	221075			84801			

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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31	12	2005	£000	270
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	445711			422706			
	Claims incurred (22. 17. 4)	12	282938			222720			
	Claims management costs (22. 18. 4)	13	4528			4585			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	99803			105328			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	58442			90073			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(635)			41164			
	Claims management costs (22. 14. 4)	23	8276			9191			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	(9)			1938			
	Balance (21-22-23+24+25-26)	29	(7632)			(52293)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	50810			37780			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	50810			37780			

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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2005 year	£000	330
Items to be shown net of reinsurance				This financial year  1			Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11							
	Claims incurred (22. 17. 4)	12							
	Claims management costs (22. 18. 4)	13							
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22							
	Claims management costs (22. 14. 4)	23							
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29							
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	2617			1617			
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	2617			1617			
Balance of all years' underwriting (19+29+39)		49	2617			1617			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	2617			1617			

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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31	12	2005	£000	340
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	7347			9108			
	Claims incurred (22. 17. 4)	12	4640			5758			
	Claims management costs (22. 18. 4)	13	584			26			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	9630			3001			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(7507)			323			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	21493			4794			
	Claims management costs (22. 14. 4)	23				45			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26				28			
	Balance (21-22-23+24+25-26)	29	(21493)			(4867)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31				(1)			
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39				(1)			
Balance of all years' underwriting (19+29+39)		49	(29000)			(4545)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(29000)			(4545)			

**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 **Balance of all primary (direct) and facultative business**

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2005 year	£000	409
Items to be shown net of reinsurance				This financial year  1			Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	80716			99681			
	Claims incurred (22. 17. 4)	12	46167			89653			
	Claims management costs (22. 18. 4)	13	1571			3927			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	20754			37372			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	12224			(31271)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21				(23)			
	Claims incurred (22. 13. 4)	22	(81405)			(2527)			
	Claims management costs (22. 14. 4)	23	21214			6037			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26				4801			
	Balance (21-22-23+24+25-26)	29	60191			(8334)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	72415			(39605)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	72415			(39605)			

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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2005 year	£000	500
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11							
	Claims incurred (22. 17. 4)	12							
	Claims management costs (22. 18. 4)	13							
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17				(1364)			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19				1364			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22				1458			
	Claims management costs (22. 14. 4)	23							
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29				(1458)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31				(4400)			
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39				(4400)			
Balance of all years' underwriting (19+29+39)		49				(4494)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59				(4494)			

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

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31	12	2005	£000	600
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	1871128			1851002			
	Claims incurred (22. 17. 4)	12	1245491			1189028			
	Claims management costs (22. 18. 4)	13	63771			62498			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	552707			600881			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	9159			(1405)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	637			1683			
	Claims incurred (22. 13. 4)	22	(53950)			(33661)			
	Claims management costs (22. 14. 4)	23	26979			19587			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26	12			50			
	Balance (21-22-23+24+25-26)	29	27596			15707			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	1787			1051			
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	1787			1051			
Balance of all years' underwriting (19+29+39)		49	38542			15353			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	38542			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		Period ended			Units		Category number	
		R21	21487		GL		31	12	2005		£000	001
Premiums receivable during the financial year		Gross premiums written			Reinsurers' share			Net of reinsurance				
		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	177		(3)		180					
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6				
In respect of risks incepted in previous financial years		12	(1201)				(1201)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	536820	29340	15764	690	521056	28650				
	For periods of 12 months	14	1523905	1720027	68832	56475	1455073	1663552				
	For periods of more than 12 months	15	83690	271179	37242	126994	46448	144185				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1970129	362442	147194	137790	1822935	224652				
Total (12 to 16)		19	4113343	2382988	269032	321949	3844311	2061039				

**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 business**

				Company registration number	GL/UK/CM	Period ended			Units	Category number	
				R21	21487	GL	31	12	2005	£000	002
Premiums receivable during the financial year				Gross premiums written		Reinsurers' share		Net of reinsurance			
				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)		(3)		(457)		
					Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 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	17129	15764	690	252522	16439			
	For periods of 12 months	14	800668	877237	68832	56475	731836	820762			
	For periods of more than 12 months	15	68609	237061	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	275379	146586	137739	958779	137640	
Total (12 to 16)				19	2241607	1406806	268424	321898	1973183	1084908	

**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 treaty reinsurance accepted business**

				Company registration number		GL/UK/CM		Period ended			Units		Category number		
				R21		21487		GL		31	12	2005	£000	003	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance									
		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	637							637					
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6							
In respect of risks incepted in previous financial years		12	120							120					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	268534	12211						268534			12211		
	For periods of 12 months	14	723237	842790						723237			842790		
	For periods of more than 12 months	15	15081	34118						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	87063	608	51	864156	87012							
Total (12 to 16)		19	1871736	976182	608	51	1871128	976131							

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

				Company registration number	GL/UK/CM	Period ended			Units	Category number	
				R21	21487	GL	31	12	2005	£000	160
Premiums receivable during the financial year				Gross premiums written		Reinsurers' share		Net of reinsurance			
				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 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6	
In respect of risks incepted in previous financial years				12	(241)				(241)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	26886	826	912	38	25974	788			
	For periods of 12 months	14	113346	156898	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	3321	7532	1405	120432	1916	
Total (12 to 16)				19	267955	161045	15438	4007	252517	157038	

**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 personal lines financial loss (category numbers 181 to 187)**

		Company registration number		GL/UK/CM		Period ended			Units		Category number	
		R21	21487	GL	31	12	2005	£000	180			
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance						
		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			(3)		3					
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6				
In respect of risks incepted in previous financial years		12										
In respect of risks incepted in this financial year	For periods of less than 12 months	13	81923	7502	437	13	81486	7489				
	For periods of 12 months	14	24425	27368	11482	20513	12943	6855				
	For periods of more than 12 months	15	63969	218541	36561	124267	27408	94274				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	225818	228183	106632	125796	119186	102387				
Total (12 to 16)		19	396135	481594	155112	270589	241023	211005				

**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 motor business (category numbers 221 to 223)**

				Company registration number		GL/UK/CM		Period ended			Units		Category number				
								day	month	year							
								R21	21487		GL		31	12	2005	£000	220
Premiums receivable during the financial year		Gross premiums written			Reinsurers' share			Net of reinsurance									
		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															
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3		Unearned at end of this financial year 4	Earned in this financial year 5			Unearned at end of this financial year 6						
In respect of risks incepted in previous financial years		12															
In respect of risks incepted in this financial year	For periods of less than 12 months	13	2501	104	15		1	2486			103						
	For periods of 12 months	14	44213	47462	941		213	43272			47249						
	For periods of more than 12 months	15	34	136				34			136						
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	56063	1170	204		130	55859			1040						
Total (12 to 16)		19	102811	48872	1160		344	101651			48528						

**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 property (category numbers 261 to 263)**

				Company registration number		GL/UK/CM		Period ended			Units		Category number			
				R21		21487		GL		31	12	2005		£000	260	
Premiums receivable during the financial year				Gross premiums written		Reinsurers' share				Net of reinsurance						
				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												
				Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3		Unearned at end of this financial year 4		Earned in this financial year 5		Unearned at end of this financial year 6				
In respect of risks incepted in previous financial years				12	(1009)						(1009)					
In respect of risks incepted in this financial year		For periods of less than 12 months		13	108566	6700	13372		589		95194		6111			
		For periods of 12 months		14	386923	417050	41466		25468		345457		391582			
		For periods of more than 12 months		15	2078	8314	620		2479		1458		5835			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16	427299	10914	24181		1494		403118		9420			
Total (12 to 16)				19	923857	442978	79639		30030		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 ended			Units	Category number	
				R21	21487	GL	31	12	2005	£000	270
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance				
		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									
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6			
In respect of risks incepted in previous financial years		12	(71)				(71)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	22863	922	1685	70	21178	852			
	For periods of 12 months	14	214787	200992	6948	6832	207839	194160			
	For periods of more than 12 months	15	435	1743	15	62	420	1681			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	223044	9893	6699	8436	216345	1457			
Total (12 to 16)		19	461058	213550	15347	15400	445711	198150			



**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 marine (category numbers 341 to 347)**

				Company registration number		GL/UK/CM		Period ended			Units		Category number			
				R21		21487		GL		31	12	2005	£000	340		
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance										
		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														
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6								
In respect of risks incepted in previous financial years		12														
In respect of risks incepted in this financial year	For periods of less than 12 months	13	54	274	4	19	50	255								
	For periods of 12 months	14	5935	1166	436	35	5499	1131								
	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									
Total (12 to 16)		19	7961	1440	614	54	7347	1386								

**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 **Balance of all primary (direct) and facultative business**

				Company registration number		GL/UK/CM		Period ended			Units		Category number	
				R21		21487		GL		31	12	2005	£000	409
Premiums receivable during the financial year		Gross premiums written			Reinsurers' share			Net of reinsurance						
		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												
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6						
In respect of risks incepted in previous financial years		12												
In respect of risks incepted in this financial year	For periods of less than 12 months	13	25493	801	(661)	(40)	26154	841						
	For periods of 12 months	14	11039	26301	565	850	10474	25451						
	For periods of more than 12 months	15	2093	8327	46	186	2047	8141						
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	43205	21898	1164	478	42041	21420						
Total (12 to 16)		19	81830	57327	1114	1474	80716	55853						

**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)**

		Company registration number		GL/UK/CM		Period ended			Units		Category number	
		R21		21487		GL		31	12	2005	£000	600
Premiums receivable during the financial year		Gross premiums written			Reinsurers' share			Net of reinsurance				
		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	637					637				
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6				
In respect of risks incepted in previous financial years		12	120				120					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	268534	12211			268534		12211			
	For periods of 12 months	14	723237	842790			723237		842790			
	For periods of more than 12 months	15	15081	34118			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	87063	608	51	864156		87012			
Total (12 to 16)		19	1871736	976182	608	51	1871128		976131			

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions**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			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	001
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4365344	1199749	2978966	(186629)				
	Reinsurers' share	12	644526	90616	569161	15251				
	Net (11-12)	13	3720818	1109133	2409805	(201880)				
	Claims management costs	14	65848	93285	45551	72988				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		951316	1407956	2359272				
	Reinsurers' share	16		9949	26708	36657				
	Net (15-16)	17		941367	1381248	2322615				
	Claims management costs	18		69572	18296	87868				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	324452	1017456	331441	1010467				
	Other acquisition expenses	22	129459	259631	149622	239468				
	Administrative expenses	23		125567		125567				
	Reinsurance commissions and profit participations	24	2808	107173	6427	103554				
	Total (21+22+23-24)	29	451103	1295481	474636	1271948				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	49400		77800	28400				
	Reinsurers' share	32	49400		77800	28400				
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41		226		226				
	This financial year	42	451103	1295255	474636	1271722				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical 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 business**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	002
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
				1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3103993	755963	2196002	(152028)				
	Reinsurers' share	12	662115	90350	569125	(2640)				
	Net (11-12)	13	2441878	665613	1626877	(149388)				
	Claims management costs	14	45970	58217	33762	46009				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		345899	767882	1113781				
	Reinsurers' share	16		9949	26708	36657				
	Net (15-16)	17		335950	741174	1077124				
	Claims management costs	18		14723	9374	24097				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	177470	671064	175704	672830				
	Other acquisition expenses	22	66339	126343	76286	116396				
	Administrative expenses	23		33636		33636				
	Reinsurance commissions and profit participations	24	2808	105888	6427	102269				
	Total (21+22+23-24)	29	241001	725155	245563	720593				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	49400		77800	28400				
	Reinsurers' share	32	49400		77800	28400				
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41		214		214				
	This financial year	42	241001	724941	245563	720379				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical 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/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	003
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1261351	443786	782964	(34601)				
	Reinsurers' share	12	(17589)	266	36	17891				
	Net (11-12)	13	1278940	443520	782928	(52492)				
	Claims management costs	14	19878	35068	11789	26979				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		605417	640074	1245491				
	Reinsurers' share	16								
	Net (15-16)	17		605417	640074	1245491				
	Claims management costs	18		54849	8922	63771				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	146982	346392	155737	337637				
	Other acquisition expenses	22	63120	133288	73336	123072				
	Administrative expenses	23		91931		91931				
	Reinsurance commissions and profit participations	24		1285		1285				
	Total (21+22+23-24)	29	210102	570326	229073	551355				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41		12		12				
	This financial year	42	210102	570314	229073	551343				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions**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.**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
Number

<b>R22</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>	<b>160</b>
------------	--------------	-----------	-----------	-----------	-------------	-------------	------------

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

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical 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 personal lines financial loss (category numbers 181 to 187)**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	180
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	131648		57276		70325		(4047)	
	Reinsurers' share	12	27589		13848		12804		(937)	
	Net (11-12)	13	104059		43428		57521		(3110)	
	Claims management costs	14	1200		5211		425		4436	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			49543		69440		118983	
	Reinsurers' share	16			7568		19998		27566	
	Net (15-16)	17			41975		49442		91417	
	Claims management costs	18			2991		751		3742	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	34059		257202		25618		265643	
	Other acquisition expenses	22	3574		10321		8480		5415	
	Administrative expenses	23			9043				9043	
	Reinsurance commissions and profit participations	24			104070		3310		100760	
	Total (21+22+23-24)	29	37633		172496		30788		179341	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			100				100	
	This financial year	42	37633		172396		30788		179241	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								



**General insurance business (accident year accounting) : Analysis of claims, expenses and technical 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 commercial motor business (category numbers 221 to 223)**

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

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical 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 commercial lines property (category numbers 261 to 263)**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	260
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	605823		159407		330416		(116000)	
	Reinsurers' share	12	80286		3172		48844		(28270)	
	Net (11-12)	13	525537		156235		281572		(87730)	
	Claims management costs	14	7331		6381		5054		4104	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			165686		226182		391868	
	Reinsurers' share	16			8		111		119	
	Net (15-16)	17			165678		226071		391749	
	Claims management costs	18			6123		2277		8400	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	77019		249227		91706		234540	
	Other acquisition expenses	22	29509		70454		37553		62410	
	Administrative expenses	23			10999				10999	
	Reinsurance commissions and profit participations	24	975		2354		2000		1329	
	Total (21+22+23-24)	29	105553		328326		127259		306620	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			(123)				(123)	
	This financial year	42	105553		328449		127259		306743	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical 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 commercial lines liability business (category numbers 271 to 274)**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	270
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1571252		258713		1363713		51174	
	Reinsurers' share	12	502678		69650		484837		51809	
	Net (11-12)	13	1068574		189063		878876		(635)	
	Claims management costs	14	21094		13077		16293		8276	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			7274		278033		285307	
	Reinsurers' share	16			2369				2369	
	Net (15-16)	17			4905		278033		282938	
	Claims management costs	18			482		4046		4528	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	33442		71002		31187		73257	
	Other acquisition expenses	22	10857		22042		12535		20364	
	Administrative expenses	23			6231				6231	
	Reinsurance commissions and profit participations	24	(386)		10		(434)		58	
	Total (21+22+23-24)	29	44685		99265		44156		99794	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	49400				77800		28400	
	Reinsurers' share	32	49400				77800		28400	
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			(9)				(9)	
	This financial year	42	44685		99274		44156		99803	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical 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 marine (category numbers 341 to 347)**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	340
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year			Amount attributable to this financial year	
				1	2	3			4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1694	974	745			25		
	Reinsurers' share	12	28	(21440)			(21468)			
	Net (11-12)	13	1666	22414	745	21493				
	Claims management costs	14	2	2						
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1975	2897	4872				
	Reinsurers' share	16			232	232				
	Net (15-16)	17		1975	2665	4640				
	Claims management costs	18		534	50	584				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	2997	5702	3091	5608				
	Other acquisition expenses	22	2081	3917	2153	3845				
	Administrative expenses	23		190		190				
	Reinsurance commissions and profit participations	24	13			13				
	Total (21+22+23-24)	29	5065	9809	5244	9630				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	5065	9809	5244	9630				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions**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/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	409
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	308244		77847		148803		(81594)	
	Reinsurers' share	12	6013		1262		4562		(189)	
	Net (11-12)	13	302231		76585		144241		(81405)	
	Claims management costs	14	6360		23006		4568		21214	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			8346		39701		48047	
	Reinsurers' share	16			4		1876		1880	
	Net (15-16)	17			8342		37825		46167	
	Claims management costs	18			1059		512		1571	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	3433		7438		1644		9227	
	Other acquisition expenses	22	11361		8446		8222		11585	
	Administrative expenses	23			10				10	
	Reinsurance commissions and profit participations	24	519				451		68	
	Total (21+22+23-24)	29	14275		15894		9415		20754	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	14275		15894		9415		20754	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions**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			Units	Category Number	
			R22	21487	GL	31	12	2005	£000	500
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	27341		4209		42644		19512	
	Reinsurers' share	12	(18054)						18054	
	Net (11-12)	13	45395		4209		42644		1458	
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15								
	Reinsurers' share	16								
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21								
	Other acquisition expenses	22								
	Administrative expenses	23			(79)			(79)		
	Reinsurance commissions and profit participations	24			1285			1285		
	Total (21+22+23-24)	29			(1364)			(1364)		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42			(1364)			(1364)		
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

**General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisions**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)**

		Company registration number	GL/UK/CM	Period ended			Units	Category Number
				day	month	year		
		<b>R22</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
								<b>600</b>
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year		
			1	2	3	4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1234010	439577	740320	(54113)		
	Reinsurers' share	12	465	266	36	(163)		
	Net (11-12)	13	1233545	439311	740284	(53950)		
	Claims management costs	14	19878	35068	11789	26979		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		605417	640074	1245491		
	Reinsurers' share	16						
	Net (15-16)	17		605417	640074	1245491		
	Claims management costs	18		54849	8922	63771		
Provision for unexpired risks		19						
Net operating expenses	Commissions	21	146982	346392	155737	337637		
	Other acquisition expenses	22	63120	133288	73336	123072		
	Administrative expenses	23		92010		92010		
	Reinsurance commissions and profit participations	24						
	Total (21+22+23-24)	29	210102	571690	229073	552719		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31						
	Reinsurers' share	32						
	Claims management costs	33						
	Total (31-32+33)	39						
Split of line 29	Prior financial years	41		12		12		
	This financial year	42	210102	571678	229073	552707		
Split of line 39	Incidents occurring prior to this financial year	51						
	Incidents occurring in this financial year	52						

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

Name of insurer **CGU International Insurance plc**  
 Global business  
 Financial year ended **31st December 2005**

FSA general insurance business reporting category **Total business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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 accident years		21				47393	217020	141412	301873	53870	50082				
Reconciliation		22													
Total (11 to 22)		29				2050500	3196617	594436	3222809	498009	2120735				

Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

001



**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 business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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 accident years		21				44298	208322	112955	284074	28746	52755				
Reconciliation		22													
Total (11 to 22)		29				1001563	1956246	411805	2122816	319062	927736				

Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

002

**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 treaty reinsurance accepted business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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				
Prior accident years		21				3095	8698	28457	17799	25124	(2673)				
Reconciliation		22													
Total (11 to 22)		29				1048937	1240371	182631	1099993	178947	1192999				

Company  
registration  
number

GL/UK/CM

Period ended

day

month

year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

003

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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 accident years		21				9635	9737		13456	707	5209				
Reconciliation		22													
Total (11 to 22)		29				202678	135753	40869	138746	46287	194267				

Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

160

**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 personal lines financial loss (category numbers 181 to 187)**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				41975	22653	26789			91417		241025		37.9
12	2004	12	33780	61020		34852	11464	851	39444	25158	(17435)		224898	(22.7)	36.0
12	2003	13	37731	56717	25560	5595	4098	196	15276	675	(6062)		183661	(37.5)	39.8
12	2002	14	44503	58422	36934	1744	2459	832	8555	327	(3847)		166947	(28.2)	51.8
12	2001	15	47708	66543	56446	686	2314	123	5253	68	(2198)		178421	(10.5)	60.1
12	2000	16	63773	79395	69305	419	2549	17	5112	30	(2157)		198981	(8.9)	68.4
12	1999	17	74870	88413	63797	94	874	7	1084	16	(125)		231983	(26.7)	60.2
12	1998	18	84804	93947	79076	135	805	3	865	5	73		243606	(14.8)	67.7
12	1997	19	66848	79674	68787	(51)	660	1	620	2	(12)		239470	(12.9)	56.9
12	1996	20	65535	86100	72029	(41)	671		489		141		290152	(15.6)	47.6
Prior accident years		21				(5)	29597		1080		28512				
Reconciliation		22													
Total (11 to 22)		29				85403	78144	28819	77778	26281	88307				

Company  
registration  
number

GL/UK/CM

Period ended

day

month

year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

180

**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 motor business (category numbers 221 to 223)**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11				25087	44389	7234			76710		101650		75.5
12	2004	12	19393	33338		17653	43843	369	53016	8300	549		84707	85.6	95.9
12	2003	13	23820	40731	11673	6151	36790	87	36614	308	6106		95779	34.3	82.0
12	2002	14	42883	58544	33257	5402	17497	25	25636	104	(2816)		151488	(4.0)	65.4
12	2001	15	108978	125249	86224	12088	22530	22	35606	53	(1019)		323309	(3.5)	71.1
12	2000	16	157354	175253	151492	8337	17862	14	31583	37	(5407)		429835	1.4	78.0
12	1999	17	170299	169915	165203	3624	12821	3	18425	13	(1990)		383311	6.9	91.8
12	1998	18	178991	175224	188742	4323	17675		20756	3	1239		402033	20.3	96.9
12	1997	19	144555	137839	159204	4028	3694		11711		(3989)		353175	21.1	88.2
12	1996	20	136607	129675	132304	1061	999		2703		(643)		333278	3.6	81.3
Prior accident years		21				531	8584		9910		(795)				
Reconciliation		22													
Total (11 to 22)		29				88285	226684	7754	245960	8818	67945				

Company  
registration  
number

GL/UK/CM

Period ended

day

month

year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

220

**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 property (category numbers 261 to 263)**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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 accident years		21				193	33756		35902		(1953)				
Reconciliation		22													
Total (11 to 22)		29				321913	440786	66857	454066	71471	304019				

Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

260

**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)**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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 accident years		21				20063	97443	112955	170890	27499	32072				
Reconciliation		22													
Total (11 to 22)		29				193968	897274	259635	913618	154956	282303				

Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

270

**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)**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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 accident years		21				230			168	62					
Reconciliation		22													
Total (11 to 22)		29				24389	3016	394	1587	79	26133				

Company  
registration  
number

GL/UK/CM

Period ended

day

month

year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

340



**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 **Balance of all primary (direct) and facultative business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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 accident years		21				13651	29205		52668	478	(10290)				
Reconciliation		22													
Total (11 to 22)		29				84927	174589	7477	291061	11170	(35238)				

Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

409

**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)**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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 accident years		21				3095	8698	28457	17799	25124	(2673)				
Reconciliation		22													
Total (11 to 22)		29				4209	14187	28457	20271	25124	1458				

Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

500

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		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	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 accident years		21													
Reconciliation		22													
Total (11 to 22)		29				1044728	1226184	154174	1079722	153823	1191541				

Company  
registration  
number

GL/UK/CM

Period ended

day

month

year

Units

Category  
number

R23

21487

GL

31

12

2005

£000

600

**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 business**

FSA general insurance business reporting category				Total business												Company registration number		GL/UK/CM		Period ended			Units		Category number		
																				day	month	year					
																Underwriting year ended											
			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns		
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99	
Premiums written	Gross amount	11	(18)		(7)		(1)		13		(1)		22		472		34								514		
	Reinsurers' share	12	(3)		16		60		27		(1985)		1891		858		34								898		
	Net (11-12)	19	(15)		(23)		(61)		(14)		1984		(1869)		(386)										(384)		
Claims paid	Gross amount	21	60741		318		8894		6556		(5268)		1667		6152		7302		4228		136				90726		
	Reinsurers' share	22	62500		(71)		3869		5047		(5421)		(1657)		(2825)		7302		4228						72972		
	Net (21-22)	29	(1759)		389		5025		1509		153		3324		8977						136				17754		
Claims management costs		39																									
Net operating expenses	Commissions	41	84		113		113		63		121		(152)		(869)		2360								1833		
	Other acquisition expenses	42																									
	Administrative expenses	43																									
	Reinsurers' commissions and profit participations	44			2		5		1		(155)		147		67		2360								2427		
	Payable net (41+42+43-44)	49	84		111		108		62		276		(299)		(936)										(594)		
Technical provisions	Brought forward	Undiscounted	51	25083		3063		2267		3500		5242		11016		45387						496				96054	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	26738		2541		902		1911		6798		7957		31299										78146	
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59	1655		(522)		(1365)		(1589)		1556		(3059)		(14088)						(496)				(17908)	
Balance on each underwriting year (19-29-39-49-59)		69	5		(1)		(3829)		4		(1)		(1835)		5661						360				364		

**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 business**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Premiums written	Gross amount	11	(3)						(30)		(2)		7		85		338								395
	Reinsurers' share	12	(7)		16		64		(26)		(2171)		1771		531		338								516
	Net (11-12)	19	4		(16)		(64)		(4)		2169		(1764)		(446)										(121)
Claims paid	Gross amount	21	18637		290		8965		6274		(5729)		1592		2870		2823		4061		136				39919
	Reinsurers' share	22	20359		(91)		3914		4956		(5843)		(1610)		(3476)		2823		4061						25093
	Net (21-22)	29	(1722)		381		5051		1318		114		3202		6346						136				14826
Claims management costs		39																							
Net operating expenses	Commissions	41	82		113		113		67		121		(151)		(836)		2334								1843
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44			2		5		6		(139)		158		95		2334								2461
	Payable net (41+42+43-44)	49	82		111		108		61		260		(309)		(931)										(618)
Technical provisions	Brought forward	Undiscounted	51	23683		2602		2122		3125		4884		9259		34323					496				80494
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53	25237		2139		855		1783		6359		6348		20467									63188
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59	1554		(463)		(1267)		(1342)		1475		(2911)		(13856)					(496)				(17306)
Balance on each underwriting year (19-29-39-49-59)		69	90		(45)		(3956)		(41)		320		(1746)		7995						360				2977

**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 treaty reinsurance accepted business**

FSA general insurance business reporting category				Total treaty reinsurance accepted business												Company registration number		GL/UK/CM		Period ended			Units		Category number		
																				day	month	year					
																R24		21487		GL		31	12	2005	£000		003
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns		
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Premiums written	Gross amount		11	(15)		(7)		(1)		43		1		15		387		(304)								119	
	Reinsurers' share		12	4				(4)		53		186		120		327		(304)								382	
	Net (11-12)		19	(19)		(7)		3		(10)		(185)		(105)		60										(263)	
Claims paid	Gross amount		21	42104		28		(71)		282		461		75		3282		4479		167						50807	
	Reinsurers' share		22	42141		20		(45)		91		422		(47)		651		4479		167						47879	
	Net (21-22)		29	(37)		8		(26)		191		39		122		2631										2928	
Claims management costs			39																								
Net operating expenses	Commissions		41	2						(4)				(1)		(33)		26								(10)	
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44							(5)		(16)		(11)		(28)		26								(34)	
	Payable net (41+42+43-44)		49	2						1		16		10		(5)										24	
Technical provisions	Brought forward	Undiscounted	51	1400		461		145		375		358		1757		11064										15560	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	1501		402		47		128		439		1609		10832										14958	
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59	101		(59)		(98)		(247)		81		(148)		(232)										(602)	
Balance on each underwriting year (19-29-39-49-59)			69	(85)		44		127		45		(321)		(89)		(2334)										(2613)	

**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  
personal lines financial loss (category  
numbers 181 to 187)**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21																			136				136
	Reinsurers' share	22																							
	Net (21-22)	29																			136				136
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																		496				496
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																		(496)				(496)
Balance on each underwriting year (19-29-39-49-59)		69																			360				360

Name of insurer	<b>CGU International Insurance plc</b>
Global business	
Financial year ended	<b>31st December 2005</b>

FSA general insurance business reporting category

**Company  
registration  
number**

GL/UK/CM

Period ended		
day	month	year

### Units

Category  
number

R24	21487	GL	31	12	2005	£000	260
-----	-------	----	----	----	------	------	-----

[illegible]



Financial year ended **31st December 2005**

FSA general insurance business reporting category

Company  
registration  
number

GL/UK/CM

Period ended		
day	month	year

### Units

Category  
number

R24	21487	GL	31	12	2005	£000	270
-----	-------	----	----	----	------	------	-----

[illegible]

**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 year

Units

Category  
number

aviation (category number 331 to 333)													R24		21487		GL		31		12		2005		£000		330	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns			
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99	
Premiums written	Gross amount		11	(3)						(30)		(2)		7		85		338								395		
	Reinsurers' share		12	(7)		16		64		(26)		(2171)		1771		531		338								516		
	Net (11-12)		19	4		(16)		(64)		(4)		2169		(1764)		(446)										(121)		
Claims paid	Gross amount		21	605		386		5593		1482		1180		1592		2870		2823		4061						20592		
	Reinsurers' share		22	327		5		542		164		1066		(1610)		(3476)		2823		4061						3902		
	Net (21-22)		29	278		381		5051		1318		114		3202		6346										16690		
Claims management costs			39																									
Net operating expenses	Commissions		41	82		113		113		67		121		(151)		(836)		2334								1843		
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44			2		5		6		(139)		158		95		2334								2461		
	Payable net (41+42+43-44)		49	82		111		108		61		260		(309)		(931)										(618)		
Technical provisions	Brought forward	Undiscounted	51	4683		2602		2122		3125		4884		9259		34323										60998		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	4237		2139		855		1783		6359		6348		20467										42188		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)			59	(446)		(463)		(1267)		(1342)		1475		(2911)		(13856)										(18810)	
Balance on each underwriting year (19-29-39-49-59)			69	90		(45)		(3956)		(41)		320		(1746)		7995										2617		

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		
y	month	year

## Units

Category  
number

R24	21487	GL	31	12	2005	£000	340
-----	-------	----	----	----	------	------	-----

[illegible]

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

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R24	21487	GL	31	12	2005	£000	409

[illegible]

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

accepted (category numbers 510 to 590)												R24		21487		GL		31		12		2005		£000		500	
												Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		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	Gross amount		11	8				(1)		749		(128)		142		138		556								1464	
	Reinsurers' share		12	2						146		186		995		13		556								1898	
	Net (11-12)		19	6				(1)		603		(314)		(853)		125										(434)	
Claims paid	Gross amount		21	10079		31		(20)		491		416		51		461										11509	
	Reinsurers' share		22	9956		31		(20)		45		388		(31)		(228)										10141	
	Net (21-22)		29	123						446		28		82		689										1368	
Claims management costs			39																								
Net operating expenses	Commissions		41							(64)		11		(12)		(12)		(47)								(124)	
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44							(13)		(16)		(85)		(1)		(47)								(162)	
	Payable net (41+42+43-44)		49							(51)		27		73		(11)										38	
Technical provisions	Brought forward	Undiscounted	51							22		20		109		3246										3397	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53							31		84		1730		4112										5957	
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)			59							9		64		1621		866										2560
Balance on each underwriting year (19-29-39-49-59)			69	(117)				(1)		199		(433)		(2629)		(1419)										(4400)	

**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 proportional treaty reinsurance  
business accepted (category numbers  
610 to 690)**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

business accepted (category numbers 610 to 690)												R24		21487		GL		31		12		2005		£000		600	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns		
Premiums written	Gross amount		11	(23)	(7)			(706)	129	(127)	249	(860)														(1345)	
	Reinsurers' share		12	2			(4)	(93)		(875)	314	(860)														(1516)	
	Net (11-12)		19	(25)	(7)	4	(613)	129	748	(65)																171	
Claims paid	Gross amount		21	32025	(3)	(51)	(209)	45	24	2821	4479	167														39298	
	Reinsurers' share		22	32185	(11)	(25)	46	34	(16)	879	4479	167														37738	
	Net (21-22)		29	(160)	8	(26)	(255)	11	40	1942																1560	
Claims management costs			39																								
Net operating expenses	Commissions		41	2				60	(11)	11	(21)	73														114	
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44					8		74	(27)	73														128	
	Payable net (41+42+43-44)		49	2				52	(11)	(63)	6															(14)	
Technical provisions	Brought forward	Undiscounted	51	1400	461	145	353	338	1648	7818																12163	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	1501	402	47	97	355	(121)	6720																9001	
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59	101	(59)	(98)	(256)	17	(1769)	(1098)																	(3162)
Balance on each underwriting year (19-29-39-49-59)			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 insurance business reporting category **Total business**

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		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 outstanding	Gross amount	11	393690	15431		22854		17873		27032		90428		31143		21818		5850						626119													
	Reinsurers' share	12	391066	13599		21952		16148		23085		80249		15620		21818		5850						589387													
Claims incurred but not reported	Gross amount	13	323133	4515		2824		4787		11954		36700		34741		35600		13000						467254													
	Reinsurers' share	14	299019	3806		2824		4601		9102		38923		18966		35600		13000						425841													
Claims management costs		15																																			
Adjustment for discounting	Gross amount	16	180099																					180099													
	Reinsurers' share	17	180099																					180099													
	Claims management costs	18																																			
Allocation to/(from) another accounting class of anticipated surplus		19																																			
Balance of the fund		20																																			
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	26738	2541		902		1911		6799		7956		31298										78145													
Provision for unearned premiums		22																																			
Provision for unexpired risks		23																																			
Deferred acquisition costs		24																																			
Other technical provisions (particulars to be specified by way of supplementary note)		25																																			
Total (21+22+23-24+25)		29	26738	2541		902		1911		6799		7956		31298										78145													

Company registration number

GL/UK/CM

Period ended  
day month year

Units

Category number

R25

21487

GL

31

12

2005

£000

001

[illegible]

**Company  
registration  
number**

GL/UK/CM

Period ended		
day	month	year

### Units

Category  
number

R25	21487	GL	31	12	2005	£000	002
-----	-------	----	----	----	------	------	-----

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns		
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims outstanding	Gross amount	11	189327		14408		21613		16803		24849		86573		18830		10135		5635						388173	
	Reinsurers' share	12	187207		12864		20758		15193		21157		77683		10515		10135		5635						361147	
Claims incurred but not reported	Gross amount	13	79794		4205		2335		3336		11227		35136		29255		16538		12522						194348	
	Reinsurers' share	14	56677		3609		2335		3163		8560		37678		17104		16538		12522						158186	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	57948																						57948	
	Reinsurers' share	17	57948																						57948	
	Claims management costs	18																								
Allocation to/(from) another accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	25237		2140		855		1783		6359		6348		20466										63188	
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29	25237		2140		855		1783		6359		6348		20466										63188	



**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 treaty reinsurance accepted business**

Company registration number	GL/UK/CM	Period ended			Units	Category number	
		day	month	year			
R25	21487	GL	31	12	2005	£000	003

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims outstanding	Gross amount	<b>11</b>	204363	1023		1241		1070		2183		3855		12313		11683		215						237946	
	Reinsurers' share	<b>12</b>	203859	735		1194		955		1928		2566		5105		11683		215						228240	
Claims incurred but not reported	Gross amount	<b>13</b>	243339	310		489		1451		727		1564		5486		19062		478						272906	
	Reinsurers' share	<b>14</b>	242342	197		489		1438		542		1245		1862		19062		478						267655	
Claims management costs		<b>15</b>																							
Adjustment for discounting	Gross amount	<b>16</b>	122151																					122151	
	Reinsurers' share	<b>17</b>	122151																					122151	
	Claims management costs	<b>18</b>																							
Allocation to/(from) another accounting class of anticipated surplus		<b>19</b>																							
Balance of the fund		<b>20</b>																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		<b>21</b>	1501	401		47		128		440		1608		10832										14957	
Provision for unearned premiums		<b>22</b>																							
Provision for unexpired risks		<b>23</b>																							
Deferred acquisition costs		<b>24</b>																							
Other technical provisions (particulars to be specified by way of supplementary note)		<b>25</b>																							
Total (21+22+23-24+25)		<b>29</b>	1501	401		47		128		440		1608		10832										14957	

FSA general insurance business reporting category	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)
261	1,000,000
262	1,000,000
263	1,000,000

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R25	21487	GL	31	12	2005	£000	260

[illegible]

**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 commercial lines liability business (category numbers 271 to 274)**

Company registration number	GL/UK/CM	Period ended			Units	Category number	
		day	month	year			
R25	21487	GL	31	12	2005	£000	270

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims outstanding	Gross amount	<b>11</b>	4625		207		331		95																5258
	Reinsurers' share	<b>12</b>	4625		207		331		95																5258
Claims incurred but not reported	Gross amount	<b>13</b>	4837		325		577		166																5905
	Reinsurers' share	<b>14</b>	4837		325		577		166																5905
Claims management costs		<b>15</b>																							
Adjustment for discounting	Gross amount	<b>16</b>																							
	Reinsurers' share	<b>17</b>																							
	Claims management costs	<b>18</b>																							
Allocation to/(from) another accounting class of anticipated surplus		<b>19</b>																							
Balance of the fund		<b>20</b>																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		<b>21</b>																							
Provision for unearned premiums		<b>22</b>																							
Provision for unexpired risks		<b>23</b>																							
Deferred acquisition costs		<b>24</b>																							
Other technical provisions (particulars to be specified by way of supplementary note)		<b>25</b>																							
Total (21+22+23-24+25)		<b>29</b>																							

**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 aviation (category number 331 to 333)**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>	<b>330</b>
------------	--------------	-----------	-----------	-----------	-------------	-------------	------------

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims outstanding	Gross amount	<b>11</b>	12010	2544		1255		3196		5331		86573		18830		10135		5635						145509	
	Reinsurers' share	<b>12</b>	9890	1000		400		1586		1639		77683		10515		10135		5635						118483	
Claims incurred but not reported	Gross amount	<b>13</b>	8144	1000				355		3868		35136		29255		16538		12522						106818	
	Reinsurers' share	<b>14</b>	6027	404				182		1201		37678		17104		16538		12522						91656	
Claims management costs		<b>15</b>																							
Adjustment for discounting	Gross amount	<b>16</b>	2807																					2807	
	Reinsurers' share	<b>17</b>	2807																					2807	
	Claims management costs	<b>18</b>																							
Allocation to/(from) another accounting class of anticipated surplus		<b>19</b>																							
Balance of the fund		<b>20</b>																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		<b>21</b>	4237	2140		855		1783		6359		6348		20466										42188	
Provision for unearned premiums		<b>22</b>																							
Provision for unexpired risks		<b>23</b>																							
Deferred acquisition costs		<b>24</b>																							
Other technical provisions (particulars to be specified by way of supplementary note)		<b>25</b>																							
Total (21+22+23-24+25)		<b>29</b>	4237	2140		855		1783		6359		6348		20466										42188	

**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 marine (category numbers 341 to 347)**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>	<b>340</b>
------------	--------------	-----------	-----------	-----------	-------------	-------------	------------

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims outstanding	Gross amount	<b>11</b>	161404	10014		18885		12008		17013														219324	
	Reinsurers' share	<b>12</b>	161404	10014		18885		12008		17013														219324	
Claims incurred but not reported	Gross amount	<b>13</b>	61472	2636		1551		2548		4504														72711	
	Reinsurers' share	<b>14</b>	40472	2636		1551		2548		4504														51711	
Claims management costs		<b>15</b>																							
Adjustment for discounting	Gross amount	<b>16</b>	52927																					52927	
	Reinsurers' share	<b>17</b>	52927																					52927	
	Claims management costs	<b>18</b>																							
Allocation to/(from) another accounting class of anticipated surplus		<b>19</b>																							
Balance of the fund		<b>20</b>																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		<b>21</b>	21000																					21000	
Provision for unearned premiums		<b>22</b>																							
Provision for unexpired risks		<b>23</b>																							
Deferred acquisition costs		<b>24</b>																							
Other technical provisions (particulars to be specified by way of supplementary note)		<b>25</b>																							
Total (21+22+23-24+25)		<b>29</b>	21000																					21000	

**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 **Balance of all primary (direct) and facultative business**

Company registration number	GL/UK/CM	Period ended			Units	Category number	
		day	month	year			
R25	21487	GL	31	12	2005	£000	409

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims outstanding	Gross amount	<b>11</b>	9023		923		780		1009		2187													13922	
	Reinsurers' share	<b>12</b>	9023		923		780		1009		2187													13922	
Claims incurred but not reported	Gross amount	<b>13</b>	5341		244		207		267		579													6638	
	Reinsurers' share	<b>14</b>	5341		244		207		267		579													6638	
Claims management costs		<b>15</b>																							
Adjustment for discounting	Gross amount	<b>16</b>	2214																					2214	
	Reinsurers' share	<b>17</b>	2214																					2214	
	Claims management costs	<b>18</b>																							
Allocation to/(from) another accounting class of anticipated surplus		<b>19</b>																							
Balance of the fund		<b>20</b>																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		<b>21</b>																							
Provision for unearned premiums		<b>22</b>																							
Provision for unexpired risks		<b>23</b>																							
Deferred acquisition costs		<b>24</b>																							
Other technical provisions (particulars to be specified by way of supplementary note)		<b>25</b>																							
Total (21+22+23-24+25)		<b>29</b>																							

**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 non-proportional treaty business accepted (category numbers 510 to 590)**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims outstanding	Gross amount	11	132979	620		949		1524		1921		2181		2342		591								143107	
	Reinsurers' share	12	132979	620		949		1496		1872		900		711		591								140118	
Claims incurred but not reported	Gross amount	13	115783	126		158		399		537		885		3638		964								122490	
	Reinsurers' share	14	115783	126		158		396		501		437		1157		964								119522	
Claims management costs		15																							
Adjustment for discounting	Gross amount	16	60288																					60288	
	Reinsurers' share	17	60288																					60288	
	Claims management costs	18																							
Allocation to/(from) another accounting class of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21						31		85		1729		4112										5957	
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29						31		85		1729		4112										5957	

**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 proportional treaty reinsurance business accepted (category numbers 610 to 690)**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>	<b>600</b>
------------	--------------	-----------	-----------	-----------	-------------	-------------	------------

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Reported claims outstanding	Gross amount	11	71384	403		292		(454)		262		1674		9971		11092		215						94839	
	Reinsurers' share	12	70880	115		245		(541)		56		1666		4394		11092		215						88122	
Claims incurred but not reported	Gross amount	13	127556	184		331		1052		190		679		1848		18098		478						150416	
	Reinsurers' share	14	126559	71		331		1042		41		808		705		18098		478						148133	
Claims management costs		15																							
Adjustment for discounting	Gross amount	16	61863																					61863	
	Reinsurers' share	17	61863																					61863	
	Claims management costs	18																							
Allocation to/(from) another accounting class of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1501	401		47		97		355		(121)		6720										9000	
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29	1501	401		47		97		355		(121)		6720										9000	



**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 accident & health**

Proportional accident & health							Company registration number		GL/UK/CM		Period ended			Monetary units	Category number		Currency code				
							R26		21487		GL		31	12	2005		000	610		GBP	
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %						
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)											
			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 accident years		21																			
Reconciliation		22																			
Total (11 to 22)		29				95157	31822	14720	17186	12896	111617										

**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**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code			
Proportional motor										R26	21487		GL	31	12	2005		000	620		GBP	
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %							
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)												
			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 accident years		21																				
Reconciliation		22																				
Total (11 to 22)		29				631271	994450	79548	827704	90105	787460											

**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 property**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code			
Proportional property										R26	21487		GL	31	12	2005		000	660		GBP	
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %							
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)												
			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 accident years		21																				
Reconciliation		22																				
Total (11 to 22)		29				265889	136202	35307	167646	31186	238566											

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

Printed 12th APR 06 at 10:52

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 liability (non-motor)**

FSA general insurance business reporting category Proportional liability (non-motor)							Company registration number		GL/UK/CM		Period ended			Monetary units	Category number		Currency code	
											day	month	year					
							R26		21487		GL		31	12	2005		000	
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			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	3504	(2427)		17688	(18.8)	64.5			
12	2003	13	1936	9516	1603	1768	5940	403	5826	798	1487		17191	2.1	67.8			
12	2002	14	2520	8150	2396	1303	3896	187	6510	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 accident years		21																
Reconciliation		22																
Total (11 to 22)		29				13458	26359	4289	25195	4929	13982							

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

Printed 12th APR 06 at 10:52

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 financial lines**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code		
Proportional financial lines										R26	21487		GL	31	12	2005	000	680		GBP	
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %						
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)											
			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	10911	(1369)		202434	54.1	36.5						
12	2003	13	36156	24756	14395	4097	5984	788	11854	2064	(3049)		205694	2.1	29.9						
12	2002	14	40819	18667	14908	1256	1680	261	4307	1753	(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	(29)	35		1727	(5.9)	55.6						
12	1997	19	1162	159	321								1621	101.9	91.5						
		20																			
Prior accident years		21																			
Reconciliation		22																			
Total (11 to 22)		29				38953	37350	20310	41991	14707	39915										

## 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

Currency

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

FSA general insurance business reporting category

**Proportional accident & health**

Proportional accident & health							Company registration number		GL/UK/CM		Period ended			Monetary units	Category number		Currency code	
							R27	21487	GL	day	month	year	000	610		GBP		
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (gross)	Incurring but not reported (gross)	Reported (gross)	Incurring but not reported (gross)								
			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 accident years		21																
Reconciliation		22																
Total (11 to 22)		29				95157	31822	14720	17186	12896	111617							

## 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

Currency

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

FSA general insurance business reporting category

**Proportional motor**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code		
Proportional motor										R27	21487		GL	31	12	2005	000	620		GBP	
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %						
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)											
			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 accident years		21																			
Reconciliation		22																			
Total (11 to 22)		29				631271	994450	79548	827704	90105	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

Currency

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

FSA general insurance business reporting category

**Proportional property**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code		
Proportional property										R27	21487		GL	31	12	2005	000	660		GBP	
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %						
Month	Year						Reported (gross)	Incurring but not reported (gross)	Reported (gross)	Incurring but not reported (gross)											
			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 accident years		21																			
Reconciliation		22																			
Total (11 to 22)		29				265889	136202	35307	167646	31186	238566										



**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

Currency

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

FSA general insurance business reporting category

**Proportional liability (non-motor)**

FSA general insurance business reporting category Proportional liability (non-motor)							Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code	
											day	month	year				
											R27	21487	GL				
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %		
Month	Year						Reported (gross)	Incurring but not reported (gross)	Reported (gross)	Incurring but not reported (gross)							
			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	3504	(2427)		17688	(18.8)	64.5		
12	2003	13	1936	9516	1603	1768	5940	403	5826	798	1487		17191	2.1	67.8		
12	2002	14	2520	8150	2396	1303	3896	187	6510	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 accident years		21															
Reconciliation		22															
Total (11 to 22)		29				13458	26359	4289	25195	4929	13982						

**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

Currency

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

FSA general insurance business reporting category

**Proportional financial lines**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number		Currency code		
Proportional financial lines										R27	21487		GL	31	12	2005		000	680		GBP	
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %							
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)												
			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 accident years		21																				
Reconciliation		22																				
Total (11 to 22)		29				39219	37385	20312	42432	14731	39753											

**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

Currency

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

FSA general insurance business reporting category

**Non-proportional marine**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	540	USD

Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
Premiums written	Gross amount		11																					
	Reinsurers' share		12																					
	Net (11-12)		19																					
Claims paid	Gross amount		21	3296	29	(75)	56	430																3736
	Reinsurers' share		22	3296	29	(75)	56	430																3736
	Net (21-22)		29																					
Claims management costs			39																					
Net operating expenses	Commissions		41																					
	Other acquisition expenses		42																					
	Administrative expenses		43																					
	Reinsurers' commissions and profit participations		44																					
	Payable net (41+42+43-44)		49																					
Technical provisions	Brought forward	Undiscounted	51																					
		Adjustment for discounting	52																					
	Carried forward	Undiscounted	53																					
		Adjustment for discounting	54																					
	Increase (decrease) in the financial year (53-54-51+52)		59																					
Balance on each financial year (19-29-39-49-59)			69																					

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

Name of insurer **CGU International Insurance plc**

Global business

Currency

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

FSA general insurance business reporting category

**Non-proportional marine**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	540	USD

Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross amount		21			936				993		32		475		611		365		32		(89)		(48)		(11)	
	Reinsurers' share		22			936				993		32		475		611		365		32		(89)		(48)		(11)	
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)			59																							
Balance on each financial year (19-29-39-49-59)			69																								

### Non-Proportional liability (non-motor)

	Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code
			day	month	year			
R28	21487	GL	31	12	2005	000	570	USD

[illegible]

## 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

Currency

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

FSA general insurance business reporting category

**Non-Proportional liability (non-motor)**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	570	USD

Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
				12	63	12	64	12	65	12	66	12	67	12	68	12	69	12	70	12	71	12	72	12	73	12	74
Premiums written	Gross amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross amount		21	607		742		545		670		2827		743		1473		1500		2		2		(1)		1	
	Reinsurers' share		22	607		742		545		670		2827		743		1473		1500		2		2		(1)		1	
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each financial year (19-29-39-49-59)			69																								

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

Name of insurer **CGU International Insurance plc**

Global business

Currency

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

FSA general insurance business reporting category

**Non-Proportional liability (non-motor)**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	570	USD

Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross amount		21	97		67		121		277		104		158		257		201		447		642		405		511	
	Reinsurers' share		22	97		67		121		277		104		158		257		201		447		642		405		511	
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each financial year (19-29-39-49-59)			69																								

### Non-Proportional liability (non-motor)

R28	Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code
			day	month	year			
	21487	GL	31	12	2005	000	570	USD

[illegible]



**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

Currency

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

FSA general insurance business reporting category

**Proportional property**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	660	GBP

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21	55																						55
	Reinsurers' share	22	55																						55
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each financial year (19-29-39-49-59)		69																							

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

Name of insurer **CGU International Insurance plc**

Global business

Currency

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

FSA general insurance business reporting category

**Proportional property**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	660	GBP

Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11																							
	Reinsurers' share		12																							
	Net (11-12)		19																							
Claims paid	Gross amount		21							1				1		1		3		27		7		15		
	Reinsurers' share		22							1				1		1		3		27		7		15		
	Net (21-22)		29																							
Claims management costs			39																							
Net operating expenses	Commissions		41																							
	Other acquisition expenses		42																							
	Administrative expenses		43																							
	Reinsurers' commissions and profit participations		44																							
	Payable net (41+42+43-44)		49																							
Technical provisions	Brought forward	Undiscounted	51																							
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																							
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)		59																							
Balance on each financial year (19-29-39-49-59)			69																							

**General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses by category for treaty reinsurance**Name of insurer **CGU International Insurance plc**

Global business

Currency

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

FSA general insurance business reporting category

**Proportional liability (non-motor)**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	670	USD

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
		29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99	99
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21	10497																						10497
	Reinsurers' share	22	10497																						10497
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each financial year (19-29-39-49-59)		69																							

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

Name of insurer **CGU International Insurance plc**

Global business

Currency

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

FSA general insurance business reporting category

**Proportional liability (non-motor)**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	670	USD

Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross amount		21	897		560		592		773		190		1393		674		271		968		378		443		312	
	Reinsurers' share		22	897		560		592		773		190		1393		674		271		968		378		443		312	
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each financial year (19-29-39-49-59)			69																								

**General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses by category for treaty reinsurance**Name of insurer **CGU International Insurance plc**

Global business

Currency

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

FSA general insurance business reporting category

**Proportional liability (non-motor)**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2005	000	670	USD

Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	55	12	56	12	57	12	58	12	59	12	60	12	61								
Premiums written	Gross amount	<b>11</b>																					
	Reinsurers' share	<b>12</b>																					
	Net (11-12)	<b>19</b>																					
Claims paid	Gross amount	<b>21</b>	121	217	315	509	814	481	589														
	Reinsurers' share	<b>22</b>	121	217	315	509	814	481	589														
	Net (21-22)	<b>29</b>																					
Claims management costs		<b>39</b>																					
Net operating expenses	Commissions	<b>41</b>																					
	Other acquisition expenses	<b>42</b>																					
	Administrative expenses	<b>43</b>																					
	Reinsurers' commissions and profit participations	<b>44</b>																					
	Payable net (41+42+43-44)	<b>49</b>																					
Technical provisions	Brought forward	Undiscounted	<b>51</b>																				
		Adjustment for discounting	<b>52</b>																				
	Carried forward	Undiscounted	<b>53</b>																				
		Adjustment for discounting	<b>54</b>																				
	Increase (decrease) in the financial year (53-54-51+52)		<b>59</b>																				
Balance on each financial year (19-29-39-49-59)		<b>69</b>																					

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

Currency

**US dollar**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Monetary  
unitsCategory  
number

Currency code

R29	21487	GL	31	12	2005	000	540	USD
-----	-------	----	----	----	------	-----	-----	-----

Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns			
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	99
Reported claims outstanding	Gross amount	11	129121		647		1006		986		1809														133569	
	Reinsurers' share	12	129121		647		1006		986		1809														133569	
Claims incurred but not reported	Gross amount	13	43653		135		149		261		479														44677	
	Reinsurers' share	14	43653		135		149		261		479														44677	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	31642																						31642	
	Reinsurers' share	17	31642																						31642	
	Claims management costs	18																								
Allocation to/(from) another category or accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

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

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

FSA general insurance business reporting category

Currency

US dollar

## Non-proportional marine

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code						
Non-proportional marine										R29		21487		GL		31	12	2005		000		540		USD			
										day	month	year															
Underwriting year ended										MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
											12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12
Reported claims outstanding	Gross amount	11			18817		46425		6455		16190		26383		7290		2826		939		1017		1471		1308		
	Reinsurers' share	12			18817		46425		6455		16190		26383		7290		2826		939		1017		1471		1308		
Claims incurred but not reported	Gross amount	13			14726		12290		1738		4192		6353		1835		617		231		370		837		464		
	Reinsurers' share	14			14726		12290		1738		4192		6353		1835		617		231		370		837		464		
Claims management costs		15																									
Adjustment for discounting	Gross amount	16			16945		14697																				
	Reinsurers' share	17			16945		14697																				
	Claims management costs	18																									
Allocation to/(from) another category or accounting class of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																									
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29																									

**General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty 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**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Monetary  
unitsCategory  
number

Currency code

R29	21487	GL	31	12	2005	000	570	USD
-----	-------	----	----	----	------	-----	-----	-----

Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05
Reported claims outstanding	Gross amount	11	60497																				60497	
	Reinsurers' share	12	60497																				60497	
Claims incurred but not reported	Gross amount	13	144337																				144337	
	Reinsurers' share	14	144337																				144337	
Claims management costs		15																						
Adjustment for discounting	Gross amount	16	66906																				66906	
	Reinsurers' share	17	66906																				66906	
	Claims management costs	18																						
Allocation to/(from) another category or accounting class of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																						
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29																						



**Currency code**

[illegible]

Currency code

[illegible]

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

Currency

US dollar

## Non-Proportional liability (non-motor)

FSA general insurance business reporting category Non-Proportional liability (non-motor)								Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code													
												day	month	year																		
								Underwriting year ended								R29		21487		GL		31	12	2005		000		570		USD		
MM	YY	MM	YY	MM	YY	MM	YY									MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	587		355		395		764		742		1363		1781		1987		3132		2652		2626		2143							
	Reinsurers' share	12	587		355		395		764		742		1363		1781		1987		3132		2652		2626		2143							
Claims incurred but not reported	Gross amount	13	1481		895		997		1927		1871		3437		4491		5010		7897		6687		6621		5403							
	Reinsurers' share	14	1481		895		997		1927		1871		3437		4491		5010		7897		6687		6621		5403							
Claims management costs		15																														
Adjustment for discounting	Gross amount	16	689		417		464		897		871		1600		2091		2332		3676		3113		3082		2515							
	Reinsurers' share	17	689		417		464		897		871		1600		2091		2332		3676		3113		3082		2515							
	Claims management costs	18																														
Allocation to/(from) another category or accounting class of anticipated surplus		19																														
Balance of the fund		20																														
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																														
Provision for unearned premiums		22																														
Provision for unexpired risks		23																														
Deferred acquisition costs		24																														
Other technical provisions (particulars to be specified by way of supplementary note)		25																														
Total (21+22+23-24+25)		29																														

Currency code

[illegible]

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

Currency

**British pound**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Monetary  
unitsCategory  
number

Currency code

R29	21487	GL	31	12	2005	000	660	GBP
-----	-------	----	----	----	------	-----	-----	-----

Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
				29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12
Reported claims outstanding	Gross amount	11	1202																				1202	
	Reinsurers' share	12	1202																				1202	
Claims incurred but not reported	Gross amount	13	214																				214	
	Reinsurers' share	14	214																				214	
Claims management costs		15																						
Adjustment for discounting	Gross amount	16																						
	Reinsurers' share	17																						
	Claims management costs	18																						
Allocation to/(from) another category or accounting class of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																						
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29																						

## General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty 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****Proportional property**

FSA general insurance business reporting category								Company registration number																GL/UK/CM				Period ended			Monetary units		Category number		Currency code	
								day		month		year																								
								R29		21487		GL		31		12		2005		000		660		GBP												
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11			708		12		1		13		89		86		100		57		61		47		28											
	Reinsurers' share	12			708		12		1		13		89		86		100		57		61		47		28											
Claims incurred but not reported	Gross amount	13			20								3		7		21		18		15		114		16											
	Reinsurers' share	14			20								3		7		21		18		15		114		16											
Claims management costs		15																																		
Adjustment for discounting	Gross amount	16																																		
	Reinsurers' share	17																																		
	Claims management costs	18																																		
Allocation to/(from) another category or accounting class of anticipated surplus		19																																		
Balance of the fund		20																																		
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																																		
Provision for unearned premiums		22																																		
Provision for unexpired risks		23																																		
Deferred acquisition costs		24																																		
Other technical provisions (particulars to be specified by way of supplementary note)		25																																		
Total (21+22+23-24+25)		29																																		

**General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsurance**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

FSA general insurance business reporting category

**Proportional liability (non-motor)**

Currency

**US dollar**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Monetary  
unitsCategory  
number

Currency code

R29	21487	GL	31	12	2005	000	670	USD
-----	-------	----	----	----	------	-----	-----	-----

Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
			29	29	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05
Reported claims outstanding	Gross amount	11	69734																				69734	
	Reinsurers' share	12	69734																				69734	
Claims incurred but not reported	Gross amount	13	189213																				189213	
	Reinsurers' share	14	189213																				189213	
Claims management costs		15																						
Adjustment for discounting	Gross amount	16	85668																				85668	
	Reinsurers' share	17	85668																				85668	
	Claims management costs	18																						
Allocation to/(from) another category or accounting class of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																						
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+25)		29																						

### Proportional liability (non-motor)

[illegible]



## Global business

Financial year ended **31st December 2005**

FSA general insurance business reporting category

Currency **US dollar**

### Proportional liability (non-motor)

[illegible]

## 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**Currency **British pound**

Global business

Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Primary (direct) and facultative household and domestic all risks.**Company  
registration  
number

GL/UK/CM

Period ended  
day month yearMonetary  
units

Category number

Currency code

Reporting  
territory code

R31	21487	GL	31	12	2005	000	160	GBP	AA
-----	-------	----	----	----	------	-----	-----	-----	----

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	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			
			1	2	3	4	5	6	7	8	9	10	11
12	2005	11	123947	48794		87988	63614	36332			187934	267977	70.1
12	2004	12	133659	3312	105635	63611	13476	2197	58553	43004	(22273)	292222	63.3
12	2003	13	187461	3708	179691	12808	18354	2184	19230	1887	12229	301670	70.6
12	2002	14	301626	2386	241882	6687	13236	69	14306	142	5544	351026	74.6
12	2001	15	382666	2485	368637	7050	12747	41	16234	109	3495	535035	72.6
12	2000	16	516529	5801	497627	5447	9016	37	12133	74	2293	643328	79.6
12	1999	17	181948	157	419579	4182	676	5	4266	23	574	504205	84.2
12	1998	18	325814	609	274343	1675	4017	3	4554	8	1133	332429	84.2
12	1997	19	308028	333	276046	679	1760	1	1916	4	520	367380	75.8
12	1996	20	241219	224	247586	214	1724		1286	2	650	380751	65.5
Prior accident years		21		1326		1306	9014		5111		5209		
Total (11 to 21)		29		69135		191647	147634	40869	137589	45253	197308		
Line 29 expressed in sterling		30				191647	147634	40869	137589	45253	197308		

**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**Currency **British pound**

Global business

Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Creditor**

Accident year ended			Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code	Reporting territory code
			R31	21487	GL	day month year							
						31	12	2005					
Month	Year		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2005	11	48564	25577		36049	41947	26838			104834	371146	28.2
12	2004	12	100634	6513	46090	43075	19004	851	55902	25775	(18747)	307716	35.4
12	2003	13	102653	1362	86704	8606	6324	196	14507	673	(54)	258807	39.3
12	2002	14	145854	1900	101721	3233	4511	871	7289	842	484	258093	42.8
12	2001	15	175855	905	122519	1371	1951	128	3322	137	(9)	268191	47.0
12	2000	16	191749	309	133481	617	2105	17	2463	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 accident years		21		112		15	115		132		(2)		
Total (11 to 21)		29		37457		93329	76711	28912	84471	27476	87005		
Line 29 expressed in sterling		30				93329	76711	28912	84471	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**Currency **British pound**

Global business

Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Commercial property**

Commercial property			Company registration number												
			GL/UK/CM		Period ended			Monetary units	Category number	Currency code	Reporting territory code				
					day	month	year								
			R31	21487		GL	31	12	2005	000	261	GBP	AA		
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	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					
			1	2	3	4	5	6	7	8	9	10	11		
12	2005	11	67013	51982		139693	141093	52531			333317	751035	44.4		
12	2004	12	121557	5926	92465	99698	86220	3421	217194	57253	(85108)	626046	45.0		
12	2003	13	50701	7585	176812	19306	43762	874	62715	2765	(1538)	543740	44.3		
12	2002	14	72204	5037	177442	3024	33287	210	31203	817	4501	468325	45.7		
12	2001	15	59740	2988	225487	9340	22564	37	30932	184	825	406786	63.3		
12	2000	16	74006	7299	303557	3246	13219	11	15061	33	1382	398824	80.2		
12	1999	17	364929	1236	296951	1791	10037	3	15035	10	(3214)	585161	52.8		
12	1998	18	290473	845	553679	(1129)	11151	327	13619	5	(3275)	814794	69.2		
12	1997	19	277928	455	475073	371	2840		3640	1	(430)	817859	58.5		
12	1996	20	299790	259	465947	(118)	3809		5451		(1760)	853156	55.0		
Prior accident years		21		587		250	33525		35774		(1999)				
Total (11 to 21)		29		84199		275472	401507	57414	430624	61068	242701				
Line 29 expressed in sterling		30				275472	401507	57414	430624	61068	242701				

**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**Currency **British pound**

Global business

Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Consequential loss**

Consequential loss														
				Company registration number	GL/UK/CM		Period ended			Monetary units	Category number	Currency code	Reporting territory code	
				R31	21487		GL	31	12	2005	000	262	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	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				
			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	
Prior accident years		21		14		(162)	811		1008		(359)			
Total (11 to 21)		29		1180		20551	31619	4935	33941	5361	17803			
Line 29 expressed in sterling		30				20551	31619	4935	33941	5361	17803			

**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**Currency **British pound**

Global business

Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Employers liability**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	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			
			1	2	3	4	5	6	7	8	9	10	11
12	2005	11	543	2586		881	62610	53720			117211	159540	73.5
12	2004	12	1664	2764	453	6718	82828	27309	63927	45170	7758	152221	77.1
12	2003	13	2442	1805	9889	13321	61439	5210	63761	16679	(470)	124042	72.4
12	2002	14	4634	1351	29423	17818	34022	1348	43921	4565	4702	84886	97.3
12	2001	15	2688	862	34241	19283	23976	2680	38963	4936	2040	81001	99.0
12	2000	16	8322	562	62789	13842	18687	8365	32840	12072	(4018)	88387	117.3
12	1999	17	9671	1134	115951	8904	17038	3190	23390	6729	(987)	113168	128.2
12	1998	18	9619	921	118401	4322	11070	3581	16371	3868	(1266)	124927	110.0
12	1997	19	8260	376	123798	1843	6208	5865	9320	6576	(1980)	126032	109.3
12	1996	20	7586	234	117036	1396	5058	3507	6677	3987	(703)	121986	104.1
Prior accident years		21		9372		22935	84392	273356	145210	162405	73068		
Total (11 to 21)		29		21967		111263	407328	388131	444380	266987	195355		
Line 29 expressed in sterling		30				111263	407328	388131	444380	266987	195355		

**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**

Currency **British pound**

Global business

Financial year ended **31st December 2005**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Employers liability**

Employers liability		Company registration number										
		GL/UK/CM	Period ended			Monetary units	Category number	Currency Code	Reporting territory code			
			day	month	year							
		R31	21487	GL	31	12	2005	000	271	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	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			
		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	16015	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)		

**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**

Currency **British pound**

Global business

Financial year ended **31st December 2005**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Employers liability**

Employers liability												
<div>Company registration numberGL/UK/CMPeriod endedday month yearMonetary unitsCategory numberCurrency CodeReporting territory code</div>												
<div>R3121487GL31122005000271GBPAA</div>												
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	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			
		1	2	3	4	5	6	7	8	9	10	11
12	1982	13267	338	31746	192	1102	3601	3877	2517	(1499)		
12	1981	9350	338	20060	175	1466	3179	2834	2043	(57)		
12	1980	9484	349	19301	240	1589	2447	3247	1226	(197)		
12	1979	9570	245	17003	88	604	4193	1971	977	1937		
12	1978	9288	178	15735	301	505	4094	1749	893	2258		
12	1977	10207	377	16810	116	1363	5559	2542	2527	1969		
12	1976	981	4342	62673	11403	46886	144156	47298	49005	106142		



**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**Currency **British pound**

Global business

Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Professional indemnity**

Professional indemnity															
			Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code	Reporting territory code		
							day	month	year						
			R31		21487		GL		31	12	2005	000	272	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	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					
			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 accident years		21		194		707	12560		13947		(680)				
Total (11 to 21)		29		9057		38380	251473	5715	206259	6705	82604				
Line 29 expressed in sterling		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**

Name of insurer **CGU International Insurance plc**

Currency **British pound**

Global business

Financial year ended **31st December 2005**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Professional indemnity**

Professional indemnity		Company registration number										
		GL/UK/CM		Period ended			Monetary units	Category number	Currency Code	Reporting territory code		
				day	month	year						
		R31	21487	GL	31	12	2005	000	272	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	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			
		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**

Name of insurer **CGU International Insurance plc**

Currency **British pound**

Global business

Financial year ended **31st December 2005**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Professional indemnity**

Professional indemnity												
		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency Code	Reporting territory code		
		R31	21487	GL	31	12	2005	000	272	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	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			
		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

Name of insurer **CGU International Insurance plc**Currency **British pound**

Global business

Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Public and products liability**

Public and products liability													Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
													R31	21487	GL	31	12	2005	000	273	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	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												
			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 accident years		21		1144		5912	41473	3619	47546	3349	109											
Total (11 to 21)		29		24206		80282	387376	75309	410847	71771	60349											
Line 29 expressed in sterling		30				80282	387376	75309	410847	71771	60349											

**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**

Currency **British pound**

Global business

Financial year ended **31st December 2005**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Public and products liability**

Public and products liability												
		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency Code	Reporting territory code		
		R31	21487	GL	31	12	2005	000	273	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	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			
		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		

**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**

Currency **British pound**

Global business

Financial year ended **31st December 2005**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Public and products liability**

Public and products liability												
		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency Code	Reporting territory code		
		R31	21487	GL	31	12	2005	000	273	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	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			
		1	2	3	4	5	6	7	8	9	10	11
12	1982	44595	22	31739	47	1833	10	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	50	576	34	(57)		
12	1978	34050	15	18087	81	332	40	407	17	29		
12	1977	33234	10	12389		190	25	139		76		
12	1976	57	65	54131	984	6876	1210	10225	859	(2014)		

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

Name of insurer **CGU International Insurance plc**Currency **British pound**

Global business

Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Motor other**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
		day	month	year					
R32	21487	GL	31	12	2005	000	223	GBP	AA

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	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 year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2005	11	20503	6725		15261	28974	5383			49618	61963	80.1	114	23.9
12	2004	12	24348	719	7787	11565	31686	320	37533	5825	213	75154	68.3	138	18.2
12	2003	13	20909	661	10941	3713	20821	79	20795	260	3558	54531	65.2	105	20.5
12	2002	14	23937	49	17616	4267	10825	21	14495	70	548	50810	64.4	102	23.5
12	2001	15	25429	39	38356	2467	5900	9	6617	21	1738	60773	76.9	128	19.9
12	2000	16	43116	1381	66583	1342	2272	3	3901	10	(294)	84366	83.2	207	21.5
12	1999	17	44178	457	74956	545	3819		4370	4	(10)	82756	95.8	211	21.2
12	1998	18	44041	285	86001	271	1426		1244		453	84953	103.2	208	21.3
12	1997	19	39525	22	77719	828	319		1390		(243)	79268	99.5	200	19.8
12	1996	20	37498	96	67166	104	152		371		(115)	76952	87.6	198	19.0
Prior accident years		21		240		378	2074		1984		468				
Total (11 to 21)		29		10674		40741	108268	5815	92700	6190	55934				
Line 29 expressed in sterling		30				40741	108268	5815	92700	6190	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**Currency **US dollar**

Global business

Reporting Territory

Financial year ended **31st December 2005****Worldwide**

FSA general insurance business reporting category

**Aviation liability**

Aviation liability			Company registration number	GL/UK/CM	Period ended			Monetary Units	Category number	Currency code	Reporting territory code
					day	month	year				
					R34	21487	GL				
Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	2005	11									
12	2004	12									
12	2003	13	2225	3338	7813	17362	6562	33745	(11794)	81531	37.7
12	2002	14	9839	4068	11828	19300	10414	17183	7599	116348	38.7
12	2001	15	37584	4911	31034	48216	26834	60837	(3510)	130390	93.4
12	2000	16	36571	2668	147288	59777	154390	65499	(10156)	48233	510.7
12	1999	17	41231	2085	8008	5810	9648	903	5352	29958	190.7
12	1998	18	36894	2511	5213	581	8434	2999	(3128)	89960	50.2
12	1997	19	24327	10048	1972		8974	1590	1456	61798	58.8
12	1996	20	28706	383	4006	1550	4547	2225	(833)	56960	60.8
Prior underwriting years		21		1317	19597	13075	16137	21554	(3702)		
Total (11 to 21)		29		31329	236759	165671	245940	206535	(18716)		
Line 29 expressed in sterling		30		18248	137907	96500	143255	120302	(10902)		



## 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**Currency **US dollar**

Global business

Reporting Territory

Financial year ended **31st December 2005****Worldwide**

FSA general insurance business reporting category

**Marine liability**

Marine liability			Company registration number	GL/UK/CM	Period ended			Monetary Units	Category number	Currency code	Reporting territory code
					day	month	year				
					R34	21487	GL				
Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	2005	11									
12	2004	12									
12	2003	13									
12	2002	14									
12	2001	15									
12	2000	16									
12	1999	17	43584	645	7 146	1891	8922	703	57	56426	94.4
12	1998	18	55352	4433	2821	705	7094	563	302	41164	153.8
12	1997	19	58000	(5 14)	9404	1947	10052	611	174	41244	166.9
12	1996	20	49465	605	502	133	976	114	150	53941	94.0
Prior underwriting years		21		25547	173662	83837	56676	132712	93658		
Total (11 to 21)		29		30716	193535	88513	83720	134703	94341		
Line 29 expressed in sterling		30		17891	112730	51557	48765	78462	54952		

R36	21487	GL	31	12	2005
-----	-------	----	----	----	------

[illegible]

**Equalisation provisions**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

					Company registration number	GL/UK/CM	Period ended			Units	
					R37	21487	GL	day	month	year	£000
Calculation of the maximum provision		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business		Credit insurance business		
		1	2	3	4	5	6		7		
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							
Maximum provision	13	254965	15169	14986	2760		287880		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	

**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	Period ended			Units	
					R38	21487	GL	31	12	2005	£000
					Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
Other than credit business					1	2	3	4	5		
Net premiums earned					11	1525729	75625	8407			
Claims incurred net of reinsurance					12	505649	17803	14690			
Trigger claims value					13	1106154	54828	7987			
Abnormal loss					19			6703			
Trigger claims ratio					72.5%	72.5%	95%	25%	100%		

**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	

**Equalisation provisions technical account : Underwriting year accounting**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

				Company registration number	GL/UK/CM	Period ended			Units	
						day	month	year		
				R39	21487	GL	31	12	2005	£000
Other than credit business		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)				
		1	2	3	4	5				
Net premiums written	11			(121)						
Claims net of reinsurance	12			(2120)						
Trigger claims value	13									
Abnormal loss	19									
Trigger claims ratio		72.5%	72.5%	95%	25%	100%				

**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

**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

**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 solvency - general insurance business**Name of insurer **CGU Underwriting Ltd**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

Company  
registration  
number  
GL/UK/CM

Period ended

day month year

units

R1	94405	GL	31 12 2005	£000
			As at end of this financial year	As at end of the previous year
			1	2

**Capital resources**

Capital resources arising outside the long-term insurance fund	11	143247	136281
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	143247	136281

**Guarantee fund**

Guarantee fund requirement	21	16912	13905
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	126335	122376

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	50735	41715
Base capital resources requirement	33	2030	2087
Individual minimum capital requirement	34	50735	41715
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	50735	41715
Excess (deficiency) of available capital resources to cover 50% of MCR	37	117879	115423
Excess (deficiency) of available capital resources to cover 75% of MCR	38	105196	104995

**Capital resources requirement (CRR)**

Capital resources requirement	41	50735	41715
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	92512	94566

**Contingent liabilities**

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



**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 solvency - general insurance business**Name of insurer **The Ocean Marine Insurance Company Ltd**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

Company  
registration  
number

Period ended

day month year

units

		GL/UK/CM	Period ended		units	
R1	27204	GL	31	12	2005	£000
			As at end of this financial year 1		As at end of the previous year 2	
<b>Capital resources</b>						
Capital resources arising outside the long-term insurance fund	11	20189		21621		
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	20189		21621		
<b>Guarantee fund</b>						
Guarantee fund requirement	21	4424		2087		
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	15765		19534		
<b>Minimum capital requirement (MCR)</b>						
General insurance capital requirement	31	13272		626		
Base capital resources requirement	33	2030		2087		
Individual minimum capital requirement	34	13272		2087		
Capital requirements of regulated related undertakings	35					
Minimum capital requirement (34+35)	36	13272		2087		
Excess (deficiency) of available capital resources to cover 50% of MCR	37	13553		20577		
Excess (deficiency) of available capital resources to cover 75% of MCR	38	10235		20056		
<b>Capital resources requirement (CRR)</b>						
Capital resources requirement	41	13272		2087		
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	6917		19534		
<b>Contingent liabilities</b>						
Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51					

**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 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  
number  
GL/UK/CMPeriod ended  
day month year

units

R1	99375	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 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 capital resources requirement (11-12)	13	27777	48712

**Guarantee fund**

Guarantee fund requirement	21	2030	4295
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	25747	44417

**Minimum capital requirement (MCR)**

General insurance capital 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)	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 supplementary note to Form 15	51		
---	----	--	--

**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 solvency - general insurance business**Name of insurer **Travellers' Insurance Association Ltd**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

Company  
registration  
number

GL/UK/CM

Period ended

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 resources**

Capital resources arising outside the long-term insurance fund	11	7527	11351
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	7527	11351

**Guarantee fund**

Guarantee fund requirement	21	2030	2087
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	5497	9264

**Minimum capital requirement (MCR)**

General insurance capital requirement	31		1251
Base capital resources requirement	33	2030	2087
Individual minimum capital requirement	34	2030	2087
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2030	2087
Excess (deficiency) of available capital resources to cover 50% of MCR	37	6512	10307
Excess (deficiency) of available capital resources to cover 75% of MCR	38	6004	9786

**Capital resources requirement (CRR)**

Capital resources requirement	41	2030	2087
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	5497	9264

**Contingent liabilities**

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

**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 solvency - general insurance business**Name of insurer **CGU Bonus Ltd**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

Company  
registrationnumber  
GL/UK/CM

Period ended

day month year

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 resources**

Capital resources arising outside the long-term insurance fund	11	193628	192146
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	193628	192146

**Guarantee fund**

Guarantee fund requirement	21	21205	21205
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	172423	170941

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	63615	63615
Base capital resources requirement	33	2030	2087
Individual minimum capital requirement	34	63615	63615
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	63615	63615
Excess (deficiency) of available capital resources to cover 50% of MCR	37	161821	160338
Excess (deficiency) of available capital resources to cover 75% of MCR	38	145917	144435

**Capital resources requirement (CRR)**

Capital resources requirement	41	63615	63615
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	130013	128531

**Contingent liabilities**

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

**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 solvency - general insurance business**Name of insurer **Scottish Boiler & General Insurance Company Ltd**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

Company  
registration

number

GL/UK/CM

Period ended

day month year

units

R1	1054	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 outside the long-term insurance fund	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 fund**

Guarantee fund requirement	21	2030	2087
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	10172	3974

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	3957	1582
Base capital resources requirement	33	2030	2087
Individual minimum capital requirement	34	3957	2087
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	3957	2087
Excess (deficiency) of available capital resources to cover 50% of MCR	37	10223	5017
Excess (deficiency) of available capital resources to cover 75% of MCR	38	9234	4496

**Capital resources requirement (CRR)**

Capital resources requirement	41	3957	2087
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	8245	3974

**Contingent liabilities**

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

**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 solvency - long-term insurance business**Name of insurer **The World Auxillary Insurance Corporation Ltd**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

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

<b>R1</b>	<b>158900</b>	<b>GL</b>	<b>31 12 2005</b>	<b>£000</b>
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	10363	2087
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	10363	2087

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	2030	2087
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	8333	

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	2050	1919
Base capital resources requirement	<b>33</b>	2030	2087
Individual minimum capital requirement	<b>34</b>	2050	2087
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34+35)	<b>36</b>	2050	2087
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	9338	1044
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	8825	522

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	2050	2087
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	8313	

**Contingent liabilities**

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

**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 solvency - general insurance business**Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

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

	<b>R1</b>	<b>2355834</b>	<b>GL</b>	<b>31 12 2005</b>	<b>£000</b>
				As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	11494	7145
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	11494	7145

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	1353	1391
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	10141	5754

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	3957	3282
Base capital resources requirement	<b>33</b>	1353	1391
Individual minimum capital requirement	<b>34</b>	3957	3282
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34+35)	<b>36</b>	3957	3282
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	9515	5504
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	8526	4684

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	3957	3282
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	7537	3863

**Contingent liabilities**

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

**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 solvency - general insurance business**Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**Adjusted solo solvency  
calculationCompany  
registration  
number  
GL/UK/CMPeriod ended  
day month year

units

R1	21487	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 outside the long-term insurance fund	11	8233811	8627664
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	8233811	8627664

**Guarantee fund**

Guarantee fund requirement	21	3431269	3201967
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	4802542	5425697

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	381641	390166
Base capital resources requirement	33	2030	2087
Individual minimum capital requirement	34	381641	390166
Capital requirements of regulated related undertakings	35	3304055	3071912
Minimum capital requirement (34+35)	36	3685696	3462078
Excess (deficiency) of available capital resources to cover 50% of MCR	37	6390963	6896625
Excess (deficiency) of available capital resources to cover 75% of MCR	38	5469539	6031106

**Capital resources requirement (CRR)**

Capital resources requirement	41	3685696	3462078
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	4548115	5165586

**Contingent liabilities**

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



**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 solvency - general insurance business**Name of insurer **CGU Insurance plc**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

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
<b>Capital resources</b>				
Capital resources arising outside the long-term insurance fund	11		6872966	5591238
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		6872966	5591238
<b>Guarantee fund</b>				
Guarantee fund requirement	21		3002393	2755458
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22		3870573	2835780
<b>Minimum capital requirement (MCR)</b>				
General insurance capital requirement	31		236522	236522
Base capital resources requirement	33		2030	2087
Individual minimum capital requirement	34		236522	236522
Capital requirements of regulated related undertakings	35		2923552	2676971
Minimum capital requirement (34+35)	36		3160074	2913493
Excess (deficiency) of available capital resources to cover 50% of MCR	36		5292929	4134492
Excess (deficiency) of available capital resources to cover 75% of MCR	37		4502911	3406118
<b>Capital resources requirement (CRR)</b>				
Capital resources requirement	41		3160074	2913493
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42		3712892	2677745
<b>Contingent liabilities</b>				
Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51			

**Supplementary Notes to the Return****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 Northern Assurance Company Ltd**

Financial year ended

31 December 2005

		<b>31 12 2005</b>	<b>£000</b>
		<b>As at end of the financial year 1</b>	<b>As at end of the previous year 2</b>

**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		2365

**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		
---	----	--	--

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 1)****Components of capital resources**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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	135000		135000	135000
Profit and loss account and other reserves	<b>12</b>	26157		26157	1281
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	161157		161157	136281
<b>Tier one waivers</b>					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				
<b>Other tier one capital</b>					
Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				
<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	<b>31</b>	161157		161157	136281
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>				
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>				
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>				
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	161157		161157	136281

**Supplementary Notes to the Return****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 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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 3)****Components of capital resources**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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	161157		161157	136281
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>	17910		17910	
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	143247		143247	136281
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	143247		143247	136281
Available capital resources for 50% MCR requirement	<b>82</b>	143247		143247	136281
Available capital resources for 75% MCR requirement	<b>83</b>	143247		143247	136281
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	<b>96</b>				

**Supplementary Notes to the Return****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 Northern Assurance Company Ltd**

Global business

Financial year ended **31st December 2005**

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

**Form 3  
(Sheet 2)****Components of capital resources**

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued**Name of insurer **The Northern Assurance Company Ltd**

Global business

Financial year ended **31st December 2005**

	Company registration number	GL/UK/CM	Period ended 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
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>

**Tier two capital**

Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>			
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>			
Innovative tier one capital excluded from line 27	<b>43</b>			
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>			
Perpetual cumulative preference shares	<b>45</b>			
Perpetual subordinated debt and securities	<b>46</b>			
Upper tier two capital in related undertakings	<b>47</b>			
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>			

Fixed term preference shares	<b>51</b>			
Other tier two instruments	<b>52</b>			
Lower tier two capital in related undertakings	<b>53</b>			
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>			

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>			
Excess tier two capital	<b>62</b>			
Further excess lower tier two capital	<b>63</b>			
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>			

**Supplementary Notes to the Return****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 Northern Assurance Company Ltd**

Global business

Financial year ended **31st December 2005**

	Company registration number	GL/UK/CM	Period ended 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
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>				
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>			
<b>Total capital resources before deductions</b> (39+69+71)	<b>72</b>	952000	952000	975387
Inadmissible assets other than intangibles and own shares	<b>73</b>			
Assets in excess of market risk and counterparty limits	<b>74</b>	924223	924223	917216
Deductions for related ancillary services undertakings	<b>75</b>			
Deductions for regulated non-insurance related undertakings	<b>76</b>			
Deductions of ineligible surplus capital	<b>77</b>			
<b>Total capital resources after deductions</b> (72-73-74-76-77)	<b>79</b>	27777	27777	58171
<b>Available capital resources for PRU tests</b>				
Available capital resources for guarantee fund requirement	<b>81</b>	27777	27777	58171
Available capital resources for 50% MCR requirement	<b>82</b>	27777	27777	58171
Available capital resources for 75% MCR requirement	<b>83</b>	27777	27777	58171
<b>Financial engineering adjustments</b>				
Implicit items	<b>91</b>			
Financial reinsurance - ceded	<b>92</b>			
Financial reinsurance - accepted	<b>93</b>			
Outstanding contingent loans	<b>94</b>			
Any other charges on future profits	<b>95</b>			
Sum of financial engineering adjustments (91+92-93+94+95)	<b>96</b>			



**Supplementary Notes to the Return****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 Ocean Marine Insurance Company Ltd**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	Period ended 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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	59500		59500	59500
Profit and loss account and other reserves	<b>12</b>	2139		2139	4424
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	61639		61639	63924
<b>Tier one waivers</b>					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				
<b>Other tier one capital</b>					
Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	61639		61639	63924
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>				
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>				
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>				
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	61639		61639	63924

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## Note 0103 continued

Form 3  
(Sheet 2)

## 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 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
<b>Tier two capital</b>					
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				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	62				
Further excess lower tier two capital	63				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

**Supplementary Notes to the Return****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 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	

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	71				
<b>Total capital resources before deductions (39+69+71)</b>	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				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	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				
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	96				

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 1)****Components of capital resources**Name of insurer **Travellers' Insurance Association Ltd**

Global business

Financial year ended **31st December 2005**

		<b>Company registration number</b>	<b>GL/UK/CM</b>	<b>Period ended day month year</b>	<b>units</b>
	<b>R3</b>	<b>110292</b>	<b>GL</b>	<b>31 12 2005</b>	<b>£000</b>
		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	7000		7000	7000
Profit and loss account and other reserves	<b>12</b>	3749		3749	7371
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	10749		10749	14371
<b>Tier one waivers</b>					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				
<b>Other tier one capital</b>					
Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	10749		10749	14371
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>				
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>				
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>				
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	10749		10749	14371

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 2)****Components of capital resources**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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## Note 0103 continued

Form 3  
(Sheet 3)

## Components of capital resources

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
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	71				
<b>Total capital resources before deductions (39+69+71)</b>	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				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	79	7527		7527	11351
<b>Available capital resources for PRU tests</b>					
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
<b>Financial engineering adjustments</b>					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	96				

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 1)****Components of capital resources**Name of insurer **CGU Bonus Ltd**

Global business

Financial year ended **31st December 2005**

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

**Supplementary Notes to the Return****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

Financial year ended **31st December 2005**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				



**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 3)****Components of capital resources**Name of insurer **CGU Bonus Ltd**

Global business

Financial year ended **31st December 2005**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	193628		193628	193919
Inadmissible assets other than intangibles and own shares	<b>73</b>				1773
Assets in excess of market risk and counterparty limits	<b>74</b>				
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	193628		193628	192146
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	193628		193628	192146
Available capital resources for 50% MCR requirement	<b>82</b>	193628		193628	192146
Available capital resources for 75% MCR requirement	<b>83</b>	193628		193628	192146
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
Sum of financial engineering adjustments (91+92-93+94+95)	<b>96</b>				

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 1)****Components of capital resources**Name of insurer **Scottish Boiler & General Insurance Company Ltd**

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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	1500		1500	1500
Profit and loss account and other reserves	<b>12</b>	12235		12235	4561
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	13735		13735	6061
<b>Tier one waivers</b>					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				
<b>Other tier one capital</b>					
Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				
<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	<b>31</b>	13735		13735	6061
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>				
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	1533		1533	
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>	1533		1533	
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	12202		12202	6061

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 2)****Components of capital resources**Name of insurer **Scottish Boiler & General Insurance Company Ltd**

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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

**Supplementary Notes to the Return****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 **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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	12202		12202	6061
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>				
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	12202		12202	6061
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	12202		12202	6061
Available capital resources for 50% MCR requirement	<b>82</b>	12202		12202	6061
Available capital resources for 75% MCR requirement	<b>83</b>	12202		12202	6061
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
Sum of financial engineering adjustments (91+92-93+94+95)	<b>96</b>				

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## Note 0103 continued

Form 3  
(Sheet 1)

## 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	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
<b>Core tier one capital</b>					
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
<b>Tier one waivers</b>					
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				
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions</b> (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
<b>Total tier one capital after deductions</b> (31-37)	39	8465272		8465272	8655375

**Supplementary Notes to the Return****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 **31st December 2005**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>	133797		133797	128600
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	133797		133797	128600
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	133797		133797	128600
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	133797		133797	128600

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 3)****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	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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	8599069		8599069	8783975
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>	365258		365258	156311
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	8233811		8233811	8627664
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	8233811		8233811	8627664
Available capital resources for 50% MCR requirement	<b>82</b>	8233811		8233811	8627664
Available capital resources for 75% MCR requirement	<b>83</b>	8233811		8233811	8627664
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	<b>96</b>				

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## Note 0103 continued

Form 3  
(Sheet 1)

## 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
<b>Core tier one capital</b>					
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
<b>Tier one waivers</b>					
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				-
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions</b> (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
<b>Total tier one capital after deductions</b> (31-37)	39	6876894		6876894	5873122



**Supplementary Notes to the Return****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 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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>	133797		133797	128600
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	133797		133797	128600
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	133797		133797	128600
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	133797		133797	128600

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## Note 0103 continued

Form 3  
(Sheet 3)

## 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
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	71				
<b>Total capital resources before deductions (39+69+71)</b>	72	7010691		7010691	6001722
Inadmissible assets other than intangibles and own shares	73				
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 related undertakings	76				
Deductions of ineligible surplus capital	77				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	79	6872966		6872966	5591238
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	81	6872966		6872966	5591238
Available capital resources for 50% MCR requirement	82	6872966		6872966	5591238
Available capital resources for 75% MCR requirement	83	6872966		6872966	5591238
<b>Financial engineering adjustments</b>					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	96				

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 1)****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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	5500		5500	5500
Profit and loss account and other reserves	<b>12</b>	7738		7738	4967
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	13238		13238	10467
<b>Tier one waivers</b>					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				
<b>Other tier one capital</b>					
Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>					
	<b>31</b>	13238		13238	10467
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>				
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>				
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>				
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	13238		13238	10467

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 2)****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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## Note 0103 continued

Form 3  
(Sheet 3)

## 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
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	71				
<b>Total capital resources before deductions (39+69+71)</b>	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				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	79	11494		11494	7145
<b>Available capital resources for PRU tests</b>					
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
<b>Financial engineering adjustments</b>					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	96				

**Supplementary Notes to the Return****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	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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
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
<b>Tier one waivers</b>					
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				
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	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				
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	18731		18731	5035

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005****Note 0103 continued****Form 3  
(Sheet 2)****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	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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

**Supplementary Notes to the Return****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 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	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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	18731		18731	5035
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>	8368		8368	2948
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	10363		10363	2087
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	10363		10363	2087
Available capital resources for 50% MCR requirement	<b>82</b>	10363		10363	2087
Available capital resources for 75% MCR requirement	<b>83</b>	10363		10363	2087
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	<b>96</b>				



## Supplementary Notes to the Return

## 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  
number

GL/UK/CM

Period ended

day month year

units

R11	94405	GL	31 12 2005	£000
			This financial year 1	Previous year 2
Gross premiums written		11	313751	189517
Premium taxes and levies (included in line 11)		12	218	2421
Premiums receivable net of taxes and levies (11-12)		13	313533	187096
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		16	313533	187096
Gross premiums earned		21	271795	200153
Premium taxes and levies (included in line 21)		22	218	2421
Premiums earned net of taxes and levies (21-22)		23	271577	197732
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		26	271577	197732
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	313533	197732
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	56436	35592
	Excess (if any) over 50m EURO x 0.02	33	5594	3259
<b>Sub-total J</b> (32-33)		34	50842	32333
Claims paid in period of 3 financial years		41	460967	506813
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	142696	134438
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	142250	133592
<b>Sub-total C</b> (41+42+43-44-45)		46	461413	507659
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	949	15410
<b>Sub-total D</b> (46-47)		48	460464	492249
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	1.00	0.97
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>		50	50735	31350

**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)	<b>51</b>	142441	131119
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)	<b>52</b>	41715	41715
Greater of lines 50 and 52	<b>53</b>	50735	41715

## Supplementary Notes to the Return

## 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  
registration

number

Period ended

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 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			
<b>Sub-total A</b> (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			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)	26			
<b>Sub-total I</b> (higher of sub-total A and sub-total H)	30			
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32		
	Excess (if any) over 50m EURO x 0.02	33		
<b>Sub-total J</b> (32-33)		34		
Claims paid in period of 3 financial years	41		(200022)	27563
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	555535	85698
	For insurance business accounted for on an accident year basis	43		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	86054	100695
	For insurance business accounted for on an accident year basis	45		
<b>Sub-total C</b> (41+42+43-44-45)		46	269459	12566
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	269459	25766
<b>Sub-total D</b> (46-47)		48		(13200)
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	0.50	0.50
<b>Premiums amount</b> Sub-total J x reinsurance ratio		50		
Provisions for claims outstanding (before discounting and net of reinsurance)		51		
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)		52		
Greater of lines 50 and 52		53		

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## 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  
number  
GL/UK/CMPeriod ended  
day month year

units

R11	110292	GL	31 12 2005	£000
			This financial year 1	Previous 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			
<b>Sub-total A</b> (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			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)	26			
<b>Sub-total I</b> (higher of sub-total A and sub-total H)	30			
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32		
	Excess (if any) over 50m EURO x 0.02	33		
<b>Sub-total J</b> (32-33)	34			
Claims paid in period of 3 financial years	41		2953	34737
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	900	849
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	5756	6726
<b>Sub-total C</b> (41+42+43-44-45)	46		(1903)	28860
Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47		(1903)	28860
<b>Sub-total D</b> (46-47)	48			
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)	49		0.50	0.50
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>	50			
Provisions for claims outstanding (before discounting and net of reinsurance)	51			
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)	52			
Greater of lines 50 and 52	53			

## Supplementary Notes to the Return

## 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  
number  
GL/UK/CMPeriod ended  
day month year

units

R11	SC8140	GL	31 12 2005	£000
			This financial year 1	Previous 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			
<b>Sub-total A</b> (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			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)	26	374285	382574	
<b>Sub-total I</b> (higher of sub-total A and sub-total H)	30	374285	393249	
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	67371	70785	
	Excess (if any) over 50m EURO x 0.02	6809	7169	
<b>Sub-total J</b> (32-33)	34	60562	63616	
Claims paid in period of 3 financial years	41	370433	347838	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	338195	283183
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	209630	198075
<b>Sub-total C</b> (41+42+43-44-45)	46	498998	432946	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47	2069	(425)	
<b>Sub-total D</b> (46-47)	48	496929	433371	
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)	49	1.00	1.00	
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>	50	60314	63616	
Provisions for claims outstanding (before discounting and net of reinsurance)	51	338190	282779	
<b>Brought forward amount</b> (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	

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## Note 0103 continued

Form 11

Name of insurer **Scottish Boiler & General Insurance Company Ltd**

Global business

Financial year ended

**31st December 2005**

General insurance business

**Company****registration**

number

**GL/UK/CM****Period ended****day month year****units**

<b>R11</b>	<b>1054</b>	<b>GL</b>	<b>31 12 2005</b>	<b>£000</b>
			<b>This financial year</b>	<b>Previous year</b>
			<b>1</b>	<b>2</b>
Gross premiums written		<b>11</b>	21997	8816
Premium taxes and levies (included in line 11)		<b>12</b>	11	28
Premiums receivable net of taxes and levies (11-12)		<b>13</b>	21986	8788
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>		
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		<b>16</b>	21986	8788
Gross premiums earned		<b>21</b>	19245	7465
Premium taxes and levies (included in line 21)		<b>22</b>	11	28
Premiums earned net of taxes and levies (21-22)		<b>23</b>	19234	7437
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>		
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		<b>26</b>	19234	7437
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	21986	8788
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>	3957	1582
	Excess (if any) over 50m EURO x 0.02	<b>33</b>		
<b>Sub-total J</b> (32-33)		<b>34</b>	3957	1582
Claims paid in period of 3 financial years		<b>41</b>	13497	10575
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>		
	For insurance business accounted for on an accident year basis	<b>43</b>	5031	1758
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>		
	For insurance business accounted for on an accident year basis	<b>45</b>	1024	1494
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	17504	10839
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>		
<b>Sub-total D</b> (46-47)		<b>48</b>	17504	10839
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		<b>49</b>	1.00	1.00
<b>Premiums amount</b> Sub-total J x reinsurance ratio		<b>50</b>	3957	1582
Provisions for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	5031	1758
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)		<b>52</b>	1582	1170
Greater of lines 50 and 52		<b>53</b>	3957	1582

## Supplementary Notes to the Return

## CGU International Insurance plc

Financial year ended 31 December 2005

## Note 0103 continued

Form 11

Name of insurer RAC Insurance Ltd

Global business

Financial year ended 31st December 2005

General insurance business

Company  
registration  
number  
GL/UK/CM

Period ended

day month year

units

R11	2355834	GL	31 12 2005	£000
			This financial year 1	Previous year 2
Gross premiums written	11		15729	18235
Premium taxes and levies (included in line 11)	12			
Premiums receivable net of taxes and levies (11-12)	13		15729	18235
Premiums for classes 11, 12 or 13 (included in line 13)	14			
Premiums for "actuarial health insurance" (included in line 13)	15			
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)	16		15729	18235
Gross premiums earned	21		16279	16285
Premium taxes and levies (included in line 21)	22			
Premiums earned net of taxes and levies (21-22)	23		16279	16285
Premiums for classes 11, 12 or 13 (included in line 23)	24			
Premiums for "actuarial health insurance" (included in line 23)	25			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)	26		16279	16285
<b>Sub-total I</b> (higher of sub-total A and sub-total H)	30		16279	18235
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	2930	3282
	Excess (if any) over 50m EURO x 0.02	33		
<b>Sub-total J</b> (32-33)	34		2930	3282
Claims paid in period of 3 financial years	41		36086	34006
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		136
	For insurance business accounted for on an accident year basis	43	377	173
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		57
	For insurance business accounted for on an accident year basis	45	1145	1101
<b>Sub-total C</b> (41+42+43-44-45)	46		35318	33157
Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47			
<b>Sub-total D</b> (46-47)	48		35318	33157
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)	49		1.00	1.00
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>	50		2930	3282
Provisions for claims outstanding (before discounting and net of reinsurance)	51		377	309
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)	52		3282	992
Greater of lines 50 and 52	53		3282	3282

## Supplementary Notes to the Return

## 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 registration number GL/UK/CM	Period ended day month year			units
R11		158900	GL	31 12 2005		£000
				This financial year 1		Previous 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			
<b>Sub-total A</b> (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			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)			26			
<b>Sub-total I</b> (higher of sub-total A and sub-total H)			30			
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure			31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32			
	Excess (if any) over 50m EURO x 0.02		33			
<b>Sub-total J</b> (32-33)			34			
Claims paid in period of 3 financial years			41	18325		16257
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42	113396		112254
	For insurance business accounted for on an accident year basis		43			
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44	100190		105234
	For insurance business accounted for on an accident year basis		45			
<b>Sub-total C</b> (41+42+43-44-45)			46	31531		23277
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	31531		23277
<b>Sub-total D</b> (46-47)			48			
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)			49	0.50		0.50
<b>Premiums amount</b> Sub-total J x reinsurance ratio			50			
Provisions for claims outstanding (before discounting and net of reinsurance)			51			
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)			52	1919		1919
Greater of lines 50 and 52			53	1919		1919



## Supplementary Notes to the Return

## 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  
registration  
number  
GL/UK/CMPeriod ended  
day month year

units

R11	21487	GL	31 12 2005	£000
			This financial year 1	Previous year 2
Gross premiums written	11		1947510	2171298
Premium taxes and levies (included in line 11)	12		246	2041
Premiums receivable net of taxes and levies (11-12)	13		1947264	2169257
Premiums for classes 11, 12 or 13 (included in line 13)	14			38808
Premiums for "actuarial health insurance" (included in line 13)	15			
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)	16		1947264	2188661
Gross premiums earned	21		1965610	2221281
Premium taxes and levies (included in line 21)	22		246	2041
Premiums earned net of taxes and levies (21-22)	23		1965364	2219240
Premiums for classes 11, 12 or 13 (included in line 23)	24		6214	56424
Premiums for "actuarial health insurance" (included in line 23)	25			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)	26		1968471	2247452
<b>Sub-total I</b> (higher of sub-total A and sub-total H)	30		1968471	2247452
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	354325	404541
	Excess (if any) over 50m EURO x 0.02	33	38693	44253
<b>Sub-total J</b> (32-33)	34		315632	360288
Claims paid in period of 3 financial years	41		4275957	4193121
Claims outstanding carried forward at the end of the 3 year period	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
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	477418	572153
	For insurance business accounted for on an accident year basis	45	2110912	2030728
<b>Sub-total C</b> (41+42+43-44-45)	46		4999523	4623887

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

## Supplementary Notes to the Return

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

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

## 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 **CGU Underwriting Ltd**

Global business

Financial year ended **31st December 2005**

General insurance business

Company  
registration

number

Period ended

day month year

units

GL/UK/CM

R12		94405	GL	31 12 2005	£000
				This financial year 1	Previous year 2
Reference period (No. of months) See PRU 7.2.63R			11	36	36
Claims paid in reference period			21	288496	506813
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22		
	For insurance business accounted for on an accident year basis		23	142696	134438
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24		
	For insurance business accounted for on an accident year basis		25	142250	133592
Claims incurred in reference period (21+22+23-24-25)			26	288942	507659
Claims incurred for classes 11, 12 or 13 (included in 26)			27		
Claims incurred for "actuarial health insurance" (included in 26)			28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)			29	288942	507659
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	96314	169220
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	25042	43997
	Excess (if any) over 35M EURO x 0.03		33	2179	4346
<b>Sub-total G</b> (32 - 33)			39	22863	39651
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)			41	228	38446
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)			42	50735	41715
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			43	50735	41715

## 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 Northern Assurance Company Ltd**

Global business

Financial year ended **31st December 2005**

General insurance business		Company registration number	Period ended			units
		GL/UK/CM	day month year			
<b>R12</b>		<b>99375</b>	<b>GL</b>	<b>31 12 2005</b>		<b>£000</b>
				This financial year <b>1</b>		Previous year <b>2</b>
Reference period (No. of months) See PRU 7.2.63R			<b>11</b>	36		36
Claims paid in reference period			<b>21</b>	959		221391
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		<b>22</b>			
	For insurance business accounted for on an accident year basis		<b>23</b>			
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		<b>24</b>			
	For insurance business accounted for on an accident year basis		<b>25</b>	144000		178200
Claims incurred in reference period (21+22+23-24-25)			<b>26</b>	(143041)		43191
Claims incurred for classes 11, 12 or 13 (included in 26)			<b>27</b>	35141		67659
Claims incurred for "actuarial health insurance" (included in 26)			<b>28</b>			
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)			<b>29</b>	(125471)		77021
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			<b>31</b>	(41824)		25674
Division of sub-total F (gross adjusted claims amount)	x 0.26		<b>32</b>	(10874)		6675
	Excess (if any) over 35M EURO x 0.03		<b>33</b>			40
<b>Sub-total G</b> (32 - 33)			<b>39</b>	(10874)		6635
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)			<b>41</b>	(10688)		6625
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)			<b>42</b>			
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			<b>43</b>			6625

## 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 Ocean Marine Insurance Company Ltd

Global business

Financial year ended 31st December 2005

General insurance business

Company  
registration  
number

GL/UK/CM

Period ended

day month year

units

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

## 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 Travellers' Insurance Association Ltd

Global business

Financial year ended 31st December 2005

General insurance business

Company  
registration  
number

Period ended

day month year

units

GL/UK/CM

R12

110292

GL

31 12 2005

£000

			This financial year 1	Previous year 2
Reference period (No. of months) See PRU 7.2.63R		11	36	36
Claims paid in reference period		21	2953	34737
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22		
	For insurance business accounted for on an accident year basis	23	900	849
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24		
	For insurance business accounted for on an accident year basis	25	5756	6726
Claims incurred in reference period (21+22+23-24-25)		26	(1903)	28860
Claims incurred for classes 11, 12 or 13 (included in 26)		27		
Claims incurred for "actuarial health insurance" (included in 26)		28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		29	(1903)	28860
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)		31	(634)	9620
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	(165)	2501
	Excess (if any) over 35M EURO x 0.03	33		
<b>Sub-total G</b> (32 - 33)		39	(165)	2501
<b>Claims amount</b> Sub-total G x reinsurance ratio (11.49)		41	(82)	1251
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)		42		
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43		1251



## 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 **CGU Bonus Ltd**

Global business

Financial year ended **31st December 2005**

General insurance business

Company  
registration

number

Period ended

day month year

units

GL/UK/CM

R12

SC8140

GL

31 12 2005

£000

			This financial year 1	Previous year 2
Reference period (No. of months) See PRU 7.2.63R		11	36	36
Claims paid in reference period		21	370433	347838
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22		
	For insurance business accounted for on an accident year basis	23	338195	283183
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24		
	For insurance business accounted for on an accident year basis	25	209630	198075
Claims incurred in reference period (21+22+23-24-25)		26	498998	432946
Claims incurred for classes 11, 12 or 13 (included in 26)		27	146045	129563
Claims incurred for "actuarial health insurance" (included in 26)		28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		29	572021	497728
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)		31	190674	165909
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	49575	43136
	Excess (if any) over 35M EURO x 0.03	33	5010	4247
<b>Sub-total G</b> (32 - 33)		39	44565	38890
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	444	38890
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)		42	63615	63615
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	63615	63615

**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 **Scottish Boiler & General Insurance Company Ltd**

Global business

Financial year ended **31st December 2005**

General insurance business

Company  
registration  
number

Period ended

day month year

units

GL/UK/CM

R12		1054	GL	31 12 2005	£000
				This financial year 1	Previous year 2
Reference period (No. of months) See <i>PRU 7.2.63R</i>			11	36	36
Claims paid in reference period			21	13497	10575
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22		
	For insurance business accounted for on an accident year basis		23	5031	1758
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24		
	For insurance business accounted for on an accident year basis		25	1024	1494
Claims incurred in reference period (21+22+23-24-25)			26	17504	10839
Claims incurred for classes 11, 12 or 13 (included in 26)			27		
Claims incurred for "actuarial health insurance" (included in 26)			28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)			29	17504	10839
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	5835	3613
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	1517	939
	Excess (if any) over 35M EURO x 0.03		33		
<b>Sub-total G</b> (32 - 33)			39	1517	939
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)			41	1517	939
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)			42	3957	1582
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			43	3957	1582

## 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 **CGU International Insurance plc**

Global business

Financial year ended **31st December 2005**

General insurance business		Company registration number	Period ended			units	
			GL/UK/CM	day	month		year
R12		21487	GL	31	12	2005	£000
				This financial year 1		Previous year 2	
Reference period (No. of months) See PRU 7.2.63R			11	36		36	
Claims paid in reference period			21	4275957		4193121	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	987858		506772	
	For insurance business accounted for on an accident year basis		23	2324038		2526875	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	477418		572153	
	For insurance business accounted for on an accident year basis		25	2110912		2030728	
Claims incurred in reference period (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 health insurance" (included in 26)			28				
Sub-total E (26 + 1/2 27 - 2/3 28)			29	5199708		4937495	
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	1733236		1645832	
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	450641		427916	
	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 requirement (higher of lines 41 and 42)			43	381641		390166	

## 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 **CGU Insurance plc**

Global business

Financial year ended **31st December 2005**

General insurance business		Company registration number	Period ended			units	
GL/UK/CM			day	month	year		
R12		SC2116	GL	31	12	2005	£000
				This financial year 1		Previous year 2	
Reference period (No. of months) See PRU 7.2.63R			11	36		36	
Claims paid in reference period			21	1692115		1873122	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	59772		62543	
	For insurance business accounted for on an accident year basis		23	1633999		1576889	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	139472		103582	
	For insurance business accounted for on an accident year basis		25	1341104		1488113	
Claims incurred in reference period (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 health insurance" (included in 26)			28				
Sub-total E (26 + 1/2 27 - 2/3 28)			29	2030554		2207461	
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	676851		735820	
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	175981		191313	
	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 requirement (higher of lines 41 and 42)			43	236522		236522	

## 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 RAC Insurance Ltd

Global business

Financial year ended 31st December 2005

General insurance business

Company  
registration

number

Period ended

day month year

units

GL/UK/CM

R12		2355834	GL	31 12 2005	£000
				This financial year 1	Previous year 2
Reference period (No. of months) See PRU 7.2.63R			11	36	36
Claims paid in reference period			21	36086	34006
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22		136
	For insurance business accounted for on an accident year basis		23	377	173
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24		57
	For insurance business accounted for on an accident year basis		25	1145	1101
Claims incurred in reference period (21+22+23-24-25)			26	35318	33157
Claims incurred for classes 11, 12 or 13 (included in 26)			27		
Claims incurred for "actuarial health insurance" (included in 26)			28		
Sub-total E (26 + 1/2 27 - 2/3 28)			29	35318	33157
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	11773	11052
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	3061	2874
	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 premiums amount and brought forward amount (11.53)			42	3282	3282
General insurance capital requirement (higher of lines 41 and 42)			43	3282	3282

## 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  
registration

number

GL/UK/CM

Period ended

day month  
year

units

R12		158900	GL	31 12 2005	£000
				This financial year 1	Previous year 2
Reference period (No. of months) See PRU 7.2.63R			11	36	36
Claims paid in reference period			21	18325	16257
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	113396	112254
	For insurance business accounted for on an accident year basis		23		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	100190	105234
	For insurance business accounted for on an 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 (gross adjusted claims amount)	x 0.26		32	4099	3026
	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

**Supplementary Notes to the Return****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**

	<b>2005 £000</b>	<b>2004 £000</b>
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.

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005**

<b>OUTSTANDING CLAIMS</b>					
	<b>CGUII plc return 2004 c/fwd £000</b>	<b>RACIL return 2004 c/fwd £000</b>	<b>World Aux return 2004 c/fwd £000</b>	<b>Foreign exchange adjustments on c/fwds £000</b>	<b>Total 2004 c/fwd £000</b>
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	<u>3,875,622</u>	<u>309</u>		<u>6,789</u>	<u>3,882,720</u>
Analysis of 2005 return					<b>CGUII plc return 2005 b/fwd net £000</b>
Form 22s					
Total business					3,786,666
Form 24s					
Total business					96,054
					<u>3,882,720</u>



**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005**

<b>UNEARNED PREMIUM PROVISION</b>					
	<b>CGUII plc return 2004 c/fwd £000</b>	<b>RACIL return 2004 c/fwd £000</b>	<b>World Aux return 2004 c/fwd £000</b>	<b>Foreign exchange adjustments on c/fwds £000</b>	<b>Total 2004 c/fwd £000</b>
Gross unearned premium provision (Form 15.11)	2,326,066	8,933		(2,429)	2,332,570
Reinsurance on unearned premium provision (Form 13.60)	284,983				284,983
Net outstanding claims	2,041,083	8,933		(2,429)	2,047,587
Analysis of 2005 return					<b>CGUII plc return 2005 b/fwd Net £000</b>
Form 21s					
Total business					2,047,587

**Supplementary Notes to the Return****CGU International Insurance plc****Financial year ended 31 December 2005**

<b>DEFERRED ACQUISITION COSTS</b>					
	<b>CGUII plc return 2004 c/fwd £000</b>	<b>RACIL return 2004 c/fwd £000</b>	<b>World Aux return 2004 c/fwd £000</b>	<b>Foreign exchange adjustments on c/fwds £000</b>	<b>Total 2004 c/fwd £000</b>
Net deferred acquisition costs (Form 13.85)	455,872	360		(5,129)	451,103
Analysis of 2005 return	<b>CGUII plc return 2005 b/fwd gross £000</b>		<b>CGUII plc return 2005 b/fwd reinsurance £000</b>		<b>CGUII plc return 2005 b/fwd net £000</b>
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:

- |   |                      |
|---|----------------------|
| 1. Unlisted investments, comprising debt and equity securities                    | £14.4m (2004 £14.4m) |
| 2. Holdings in non-authorised collective investment schemes                       | £1.81m (2004 £5.34m) |
| 3. Listed investments which are not readily realisable                            | £nil (2004 £nil)     |
| 4. 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

## Supplementary Notes to the Return

### 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 guarantor 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.

**Supplementary Notes to the Return****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:

	<b>2005</b>	<b>2004</b>
	<b>£000</b>	<b>£000</b>
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)	-
<b>Total</b>	<b>(370,487)</b>	<b>(15,800)</b>

**\*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.

**Supplementary Notes to the Return****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:

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

**\*20Ag\* 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 29<sup>th</sup> 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

**Supplementary Notes to the Return****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 29<sup>th</sup> 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:-

<b>Ceded by</b>	<b>Reinsured by</b>	<b>Relationship</b>	<b>Reinsurance premiums £'m</b>	<b>Underwriting result £'m</b>
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:-

	<b>£'m</b>
CGU Bonus Limited	43
CGUI plc	164
CGUII plc	19

## Supplementary Notes to the Return

### CGU International Insurance plc

Financial year ended 31 December 2005

#### INTRA-GROUP TRANSFERS OF INVESTMENTS

Received By	Paid By	Relationship	Amount £'m	Transaction
CGUI	NUI	Fellow subsidiaries of Aviva plc	137	Gilts
CGUI	London and Edinburgh	Fellow subsidiaries of Aviva plc	75	Gilts
CGUI	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 £m	Transaction
Scottish Boiler	CGUI	Subsidiary/Parent	3	New capital
CGUI	Scottish General	Parent/Subsidiary	4	Dividend
CGUI	Guarantee Society	Parent/Subsidiary	7	Dividend
CGUI	Travellers	Parent/Subsidiary	4	Dividend
CGUI	CGU Bonus	Parent/Subsidiary	40	Dividend
CGUI	CGU Credit Services	Parent/Subsidiary	10	Dividend
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.

**Supplementary Notes to the Return**

**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 inception, 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 than 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.



Returns under the Accounts and Statements Rules

**Supplementary Notes to the Return**

**CGU International Insurance plc**

**Financial year ended 31 December 2005**

This page intentionally left blank

**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 :-

	Page
Group Event Estimated Maximum Loss Bust Cover	216
Group European Event Clash Cover	216
International Property Per Event Cover	216
International Property Per Risk Cover	217
International Casualty Cover	217
Group Marine Cover	217
UK Per Risk Cover	218
UK Per Event (Catastrophe) Cover	218
UK Motor and Liability Classes Cover	218

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).

Returns under the Accounts and Statements Rules

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

**CGU International Insurance plc**

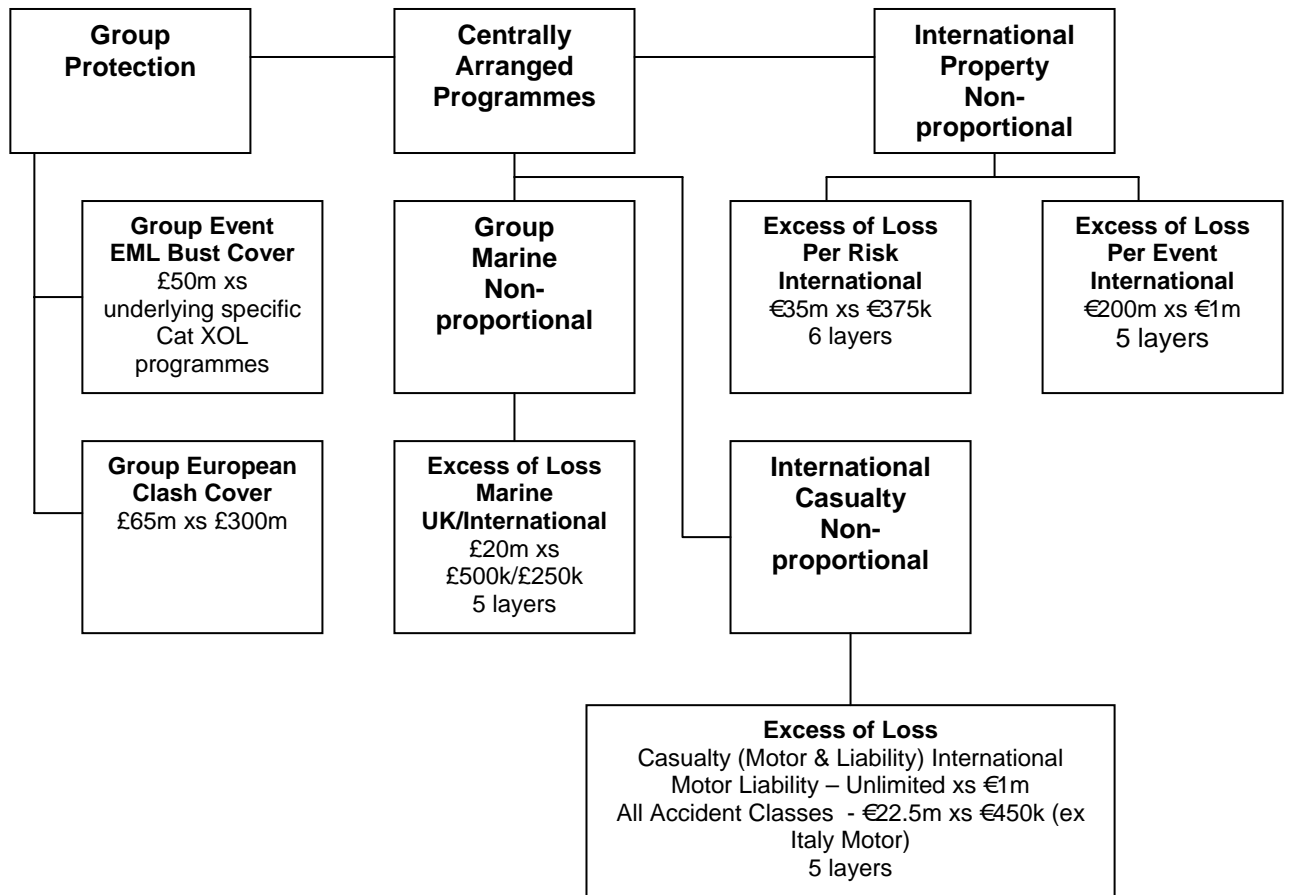
**Financial year ended 31st December 2005**

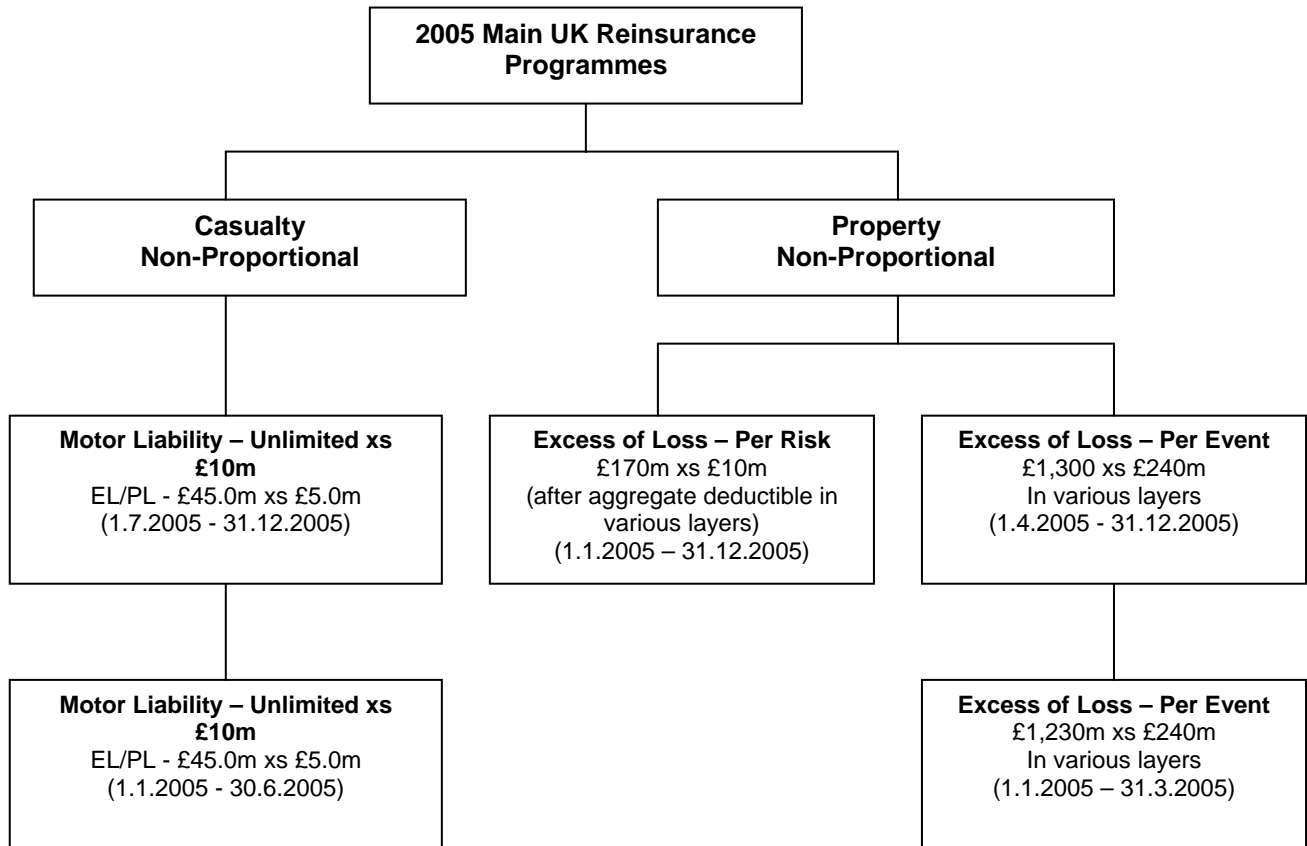
Maximum net probable losses for the Property, Accident and Marine Classes

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







Returns under the Accounts and Statement Rules

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**

<b>Combined categories</b>	<b>Facultative</b>	<b>Non-facultative</b>	<b>Total</b>
	£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 **31<sup>st</sup> 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		5,726				
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 **31<sup>st</sup> 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						
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 by Rule 9.26: (Para 1(a))	Connection  (Para 1(b))	Reinsurance premiums payable  (Para 1(c)) £000	Debts outstanding included at F13L75  (Para 1(d)) £000	Deposits received included at F15L31  (Para 1(e)) £000	Anticipated recoveries  (Para 1(f)) £000	Comments
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**

<b>Cedant details</b>	<b>Connection</b>	<b>Premiums receivable</b>	<b>Deposits made included at F13L57</b>	<b>Debts outstanding included at F13L74</b>	<b>Comments</b>
<b>As required by Rule 9.27 (Para 1(a))</b>	<b>(Para 1(b))</b>	<b>(Para 1(c)) £000</b>	<b>(Para 1(d)) £000</b>	<b>(Para 1(e)) £000</b>	
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 31<sup>st</sup> 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:

- a) that the return has been properly prepared in accordance with the requirements in IPRU(INS) and PRU.
- (b) that the Directors are satisfied that:
  - (i) 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
  - (ii) it is reasonable to believe that each of the firms in the group has continued to comply subsequently and will continue to so comply in future.

Richard Harvey, Group Chief Executive

Andrew Moss, Director

Patrick Snowball, Director

29 March 2006



**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.

Returns under the Accounts and Statements Rules

**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