

# **NORWICH UNION INSURANCE LIMITED**

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



(Appendices 9.1, 9.2, 9.5, 9.6)

# NORWICH UNION INSURANCE LIMITED

Year ended 31st December 2005

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The companies included in this return are:

Norwich Union Insurance Limited  
London and Edinburgh Insurance Limited  
Haven Insurance Policies Limited

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**Statement of solvency - general insurance business**Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

Adjusted solo solvency calculation

Financial year ended		31st December 2005					
Adjusted solo solvency calculation	Company registration number	GL/UK/CM	Period ended			Units	
			day	month	year		
	R1	99122	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	<b>11</b>	1176847	966540
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general business capital resources requirement (11-12)	<b>13</b>	1176847	966540

**Guarantee Fund**

Guarantee Fund requirement	<b>21</b>	121097	121097
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	1055750	845443

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	363291	363291
Base capital resources requirement	<b>33</b>	2030	2087
Individual minimum capital requirement	<b>34</b>	363291	363291
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34 + 35)	<b>36</b>	363291	363291
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	995201	784894
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	904378	694072

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	363291	363291
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	813556	603249

**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>		
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**Covering sheet to Form 1**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

..... **Philip Easter** **Director**

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

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

**Norwich, 16th March 2006**

## Components of capital resources

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

	R3	Company registration number <b>99122</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>

## Core tier one capital

Permanent share capital	<b>11</b>	911050		911050	911050
Profit and loss account and other reserves	<b>12</b>	223334		223334	153543
Share premium account	<b>13</b>	148100		148100	148100
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>	1282484		1282484	1212693

## 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>	1282484		1282484	1212693
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>	4794		4794	110110
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	69643		69643	
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>	74437		74437	110110
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	1208047		1208047	1102583

## Components of capital resources

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

	Company registration number	GL/UK/CM	Period ended			Units
			day	month	year	
<b>R3</b>	<b>99122</b>	<b>GL</b>	<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>				
<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>				

**Components of capital resources**Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R3	99122	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	

**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>	1208047		1208047	1102583
Inadmissible assets other than intangibles and own shares	<b>73</b>	17689		17689	122883
Assets in excess of market risk and counterparty limits	<b>74</b>	13512		13512	13160
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>	1176846		1176846	966540

**Available capital resources for PRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	1176846		1176846	966540
Available capital resources for 50% MCR requirement	<b>82</b>	1176846		1176846	966540
Available capital resources for 75% MCR requirement	<b>83</b>	1176846		1176846	966540

**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 **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

General insurance business

General insurance business		Company registration number	GL/UK/CM	Period ended			Units
				day	month	year	
				R11	99122	GL	
			This financial year 1		Previous year 2		
Gross premiums written		11	3896167		3992090		
Premium taxes and levies (included in line 11)		12	60526		73833		
Premiums receivable net of taxes and levies (11-12)		13	3835641		3918257		
Premiums for classes 11, 12 or 13 (included in line 13)		14	25767		17372		
Premiums for "actuarial health insurance" (included in line 13)		15					
Sub-total A (13 + 1/2 14 - 2/3 15)		16	3848525		3926943		
Gross premiums earned		21	3870727		3875850		
Premium taxes and levies (included in line 21)		22	60526		73833		
Premiums earned net of taxes and levies (21-22)		23	3810201		3802017		
Premiums for classes 11, 12 or 13 (included in line 23)		24	19334		16286		
Premiums for "actuarial health insurance" (included in line 23)		25					
Sub-total H (23 + 1/2 24 - 2/3 25)		26	3819868		3810160		
Sub-total I (higher of sub-total A and sub-total H)		30	3848525		3926943		
Adjusted Sub-total I 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	692735		706850		
	Excess (if any) over 50M EURO x 0.02	33	76294		77843		
Sub-total J (32-33)		34	616441		629007		
Claims paid in period of 3 financial years		41	6785280		6386473		
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	61064		38804		
	For insurance business accounted for on an accident year basis	43	3343555		3159705		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	47004		35560		
	For insurance business accounted for on an accident year basis	45	2763008		2359589		
Sub-total C (41+42+43-44-45)		46	7379887		7189833		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3495820		3563073		
Sub-total D (46-47)		48	3884067		3626760		
Reinsurance ratio (Sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	52.63		50.44		
Premiums amount Sub-total J x reinsurance ratio		50	324433		317271		
Provisions for claims outstanding (before discounting and net of reinsurance)		51	1788311		1750479		
Brought forward amount (12.43.2 x 51.1 / 51.2 or, if less, 12.43.2)		52	363291		363291		
Greater of lines 50 and 52		53	363291		363291		



**General insurance business : Calculation of general insurance capital requirement - claims amount and result**Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

General insurance business

		Company registration number	GL/UK/CM	Period ended			Units	
		R12	99122	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	6785280			6386473	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	61064			38804	
	For insurance business accounted for on an accident year basis		23	3343555			3159705	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	47004			35560	
	For insurance business accounted for on an accident year basis		25	2763008			2359589	
Claims incurred in reference period (21+22+23-24-25)			26	7379887			7189833	
Claims incurred for classes 11, 12 or 13 (included in 26)			27	222967			177781	
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	7491371			7278724	
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	2497124			2426241	
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	649252			630823	
	Excess (if any) over 35M EURO x 0.03		33	74203			72057	
Sub-total G (32 - 33)			39	575049			558766	
Claims amount Sub-total G x reinsurance ratio (11.49)			41	302648			281842	
Higher of premiums amount and brought forward amount (11.53)			42	363291			363291	
General insurance capital requirement (higher of lines 41 and 42)			43	363291			363291	

**Analysis of admissible assets**Name of insurer **NORWICH UNION INSURANCE LIMITED**

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	99122	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	6542		6786	
Investments in group undertakings and participating interests									
UK insurance dependants		shares			21				
		debts and loans			22				
Other insurance dependants		shares			23				
		debts and loans			24				
Non-insurance dependants		shares			25	619288		751266	
		debts and loans			26	129911		127000	
Other group undertakings		shares			27				
		debts and loans			28				
Participating interests		shares			29				
		debts and loans			30				
Other financial investments									
Equity shares					41	392657		330982	
Other shares and other variable yield participations					42				
Holdings in collective investment schemes					43				
Rights under derivative contracts					44	1678			
Fixed interest securities		Approved			45	854824		907574	
		Other			46	754895		1143187	
Variable interest securities		Approved securities			47				
		Other			48				
Participation in investment pools					49				
Loans secured by mortgages					50	692944		653324	
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				
Bank and approved credit & financial institution deposits		One month or less withdrawal			54	99007		112433	
		More than one month withdrawal			55				
Other financial investments					56			12569	

**Analysis of admissible assets**Name of insurer **NORWICH UNION INSURANCE LIMITED**

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	99122	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	12561			
Assets held to match linked liabilities	Index linked				58				
	Property linked				59				
Reinsurers' share of technical provisions									
Provision for unearned premiums					60	1022995			1022262
Claims outstanding					61	1616308			1448030
Provision for unexpired risks					62				
Other					63				
Debtors and salvage									
Direct insurance business	Policyholders				71	425311			466723
	Intermediaries				72	698834			730563
Salvage and subrogation recoveries					73				
Reinsurance	Accepted				74				
	Ceded				75	31875			13812
Dependants	Due in 12 months or less				76				
	Due in more than 12 months				77				
Other	Due in 12 months or less				78	91634			67174
	Due in more than 12 months				79				
Other assets									
Tangible assets					80				
Deposits not subject to time restriction on withdrawal with approved institutions					81	149202			226201
Cash in hand					82				
Other assets (particulars to be specified by way of supplementary note)					83				
Accrued interest and rent					84	33006			36060
Deferred acquisition costs					85	458133			210091
Other prepayments and accrued income					86	29085			45627
Deductions from the aggregate value of assets					87				
Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)					89	8120690			8311664

**Analysis of admissible assets**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

Category of assets **Total other than long term insurance business assets**

R13	Company registration number	GL/UK/CM	Period ended			Units	Category of assets
			day	month	year		
	<b>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>	<b>1</b>

	As at the end of this financial year 1	As at the end of the previous year 2
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**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)	<b>91</b>	8120690	8311664
Assets in excess of market and counterparty limits	<b>92</b>	13512	13160
Capital resources requirement deduction of regulated related undertakings	<b>93</b>		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	<b>94</b>		
Inadmissible assets of regulated related insurance undertakings	<b>95</b>		
Book value of related ancillary services undertakings	<b>96</b>		
Other differences in the valuation of assets (other than for assets not valued above)	<b>97</b>		
Deferred acquisition costs excluded from line 89	<b>98</b>		
Reinsurers' share of technical provisions excluded from line 89	<b>99</b>		
Other asset adjustments (may be negative)	<b>100</b>	22483	
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)	<b>101</b>	8156685	

Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	<b>102</b>	27790	67403
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**Liabilities (other than long term insurance business)**Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R15	99122	GL	31	12	2005	£000
				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	<b>11</b>	1998723	1973276
Claims outstanding	<b>12</b>	3404619	3198498
Provision for unexpired risks	<b>13</b>		
Equalisation provisions	Credit business	<b>14</b>	
	Other than credit business	<b>15</b>	99004
Other gross technical provisions	<b>16</b>		110869
Total gross technical provisions (11 to 16)	<b>19</b>	5502346	5282643

**Provisions and creditors**

Provisions	Taxation	<b>21</b>		
	Other risks and charges	<b>22</b>		
Deposits received from reinsurers	<b>31</b>			
Creditors	Direct insurance business	<b>41</b>	196406	204863
	Reinsurance accepted	<b>42</b>		
	Reinsurance ceded	<b>43</b>	281066	784146
Debenture loans	Secured	<b>44</b>		
	Unsecured	<b>45</b>		
Amounts owed to credit institutions	<b>46</b>	57619		
Creditors	Taxation	<b>47</b>	8993	24375
	Recommended dividend	<b>48</b>		
	Other	<b>49</b>	460970	864107
Accruals and deferred income	<b>51</b>	436444		184990
Total (19 to 51)	<b>59</b>	6943844		7345124
Provision for "reasonably foreseeable adverse variations"	<b>61</b>			
Cumulative preference share capital	<b>62</b>			
Subordinated loan capital	<b>63</b>			
Total (59 to 63)	<b>69</b>	6943844		7345124

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	<b>71</b>	39188	725
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Reinsurers' share of DAC	<b>81</b>		
Amounts deducted from technical provisions for discounting	<b>82</b>		
Other adjustments (may be negative)	<b>83</b>	(69643)	
Capital and reserves	<b>84</b>	1282484	
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)	<b>85</b>	8156685	

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

Global business

Financial year ended **31st December 2005**

			Company registration number	GL/UK/CM	Period ended			Units	
			R16	99122	GL	31	12	2005	£000
						This financial year		Previous year	
						1		2	
Transfer (to)/from the general insurance business technical account	From Form 20		11	(553)		(50930)			
	Equalisation provisions		12	11865		9847			
Transfer from the long term insurance business revenue account			13						
Investment income	Income		14	213944		212879			
	Value re-adjustments on investments		15	68348		93079			
	Gains on the realisation of investments		16	42272					
Investment charges	Investment management charges, including interest		17	9057		17466			
	Value re-adjustments on investments		18						
	Loss on the realisation of investments		19			33906			
Allocated investment return transferred to the general insurance business technical account			20						
Other income and charges (particulars to be specified by way of supplementary note)			21	(38085)		(12009)			
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)			29	288734		201494			
Tax on profit or loss on ordinary activities			31	50632		26427			
Profit or loss on ordinary activities after tax (29-31)			39	238102		175067			
Extraordinary profit or loss (particulars to be specified by way of supplementary note)			41	(51795)					
Tax on extraordinary profit or loss			42	(15538)					
Other taxes not shown under the preceding items			43						
Profit or loss for the financial year (39+41-(42+43))			49	201845		175067			
Dividends (paid and proposed)			51	89000		103000			
Profit or loss retained for the financial year (49-51)			59	112845		72067			

**Analysis of derivative contracts**Name of insurer **NORWICH UNION INSURANCE LIMITED**

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	99122	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	1675							
	Other	15								
Options	Fixed-interest securities	21								
	Equity shares	22	3							
	Land	23								
	Currencies	24								
	Other	25								
Contracts for differences	Fixed-interest securities	31		15082						
	Equity shares	32								
	Land	33								
	Currencies	34								
	Other	35								
Adjustments for variation margin		41								
Total (11 to 41)		49	1678	15082						

## General insurance business - summary of business carried on

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

		Company registration number		GL/UK/CM	Period ended			Units
					day	month	year	
		R20A	99122	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			
001	Total business	1	3896167	2963368		391838	1998723	
002	Total primary (direct) and facultative business	2	3896170	2942340		382867	1998723	
003	Total treaty reinsurance accepted business	3	(3)	21028		8971		
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	379384	64820		30156	151403	
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	1512801	1531526		128302	711758	
160	Primary (direct) and facultative household and domestic all risks.	6	968624	239005		67683	462069	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	423744	62902		26137	290696	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	496824	687946		31203	298194	
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	19491	77575		3003	24452	
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	74603	210608		64935	49805	
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	20607	44311		584	10346	
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	14	4925		3360		
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	77	16674		17453		
350	Total primary (direct) and facultative goods in transit	14	1	2048		10051		
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	(3)	8419		90		
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17		12609		8881		
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	3896167	2963368		391838	1998723	



## General insurance business - summary of business carried on

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			Units
				day	month	year	
R20A		99122	GL	31	12	2005	£000
			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	
			1	Reported		Incurring but not reported	
				2		3	

## PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

111	Medical insurance	21	294657	7594		26522	135445
112	HealthCare cash plans	22					
113	Travel	23	47042	38248		1957	14571
114	Personal accident or sickness	24	37685	18978		1677	1387
121	Private motor - comprehensive	25	1353041	1203647		105162	639075
122	Private motor - non-comprehensive	26	127728	291106		18045	63225
123	Motor cycle	27	32032	36773		5095	9458
160	Household and domestic all risks (equals line 6)	28	968624	239005		67683	462069
181	Assistance	29	21002				10512
182	Creditor	30	390425	43478		25930	249988
183	Extended warranty	31	3627	402		39	2014
184	Legal expenses	32	12	32			
185	Mortgage indemnity	33	21	12744			
186	Pet insurance	34	8657	5676		40	28182
187	Other personal financial loss	35		570		128	

## PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41	420660	590285		25247	259674
222	Commercial vehicles (non-fleet)	42	47819	53705		3505	28169
223	Motor other	43	28345	43956		2451	10351
261	Commercial property	44	16426	70146		2775	23547
262	Consequential loss	45	3604	5319		223	1527
263	Contractors or engineering all risks	46	(539)	2110		5	(622)
271	Employers liability	47	10448	75469		46836	17816
272	Professional indemnity	48	8	48844			
273	Public and products liability	49	3085	65981		14590	
274	Mixed commercial package	50	61062	20314		3509	31989
281	Fidelity and contract guarantee	51	605	4605		70	187
282	Credit	52					
283	Suretyship	53	20002	39706		514	10159
284	Commercial contingency	54					

## General insurance business - summary of business carried on

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R20A	99122	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	14	4925	3360			
332	Aviation hull	62						
333	Space and satellite	63						
341	Marine liability	64		2450	610			
342	Marine hull	65		14223	16842			
343	Energy (on and off-shore)	66						
344	Protection and indemnity	67						
345	Freight demurrage and defence	68						
346	War risks	69						
347	Yacht	70	77	1	1			
350	Total primary (direct) and facultative goods in transit	71	1	2048	10051			
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						
530	Non-proportional aviation	83						
540	Non-proportional marine	84	(3)	8419	90			
550	Non-proportional transport	85						
560	Non-proportional property	86						
570	Non-Proportional liability (non-motor)	87						
580	Non-proportional financial lines	88						
590	Non-proportional aggregate cover	89						
PROPORTIONAL TREATY								
610	Proportional accident & health	91						
620	Proportional motor	92						
630	Proportional aviation	93		27	19			
640	Proportional marine	94						
650	Proportional transport	95						
660	Proportional property	96						
670	Proportional liability (non-motor)	97		12582	8862			
680	Proportional financial lines	98						
690	Proportional aggregate cover	99						
TREATY REINSURANCE: MISCELLANEOUS								
700	Miscellaneous treaty reinsurance accepted business	101						
TOTAL (lines 21 to 101)		111	3896167	2963368	391838	1998723		

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

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	99122	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	1860879		1845477			
	Claims incurred (21. 17. 4)		12	1237164		1186942			
	Claims management costs (22. 18. 4)		13	59058		61650			
	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	552090		584916			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	12567		11969			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21	634		1679			
	Claims incurred (22. 13. 4)		22	(31436)		15902			
	Claims management costs (22. 14. 4)		23	45190		33626			
	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			15050			
	Balance (21-22-23+24+25-26)		29	(13120)		(62899)			
Balance from underwriting year accounting	Per Form 24 (22. 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	(553)		(50930)			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(553)		(50930)			

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

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	99122	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	1860879			1845477			
	Claims incurred (21. 17. 4)	12	1237164			1186942			
	Claims management costs (22. 18. 4)	13	59058			61650			
	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	552090			584916			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	12567			11969			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	634			1679			
	Claims incurred (22. 13. 4)	22	(31436)			15902			
	Claims management costs (22. 14. 4)	23	45190			33626			
	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				15050			
	Balance (21-22-23+24+25-26)	29	(13120)			(62899)			
Balance from underwriting year accounting	Per Form 24 (22. 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	(553)			(50930)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(553)			(50930)			

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

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	99122	GL	31 day	12 month	2005 year	£000	003
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 (21. 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 (22. 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							
Allocated investment return		51							
Transfer to non-technical account (49+51)		59							

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

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total primary (direct) and facultative accident & health (category numbers 111 to 114)**

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	99122	GL	31	12	2005	£000	110
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	182275		231894			
	Claims incurred (21. 17. 4)		12	121509		109548			
	Claims management costs (22. 18. 4)		13	7719		8617			
	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	60830		119426			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(7783)		(5697)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21	634		1362			
	Claims incurred (22. 13. 4)		22	(13368)		(2909)			
	Claims management costs (22. 14. 4)		23	62		997			
	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			2193			
	Balance (21-22-23+24+25-26)		29	13940		1081			
Balance from underwriting year accounting	Per Form 24 (22. 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	6157		(4616)			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	6157		(4616)			

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

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)**

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	99122	GL	31 day	12 month	2005 year	£000	120
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	761324			707446			
	Claims incurred (21. 17. 4)	12	618314			542823			
	Claims management costs (22. 18. 4)	13	29314			26446			
	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	118202			140201			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(4506)			(2024)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(9553)			(5116)			
	Claims management costs (22. 14. 4)	23	21739			18028			
	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				5431			
	Balance (21-22-23+24+25-26)	29	(12186)			(18343)			
Balance from underwriting year accounting	Per Form 24 (22. 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	(16692)			(20367)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(16692)			(20367)			

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

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	99122	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	437333			371888	
	Claims incurred (21. 17. 4)			12	245193			231675	
	Claims management costs (22. 18. 4)			13	11565			10543	
	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	143017			138409	
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	37558			(8739)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22	(29686)			(11111)	
	Claims management costs (22. 14. 4)			23	5655			4195	
	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				3082	
	Balance (21-22-23+24+25-26)			29	24031			3834	
Balance from underwriting year accounting	Per Form 24 (22. 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	61589			(4905)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	61589			(4905)	



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

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	99122	GL	31	12	2005	£000	180
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	193555		129261			
	Claims incurred (21. 17. 4)		12	34981		36725			
	Claims management costs (22. 18. 4)		13	1554		2888			
	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	153071		73865			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	3949		15783			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21			317			
	Claims incurred (22. 13. 4)		22	207		(3085)			
	Claims management costs (22. 14. 4)		23	1892		(354)			
	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			1185			
	Balance (21-22-23+24+25-26)		29	(2099)		2571			
Balance from underwriting year accounting	Per Form 24 (22. 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	1850		18354			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	1850		18354			

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

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	99122	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	227123			258791			
	Claims incurred (21. 17. 4)	12	180571			196730			
	Claims management costs (22. 18. 4)	13	7446			9635			
	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	55467			50648			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(16361)			1778			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(5469)			(1869)			
	Claims management costs (22. 14. 4)	23	8631			6586			
	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				1984			
	Balance (21-22-23+24+25-26)	29	(3162)			(6701)			
Balance from underwriting year accounting	Per Form 24 (22. 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	(19523)			(4923)			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(19523)			(4923)			

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

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	99122	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	15606		101553			
	Claims incurred (21. 17. 4)		12	14080		58395			
	Claims management costs (22. 18. 4)		13	684		2799			
	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	8307		35677			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(7465)		4682			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21						
	Claims incurred (22. 13. 4)		22	16586		(3485)			
	Claims management costs (22. 14. 4)		23	1605		782			
	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			770			
	Balance (21-22-23+24+25-26)		29	(18191)		1933			
Balance from underwriting year accounting	Per Form 24 (22. 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	(25656)		6615			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(25656)		6615			

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

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	99122	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	34187		44177				
	Claims incurred (21. 17. 4)	12	18045		10963				
	Claims management costs (22. 18. 4)	13	677		716				
	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	10665		26420				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	4800		6078				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	10985		43311				
	Claims management costs (22. 14. 4)	23	5332		3380				
	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			401				
	Balance (21-22-23+24+25-26)	29	(16317)		(47092)				
Balance from underwriting year accounting	Per Form 24 (22. 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	(11517)		(41014)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(11517)		(41014)				

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

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	99122	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	9476		467				
	Claims incurred (21. 17. 4)	12	4471		83				
	Claims management costs (22. 18. 4)	13	99		6				
	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	2531		270				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	2375		108				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(1138)		166				
	Claims management costs (22. 14. 4)	23	274		12				
	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			4				
	Balance (21-22-23+24+25-26)	29	864		(182)				
Balance from underwriting year accounting	Per Form 24 (22. 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	3239		(74)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	3239		(74)				

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

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Balance of all treaty reinsurance accepted business**

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	99122	GL	31 day	12 month	2005 year	£000	709
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 (21. 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 (22. 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							
Allocated investment return		51							
Transfer to non-technical account (49+51)		59							

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

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	99122	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	1273		639		634		
				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	238		119		119		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	544510	25224	283723	13024	260787	12200			
	For periods of 12 months	14	1514543	1714961	791336	872181	723207	842780			
	For periods of more than 12 months	15	25626	69779	13221	35684	12405	34095			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16	1784525	188759	920164	102106	864361	86653	
Total (12 to 16)				19	3869442	1998723	2008563	1022995	1860879	975728	

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

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	99122	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	1273		639		634						
		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	238		119		119						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	544510	25224	283723	13024	260787	12200				
	For periods of 12 months	14	1514543	1714961	791336	872181	723207	842780				
	For periods of more than 12 months	15	25626	69779	13221	35684	12405	34095				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1784525	188759	920164	102106	864361	86653				
Total (12 to 16)		19	3869442	1998723	2008563	1022995	1860879	975728				



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

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total primary (direct) and facultative accident & health (category numbers 111 to 114)**

				Company registration number	GL/UK/CM	Period ended			Units	Category number	
				R21	99122	GL	31	12	2005	£000	110
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	1273		639		634		
					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	405		203		202		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	49539	2064	25520	1038	24019	1026			
	For periods of 12 months	14	170878	153633	86407	76859	84471	76774			
	For periods of more than 12 months	15	613	977	340	509	273	468			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16	146705	1393	73395	697	73310	696	
Total (12 to 16)				19	368140	158067	185865	79103	182275	78964	

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

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)**

				Company registration number	GL/UK/CM	Period ended			Units	Category number	
				R21	99122	GL	31	12	2005	£000	120
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	(153)		(77)		(76)		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	81233	3385	41265	1700	39968	1685			
	For periods of 12 months	14	710442	687497	358597	341482	351845	346015			
	For periods of more than 12 months	15	12158	18238	6159	9238	5999	9000			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16	727177	2638	363589	1320	363588	1318	
Total (12 to 16)				19	1530857	711758	769533	353740	761324	358018	

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

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	99122	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										
		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	(14)		(7)		(7)					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	166089	6921	89297	3721	76792	3200			
	For periods of 12 months	14	345843	449786	192293	232790	153550	216996			
	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	415580	5362	208582	2681	206998	2681			
Total (12 to 16)		19	927498	462069	490165	239192	437333	222877			

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

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	99122	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							
				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	215618	8984	111152	4615	104466	4369			
	For periods of 12 months	14	59100	83426	35875	49807	23225	33619			
	For periods of more than 12 months	15	11323	45294	5905	23222	5418	22072			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16	171686	152992	111240	84219	60446	68773	
Total (12 to 16)				19	457727	290696	264172	161863	193555	128833	

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

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	
				R21	99122	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	31261	3864	15678	1934	15583	1930			
	For periods of 12 months	14	169171	288049	85052	144308	84119	143741			
	For periods of more than 12 months	15	896	3584	450	1798	446	1786			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16	254207	2698	127232	1349	126975	1349	
Total (12 to 16)				19	455535	298195	228412	149389	227123	148806	

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

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	99122	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										
In respect of risks incepted in this financial year	For periods of less than 12 months	13	938	9	819	16	119	(7)			
	For periods of 12 months	14	13632	4285	9644	2387	3988	1898			
	For periods of more than 12 months	15	290	335	180	189	110	146			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	25720	19823	14331	9912	11389	9911			
Total (12 to 16)		19	40580	24452	24974	12504	15606	11948			

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

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	99122	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							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	2739	110	1384	58	1355	52			
	For periods of 12 months	14	32379	39161	16443	19726	15936	19435			
	For periods of more than 12 months	15	82	133	42	67	40	66			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16	33789	3736	16933	1869	16856	1867	
Total (12 to 16)				19	68989	43140	34802	21720	34187	21420	

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

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	99122	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	2571	107	1376	58	1195	49			
	For periods of 12 months	14	7555	8806	4222	4653	3333	4153			
	For periods of more than 12 months	15	329	1316	180	714	149	602			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year				16	9661	117	4862	59	4799	58	
Total (12 to 16)				19	20116	10346	10640	5484	9476	4862	



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

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	99122	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	3092084		1056814		1987928		(47342)	
	Reinsurers' share	12	1371436		460699		894831		(15906)	
	Net (11-12)	13	1720648		596115		1093097		(31436)	
	Claims management costs	14	27974		53174		19990		45190	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1179431		1306204		2485635	
	Reinsurers' share	16			607284		641187		1248471	
	Net (15-16)	17			572147		665017		1237164	
	Claims management costs	18			50843		8215		59058	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	294774		719054		311807		702021	
	Other acquisition expenses	22	62959		133289		73331		122917	
	Administrative expenses	23			91387				91387	
	Reinsurance commissions and profit participations	24	147646		372666		156077		364235	
	Total (21+22+23-24)	29	210087		571064		229061		552090	
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	210087		571064		229061		552090	
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 **NORWICH UNION INSURANCE LIMITED**

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	99122	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	3086033		1056985		1979859		(49189)	
	Reinsurers' share	12	1365385		460870		886762		(17753)	
	Net (11-12)	13	1720648		596115		1093097		(31436)	
	Claims management costs	14	27974		53174		19990		45190	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1179431		1306204		2485635	
	Reinsurers' share	16			607284		641187		1248471	
	Net (15-16)	17			572147		665017		1237164	
	Claims management costs	18			50843		8215		59058	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	294774		719054		311807		702021	
	Other acquisition expenses	22	62959		133289		73331		122917	
	Administrative expenses	23			91387				91387	
	Reinsurance commissions and profit participations	24	147646		372666		156077		364235	
	Total (21+22+23-24)	29	210087		571064		229061		552090	
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	210087		571064		229061		552090	
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 **NORWICH UNION INSURANCE LIMITED**

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	99122	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	6051	(171)	8069	1847				
	Reinsurers' share	12	6051	(171)	8069	1847				
	Net (11-12)	13								
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15								
	Reinsurers' share	16								
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21								
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29								
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42								
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total primary (direct) and facultative accident & health (category numbers 111 to 114)**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	99122	GL	31	12	2005	£000	110
				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	65586		14557		28199		(22830)	
	Reinsurers' share	12	30048		7355		13231		(9462)	
	Net (11-12)	13	35538		7202		14968		(13368)	
	Claims management costs	14	1426		904		584		62	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			176243		66778		243021	
	Reinsurers' share	16			88122		33390		121512	
	Net (15-16)	17			88121		33388		121509	
	Claims management costs	18			6471		1248		7719	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	5628		20670		7842		18456	
	Other acquisition expenses	22	6978		19756		9353		17381	
	Administrative expenses	23			34345				34345	
	Reinsurance commissions and profit participations	24	2815		10459		3922		9352	
	Total (21+22+23-24)	29	9791		64312		13273		60830	
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	9791		64312		13273		60830	
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 **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	99122	GL	31	12	2005	£000	120
				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	1486252	503528	977583	(5141)				
	Reinsurers' share	12	632848	212224	425036	4412				
	Net (11-12)	13	853404	291304	552547	(9553)				
	Claims management costs	14	10729	25545	6923	21739				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		511065	714168	1225233				
	Reinsurers' share	16		265799	341120	606919				
	Net (15-16)	17		245266	373048	618314				
	Claims management costs	18		26113	3201	29314				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	38247	78588	35409	81426				
	Other acquisition expenses	22	24211	49484	27847	45848				
	Administrative expenses	23		31736		31736				
	Reinsurance commissions and profit participations	24	19124	39389	17705	40808				
	Total (21+22+23-24)	29	43334	120419	45551	118202				
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	43334	120419	45551	118202				
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 **NORWICH UNION INSURANCE LIMITED**

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	
			R22	99122	GL	31	12	2005	£000	160
				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	350551	183939	104962	(61650)				
	Reinsurers' share	12	166613	92120	42529	(31964)				
	Net (11-12)	13	183938	91819	62433	(29686)				
	Claims management costs	14	2135	6859	931	5655				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		292874	201723	494597				
	Reinsurers' share	16		146438	102966	249404				
	Net (15-16)	17		146436	98757	245193				
	Claims management costs	18		10341	1224	11565				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	80270	218288	89637	208921				
	Other acquisition expenses	22	12302	32085	17096	27291				
	Administrative expenses	23		14286		14286				
	Reinsurance commissions and profit participations	24	40156	112148	44823	107481				
	Total (21+22+23-24)	29	52416	152511	61910	143017				
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	52416	152511	61910	143017				
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 **NORWICH UNION INSURANCE LIMITED**

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	99122	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	81962	47348	40830	6216				
	Reinsurers' share	12	37922	23542	20389	6009				
	Net (11-12)	13	44040	23806	20441	207				
	Claims management costs	14	819	2283	428	1892				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		40231	48210	88441				
	Reinsurers' share	16		27414	26046	53460				
	Net (15-16)	17		12817	22164	34981				
	Claims management costs	18		1175	379	1554				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	121735	320153	136265	305623				
	Other acquisition expenses	22	6078	4951	3926	7103				
	Administrative expenses	23		2993		2993				
	Reinsurance commissions and profit participations	24	61102	169734	68188	162648				
	Total (21+22+23-24)	29	66711	158363	72003	153071				
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	66711	158363	72003	153071				
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 **NORWICH UNION INSURANCE LIMITED**

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	99122	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	711262	195305	491645	(24312)				
	Reinsurers' share	12	302867	79112	204912	(18843)				
	Net (11-12)	13	408395	116193	286733	(5469)				
	Claims management costs	14	6200	10359	4472	8631				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		133638	227504	361142				
	Reinsurers' share	16		66819	113752	180571				
	Net (15-16)	17		66819	113752	180571				
	Claims management costs	18		5897	1549	7446				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	29365	59021	28053	60333				
	Other acquisition expenses	22	8672	21573	11926	18319				
	Administrative expenses	23		6982		6982				
	Reinsurance commissions and profit participations	24	14683	29511	14027	30167				
	Total (21+22+23-24)	29	23354	58065	25952	55467				
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	23354	58065	25952	55467				
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 **NORWICH UNION INSURANCE LIMITED**

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	99122	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	81121	43297	65320	27496				
	Reinsurers' share	12	33910	20783	24037	10910				
	Net (11-12)	13	47211	22514	41283	16586				
	Claims management costs	14	1485	1826	1264	1605				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		12905	15257	28162				
	Reinsurers' share	16		6453	7629	14082				
	Net (15-16)	17		6452	7628	14080				
	Claims management costs	18		426	258	684				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	11298	8240	3179	16359				
	Other acquisition expenses	22	3507	1121	1943	2685				
	Administrative expenses	23		760		760				
	Reinsurance commissions and profit participations	24	8149	8126	4778	11497				
	Total (21+22+23-24)	29	6656	1995	344	8307				
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	6656	1995	344	8307				
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 **NORWICH UNION INSURANCE LIMITED**

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	99122	GL	31 day	12 month	2005 year	£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	255488	66783		195733		7028		
	Reinsurers' share	12	128030	23806		100267		(3957)		
	Net (11-12)	13	127458	42977		95466		10985		
	Claims management costs	14	3861	5240		3953		5332		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		12224		23870		36094		
	Reinsurers' share	16		6113		11936		18049		
	Net (15-16)	17		6111		11934		18045		
	Claims management costs	18		396		281		677		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	6271	12149		9157		9263		
	Other acquisition expenses	22	474	2143		75		2542		
	Administrative expenses	23		70				70		
	Reinsurance commissions and profit participations	24	636	2075		1501		1210		
	Total (21+22+23-24)	29	6109	12287		7731		10665		
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	6109	12287		7731		10665		
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 **NORWICH UNION INSURANCE LIMITED**

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	99122	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	53811		2228		75587		24004	
	Reinsurers' share	12	33147		1928		56361		25142	
	Net (11-12)	13	20664		300		19226		(1138)	
	Claims management costs	14	1319		158		1435		274	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			251		8694		8945	
	Reinsurers' share	16			126		4348		4474	
	Net (15-16)	17			125		4346		4471	
	Claims management costs	18			24		75		99	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	1960		1945		2265		1640	
	Other acquisition expenses	22	737		2176		1165		1748	
	Administrative expenses	23			215				215	
	Reinsurance commissions and profit participations	24	981		1224		1133		1072	
	Total (21+22+23-24)	29	1716		3112		2297		2531	
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	1716		3112		2297		2531	
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 **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Balance of all treaty reinsurance accepted business**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	99122	GL	31 day	12 month	2005 year	£000	709
				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	6051	(171)		8069		1847		
	Reinsurers' share	12	6051	(171)		8069		1847		
	Net (11-12)	13								
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15								
	Reinsurers' share	16								
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21								
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29								
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42								
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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				572147	544437	120580			1237164		1860879		66.5
12	2004	12	530830	656104		299916	325662	17189	523709	132396	(13338)		1846111	(2.0)	63.6
12	2003	13	504195	595857	224712	89462	232082	7871	326508	15967	(13060)		1774001	(7.0)	59.7
12	2002	14	481208	488485	318192	46376	130911	1142	176179	4676	(2426)		1627193	1.7	60.1
12	2001	15	858395	979880	573538	52728	104232	667	172273	2920	(17566)		2368400	(25.4)	67.1
12	2000	16	856117	886253	796805	38426	77583	526	124787	2750	(11002)		2506589	3.1	70.6
12	1999	17	837248	831007	809167	23258	51206	216	75470	1122	(1912)		2282304	6.4	75.4
12	1998	18	733706	715098	750848	24680	17008	70	38793	299	2666		1993997	10.8	76.5
12	1997	19	581136	637835	618127	6768	13213	14	19583	329	83		1732959		70.4
12	1996	20	534045	662313	603797	7474	6203		5432	79	8166		1631467	(6.8)	70.6
Prior accident years		21				7027	62109	45193	95747	1629	16953				
Reconciliation		22													
Total (11 to 22)		29				1168262	1564646	193468	1558481	162167	1205728				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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				572147	544437	120580			1237164		1860879		66.5
12	2004	12	530830	656104		299916	325662	17189	523709	132396	(13338)		1846111	(2.0)	63.6
12	2003	13	504195	595857	224712	89462	232082	7871	326508	15967	(13060)		1774001	(7.0)	59.7
12	2002	14	481208	488485	318192	46376	130911	1142	176179	4676	(2426)		1627193	1.7	60.1
12	2001	15	858395	979880	573538	52728	104232	667	172273	2920	(17566)		2368400	(25.4)	67.1
12	2000	16	856117	886253	796805	38426	77583	526	124787	2750	(11002)		2506589	3.1	70.6
12	1999	17	837248	831007	809167	23258	51206	216	75470	1122	(1912)		2282304	6.4	75.4
12	1998	18	733706	715098	750848	24680	17008	70	38793	299	2666		1993997	10.8	76.5
12	1997	19	581136	637835	618127	6768	13213	14	19583	329	83		1732959		70.4
12	1996	20	534045	662313	603797	7474	6203		5432	79	8166		1631467	(6.8)	70.6
Prior accident years		21				7027	62109	45193	95747	1629	16953				
Reconciliation		22													
Total (11 to 22)		29				1168262	1564646	193468	1558481	162167	1205728				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total primary (direct) and facultative accident & health (category numbers 111 to 114)**

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				88121	18786	14602			121509		182275		66.7
12	2004	12	79639	29848		6082	8747	103	12099	12818	(9985)		232445	(50.0)	40.7
12	2003	13	71893	27744	22108	711	2713	13	4775	62	(1400)		218141	(7.9)	44.7
12	2002	14	70525	26505	21788	137	984		233	12	876		198518	(13.6)	47.1
12	2001	15	129674	71505	44889	46	626		1047	11	(386)		339107	(36.3)	51.7
12	2000	16	106650	65183	63061	71	586		1123	6	(472)		335546	(2.2)	50.8
12	1999	17	93395	54973	49533	30	176		327	2	(123)		266370	(9.5)	53.7
12	1998	18	84431	52750	42198	24	142		413		(247)		233956	(19.7)	54.2
12	1997	19	90792	39694	34465	1	77		63		15		212479	(13.0)	59.0
12	1996	20	82854	37392	33459		6		113		(107)		204313	(10.5)	56.9
Prior accident years		21				100	77	718	961	1473	(1539)				
Reconciliation		22													
Total (11 to 22)		29				95323	32920	15436	21154	14384	108141				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)**

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				245266	320731	52317			618314		761324		81.2
12	2004	12	214398	324004		129927	185934	8369	222977	60005	41248		689854	0.1	78.1
12	2003	13	192637	307649	108919	45930	130298	2649	183185	9322	(13630)		668223	(6.5)	71.9
12	2002	14	183959	256676	123134	27399	72745	576	103628	3287	(6195)		600187	(12.8)	67.9
12	2001	15	333806	417659	227522	33764	63017	146	102356	1925	(7354)		799738	(22.3)	82.3
12	2000	16	317390	321039	282524	28899	36842	19	78615	1704	(14559)		799841	8.5	83.2
12	1999	17	324593	328312	324805	13965	23999	6	40973	332	(3335)		726123	10.5	94.7
12	1998	18	263281	258957	292588	7145	13650		21589	62	(856)		592168	21.0	97.4
12	1997	19	212866	243060	247551	2263	4734		10299	21	(3323)		516411	4.7	90.5
12	1996	20	207553	269550	252818	(171)	3102		(2331)	5	5257		554870	(5.1)	83.5
Prior accident years		21				2183	6316	145	15294	156	(6806)				
Reconciliation		22													
Total (11 to 22)		29				536570	861368	64227	776585	76819	608761				



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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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				146436	73571	25186			245193		437333		56.1
12	2004	12	103356	128231		80194	13026	4816	109218	22412	(33594)		371895	(23.5)	54.2
12	2003	13	112592	94865	31626	10334	15781	3752	25027	3740	1100		342918	(35.2)	50.8
12	2002	14	100655	71789	89809	1817	4254	49	5301	173	646		311094	33.6	63.2
12	2001	15	172980	197356	136523	595	7059	27	7681	95	(95)		496495	(26.9)	63.9
12	2000	16	209477	227739	218053	(1556)	4574	25	2104	55	884		584919	(2.9)	73.6
12	1999	17	199273	171344	158541	(442)	4213	6	2562	18	1197		558976	(5.3)	64.7
12	1998	18	190347	148432	144957	(10)	2023	5	2030	9	(21)		493746	(1.0)	68.3
12	1997	19	129990	105520	107637	355	1148	4	1098	4	405		394939	3.4	60.5
12	1996	20	94599	88415	86968	217	983		849	2	349		312390	(0.3)	58.5
Prior accident years		21				315	688		1560		(557)				
Reconciliation		22													
Total (11 to 22)		29				238255	127320	33870	157430	26508	215507				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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				12817	12677	9487			34981		193555		18.1
12	2004	12	23381	13397		18335	1518	2311	11377	10051	736		129228	65.4	35.2
12	2003	13	21488	15037	8493	3576	2544	743	7419	1093	(1649)		126747	2.1	29.1
12	2002	14	24714	11730	9011	1057	1699	250	2665	235	106		129235	2.4	28.4
12	2001	15	40920	42028	23437	578	655	165	3000	137	(1739)		187802	(40.9)	35.0
12	2000	16	38169	36514	31358	178	51	63	3092	30	(2830)		190749	(13.3)	36.6
12	1999	17	34521	33304	26420	57	3	33	449	6	(362)		181024	(20.4)	33.7
12	1998	18	36418	29411	25544	5	2	12	851	1	(833)		152783	(13.1)	40.6
12	1997	19	28270	32648	21398			4	1416		(1412)		139781	(34.4)	35.5
12	1996	20	33512	29859	24091	8					8		116331	(19.3)	49.5
Prior accident years		21				12	10388		2218		8182				
Reconciliation		22													
Total (11 to 22)		29				36623	29537	13068	32487	11553	35188				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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				66819	98618	15134			180571		227123		79.5
12	2004	12	78281	118301		45357	89117	282	129436	19216	(13896)		258791	13.9	82.3
12	2003	13	70336	113060	40316	23473	59705	128	87346	457	(4497)		251286	9.3	77.2
12	2002	14	67168	94266	45142	13720	39265	27	51672	361	979		228270	4.1	72.4
12	2001	15	121880	153957	83074	13523	22196	36	40046	48	(4339)		301130	(22.8)	79.9
12	2000	16	115886	117584	103265	6535	20365	9	25034	59	1816		301168	10.7	81.7
12	1999	17	118516	120970	118703	7614	9189		11956	8	4839		275347	12.0	92.3
12	1998	18	96130	95464	106885	3669	6937		8353		2253		223517	23.1	95.6
12	1997	19	77357	91303	90430	657	4934		3820		1771		196586	5.2	88.2
12	1996	20	76878	100975	92317	617	3917		3432		1102		208803	(4.1)	83.2
Prior accident years		21				1028	30626		27151		4503				
Reconciliation		22													
Total (11 to 22)		29				183012	384869	15616	388246	20149	175102				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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				6452	6753	875			14080		15606		90.2
12	2004	12	25928	32409		16129	12894	430	18694	4306	6453		115827	(9.1)	47.8
12	2003	13	28056	25450	8661	3688	10171	140	9262	422	4315		109359	(11.0)	46.4
12	2002	14	26649	18892	22473	934	5960	46	4933	103	1904		104694	55.7	53.5
12	2001	15	44420	55863	36871	926	3649	3	2396	36	2146		157875	(25.8)	54.4
12	2000	16	53976	61390	57318	137	2716		2761	5	87		179986	(2.0)	63.4
12	1999	17	51389	47913	42745	225	1131		898	1	457		176480	(8.0)	54.1
12	1998	18	50863	41254	39905	177	2077	14	1513	1	754		153240	2.2	60.7
12	1997	19	33025	33691	30290	163	1453		1030	1	585		127087	(5.3)	51.1
12	1996	20	27528	28825	26605	45	163		453	1	(246)		99449	(7.0)	54.6
Prior accident years		21				90	436		395		131				
Reconciliation		22													
Total (11 to 22)		29				28966	47403	1508	42335	4876	30666				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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				6111	9135	2799			18045		34187		52.8
12	2004	12	3219	7744		3666	5953	838	9383	3504	(2430)		44177	35.0	31.0
12	2003	13	4161	10154	3205	1767	5939	402	5826	797	1485		54012	11.4	28.6
12	2002	14	6478	6821	4286	1302	3895	185	6509	490	(1617)		51235	41.7	31.5
12	2001	15	11369	40052	20964	3258	6540	272	14647	641	(5218)		84188	(22.5)	50.4
12	2000	16	10992	55107	38663	4133	12191	399	11599	871	4253		110113	0.5	60.3
12	1999	17	12338	72586	87680	1804	12466	167	18045	744	(4352)		95116	40.7	120.3
12	1998	18	10997	87050	99049	13665	(8799)	39	3470	221	1214		143559	19.4	80.1
12	1997	19	6904	90178	87260	3328	863	6	1503	303	2391		143487	1.4	68.6
12	1996	20	9726	105368	90653	6757	(2442)		2541	71	1703		132781	(9.9)	78.8
Prior accident years		21				3297	12222	44330	46293		13556				
Reconciliation		22													
Total (11 to 22)		29				49088	57963	49437	119816	7642	29030				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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				125	4166	180			4471		9476		47.2
12	2004	12	2628	2170		226	8473	40	10525	84	(1870)		3894	302.7	291.9
12	2003	13	3032	1898	1384	(17)	4931	44	3668	74	1216		3315	234.1	282.8
12	2002	14	1060	1806	2549	10	2109	9	1238	15	875		3960	159.0	144.9
12	2001	15	3346	1460	258	38	490	18	1100	27	(581)		2065	(44.9)	201.0
12	2000	16	3577	1697	2563	29	258	11	459	20	(181)		4267	68.6	150.9
12	1999	17	3223	1605	740	5	29	4	260	11	(233)		2868	(51.5)	139.5
12	1998	18	1239	1780	(278)	5	976		574	5	402		1028	(60.5)	188.9
12	1997	19	1932	1741	(904)	1	4		354		(349)		2189	(151.6)	47.2
12	1996	20	1395	1929	(3114)	1	474		375		100		2530	(236.8)	(49.2)
Prior accident years		21				2	1356		1875		(517)				
Reconciliation		22													
Total (11 to 22)		29				425	23266	306	20428	236	3333				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total business**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

												R24		99122		GL		31		12		2005		£000		001	
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	13																						13	
	Reinsurers' share		12	13																						13	
	Net (11-12)		19																								
Claims paid	Gross amount		21	1728																						1728	
	Reinsurers' share		22	1728																						1728	
	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	1992																							1992
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	1992																							1992
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

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

business												R24		99122		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	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	16																				16			
	Reinsurers' share		12	16																				16			
	Net (11-12)		19																								
Claims paid	Gross amount		21	1753																				1753			
	Reinsurers' share		22	1753																				1753			
	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 underwriting year (19-29-39-49-59)			69																								



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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total treaty reinsurance accepted business**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

business												R24		99122		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	(3)																						(3)	
	Reinsurers' share		12	(3)																						(3)	
	Net (11-12)		19																								
Claims paid	Gross amount		21	(25)																						(25)	
	Reinsurers' share		22	(25)																						(25)	
	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	1992																						1992	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	1992																						1992	
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

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  
day month year

Units

Category  
number

facultative business												R24		99122		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	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	16																				16			
	Reinsurers' share		12	16																				16			
	Net (11-12)		19																								
Claims paid	Gross amount		21	1753																				1753			
	Reinsurers' share		22	1753																				1753			
	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 underwriting year (19-29-39-49-59)			69																								

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Balance of all treaty reinsurance accepted business**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

accepted business												R24		99122		GL		31		12		2005		£000		709	
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	99	
Premiums written	Gross amount		11	(3)																					(3)		
	Reinsurers' share		12	(3)																					(3)		
	Net (11-12)		19																								
Claims paid	Gross amount		21	(25)																					(25)		
	Reinsurers' share		22	(25)																					(25)		
	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	1992																					1992		
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	1992																					1992		
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total business**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

												R25		99122		GL		31		12		2005		£000		001	
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	33831																						33831		
	Reinsurers' share	12	32662																						32662		
Claims incurred but not reported	Gross amount	13	27233																						27233		
	Reinsurers' share	14	26410																						26410		
Claims management costs		15																									
Adjustment for discounting	Gross amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to/(from) another accounting class of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1992																						1992		
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	1992																						1992		

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

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

Business												R25		99122		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	20872																						20872		
	Reinsurers' share	12	20872																						20872		
Claims incurred but not reported	Gross amount	13	18262																						18262		
	Reinsurers' share	14	18262																						18262		
Claims management costs		15																									
Adjustment for discounting	Gross amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to/(from) another accounting class of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																									
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29																									

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Total treaty reinsurance accepted business**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

Business												R25		99122		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	11	12959																						12959		
	Reinsurers' share	12	11790																						11790		
Claims incurred but not reported	Gross amount	13	8971																						8971		
	Reinsurers' share	14	8148																						8148		
Claims management costs		15																									
Adjustment for discounting	Gross amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to/(from) another accounting class of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1992																						1992		
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	1992																						1992		

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

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  
day month year

Units

Category  
number

Accruals												R25		99122		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	11	20872																						20872		
	Reinsurers' share	12	20872																						20872		
Claims incurred but not reported	Gross amount	13	18262																						18262		
	Reinsurers' share	14	18262																						18262		
Claims management costs		15																									
Adjustment for discounting	Gross amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to/(from) another accounting class of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																									
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29																									

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**FSA general insurance business reporting category **Balance of all treaty reinsurance  
accepted business**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

accepted business												R25		99122		GL		31		12		2005		£000		709	
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	12959																						12959		
	Reinsurers' share	12	11790																						11790		
Claims incurred but not reported	Gross amount	13	8971																						8971		
	Reinsurers' share	14	8148																						8148		
Claims management costs		15																									
Adjustment for discounting	Gross amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to/(from) another accounting class of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1992																						1992		
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	1992																						1992		



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

Name of insurer **NORWICH UNION INSURANCE LIMITED**Currency **British pound**

Global business

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

FSA general insurance business reporting category

**Medical insurance**

Medical insurance						Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code
								day	month	year				
								R31	99122	GL				
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	413707	18894		174415	7392	26523			208330	286610	72.7	
12	2004	12	419613	221	167796	20942	202		4356	23569	(6781)	271156	69.7	
12	2003	13	396891		176199	274			168		106	264899	66.6	
12	2002	14	362388		164128	68					68	256580	64.0	
12	2001	15	360519		156913							230960	67.9	
12	2000	16	362038		145160							192465	75.4	
12	1999	17	308191		125146							165748	75.5	
12	1998	18	295888		113100							151472	74.7	
12	1997	19	254289		117846							151804	77.6	
12	1996	20	262966		106834							138780	77.0	
Prior accident years		21												
Total (11 to 21)		29		19115		195699	7594	26523	4524	23569	201723			
Line 29 expressed in sterling		30				195699	7594	26523	4524	23569	201723			

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**Currency **British pound**

Global business

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

FSA general insurance business reporting category

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

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	273649	106523		292874	151349	50374			494597	927531	53.3
12	2004	12	287609	11583	223926	158090	26098	9634	218480	44824	(69482)	767828	54.4
12	2003	13	361603	11453	299512	20670	31563	7505	50056	7482	2200	752577	47.7
12	2002	14	364441	8615	423411	3636	8510	98	10603	347	1294	681443	63.9
12	2001	15	336012	2762	361291	363	8038	32	8355	114	(36)	664280	55.7
12	2000	16	464369	1045	425246	194	4411	25	2104	55	2471	627368	68.5
12	1999	17	440691	1169	364281	58	4190	6	2562	18	1674	612966	60.1
12	1998	18	406783	347	352505	40	2023	5	2030	9	29	552800	64.1
12	1997	19	349229	384	288243	355	1148	4	1098	4	405	473391	61.2
12	1996	20	229646	439	206203	217	983		849	2	349	348718	59.5
Prior accident years		21		706		315	688		1560		(557)		
Total (11 to 21)		29		145026		476812	239001	67683	297697	52855	432944		
Line 29 expressed in sterling		30				476812	239001	67683	297697	52855	432944		

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**Currency **British pound**

Global business

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

FSA general insurance business reporting category

Creditor

Creditor						Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
								day	month	year					
						R31	99122	GL	31	12	2005	000	182	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	38101	9366		22801	25154	19033			66988	426058	15.7		
12	2004	12	47411	3559	33921	33533	9558	4568	21258	20166	6235	537123	15.2		
12	2003	13	47575	3319	68509	6626	5931	1505	13232	2202	(1372)	535871	15.4		
12	2002	14	53377	691	81692	1907	1765	513	4450	479	(744)	457608	18.8		
12	2001	15	61287	437	73414	432	977	173	2362	142	(922)	418517	17.9		
12	2000	16	64677	50	74327	129	94	65	1011	30	(753)	357830	20.9		
12	1999	17	54923		59010	49		56	238	7	(140)	315113	18.8		
12	1998	18	65729		48410	5		12	127	2	(112)	232544	20.8		
12	1997	19	78400		41796			4	12	1	(9)	188327	22.2		
12	1996	20	54260		38534	8			6	1	1	148335	26.0		
Prior accident years		21				12			2		10				
Total (11 to 21)		29		17422		65502	43479	25929	42698	23030	69182				
Line 29 expressed in sterling		30				65502	43479	25929	42698	23030	69182				

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**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	99122	GL					31	12
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	28	113		45	4189	1134			5368	4015	133.7
12	2004	12	52	497	172	468	7906	872	4373	2324	2549	3534	266.5
12	2003	13	373	228	4933	889	4320	373	3511	700	1371	12008	87.6
12	2002	14	704	111	3664	2294	3682	158	7791	528	(2185)	7881	124.3
12	2001	15	1312	62	8108	3538	3068	203	7308	426	(925)	16368	91.1
12	2000	16	2798	279	16824	3346	7517	298	8780	598	1783	23484	119.2
12	1999	17	2654	177	23788	2580	4223	111	6380	291	243	26837	114.4
12	1998	18	2377	123	29335	460	2337	20	3140	120	(443)	28140	114.3
12	1997	19	3435	78	35036	451	1571		2115	25	(118)	31161	118.9
12	1996	20	2767	124	38826	387	1124		1271	3	237	33232	121.4
Prior accident years		21		3022		5966	35530	43666	80706		4456		
Total (11 to 21)		29		4814		20424	75467	46835	125375	5015	12336		
Line 29 expressed in sterling		30				20424	75467	46835	125375	5015	12336		

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

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 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	3105	76	40845	163	971	364	1446		52		
12	1994	3052	16	41351	85	462	364	3730		(2819)		
12	1993	3484	26	34613	120	509	364	3737		(2744)		
12	1992	4028	312	29251	199	6828	364	13304		(5913)		
12	1991	3839	227	28968	122	1871	364	5436		(3079)		
12	1990	3846	411	27543	288	2522	364	6605		(3431)		
12	1989	3940	556	23846	979	3667	655	8471		(3170)		
12	1988	3314	259	18630	160	1457	655	4276		(2004)		
12	1987	2512	127	13815	73	839	655	2765		(1198)		
12	1986	2112	66	11510	100	550	655	2054		(749)		
12	1985	1647	51	7881	74	466	655	1660		(465)		
12	1984	1064	22	4634	109	229	655	1022		(29)		
12	1983	1103	39	4768	28	300	655	868		115		

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

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 99122 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	1982	18	96		74	356	655	930		155																		
12	1981	34	104		116	344	655	1106		9																		
12	1980	29	171		136	499	655	1256		34																		
12	1979	38	220		222	830	1601	2028		625																		
12	1978	23	142		125	731	1601	1515		942																		
12	1977	12	101		32	445	1601	738		1340																		
12	1976				2761	11654	30129	17759		26785																		

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**Currency **British pound**

Global business

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

FSA general insurance business reporting category

**Private motor - comprehensive**

F-SA general insurance business reporting category														
Private motor - comprehensive														

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**Currency **British pound**

Global business

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

FSA general insurance business reporting category

**Private motor - non-comprehensive**

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	24705	20953		32251	92732	15571			140554	142422	98.7	314	14.5
12	2004	12	26157	23910	53799	20431	74479	1598	61983	15214	19311	149086	100.8	342	14.6
12	2003	13	32162	9248	62358	16567	58243	709	74815	902	(198)	133183	103.5	311	13.3
12	2002	14	25711	5814	61949	11282	23210	162	33306	353	995	111702	86.5	261	12.1
12	2001	15	33687	2960	73574	8097	12200	3	22191	95	(1986)	110390	85.0	262	14.0
12	2000	16	42063	2354	80230	2008	9844		13655	25	(1828)	113683	81.0	379	11.7
12	1999	17	49846	1861	111053	4544	5761		9611	6	688	137398	88.3	498	10.4
12	1998	18	47378	976	90266	2647	2635		3877		1405	95744	99.8	400	12.1
12	1997	19	44030	227	101349	495	2723		5530		(2312)	117413	89.1	574	7.7
12	1996	20	53604	111	131529	30	488		309		209	141057	93.6	675	8.0
Prior accident years		21		572		3063	8789		7848		4004				
Total (11 to 21)		29		68986		101415	291104	18043	233125	16595	160842				
Line 29 expressed in sterling		30				101415	291104	18043	233125	16595	160842				



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

Name of insurer **NORWICH UNION INSURANCE LIMITED**Currency **British pound**Global business  
Financial year ended **31st December 2005**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Fleets**

FSA general insurance business reporting category			Fleets												
			Company registration number		GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code			
			day	month	year										
			R32	99122	GL	31	12	2005	000	221	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					
12	2005	11	77858	22850		120897	178076	25220			324193	387844	83.6	463	21.8
12	2004	12	69814	20319	117561	80808	158348	7	229333	31517	(21687)	451901	78.9	534	16.9
12	2003	13	70485	14475	144600	34232	110419	11	153154	43	(8535)	445411	64.9	530	16.0
12	2002	14	77664	7905	111446	21275	59520	7	81336	307	(841)	390156	49.3	470	18.2
12	2001	15	84011	2294	159977	12761	23334	3	41049	11	(4962)	299065	65.6	327	26.4
12	2000	16	89996	1011	157873	5163	11511		14847	1	1826	216109	80.8	280	32.5
12	1999	17	90551	300	178373	7092	5862		9308		3646	196980	97.1	295	30.8
12	1998	18	87948	267	184093	3390	6478		7836		2032	183905	105.5	291	30.3
12	1997	19	79486	235	163398	612	3568		2719		1461	186057	90.1	270	29.5
12	1996	20	72570	480	145782	458	3243		2836		865	158916	94.1	250	29.2
Prior accident years		21		18152		611	29928		26041		4498				
Total (11 to 21)		29		88288		287299	590287	25248	568459	31879	302496				
Line 29 expressed in sterling		30				287299	590287	25248	568459	31879	302496				

**Equalisation provisions**Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

		Company registration number		GL/UK/CM		Period ended			Units	
		R37	99122	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)	All business			Credit insurance business
Calculation of the maximum provision		1	2	3	4	5	6			7
Total net premiums written in the previous 4 years	11	1988707	14080							
Net premiums written in the current year	12	470524	1802							10
Maximum provision	13	98369	635				99004			99

**Calculation of the transfer to/from the provision**

Equalisation provision brought forward	21						110862		7
Transfers in	22	14116	54				14170		
Total abnormal loss	23								
Provisional transfers out	24								7
Excess of provisional transfer out over fund available	25								
Provisional amount carried forward (21+22-24+25)	26						125032		
Excess, if any, of 26 over 13	27						26028		
Equalisation provision carried forward (26-27)	28						99004		
Transfer in/(out) for financial year (28-21)	29						(11858)		(7)

Equalisation provisions technical account : Accident year accounting

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

		Company registration number		GL/UK/CM		Period ended			Units	
		R38	99122	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)				
		1	2	3	4	5				
<b>Other than credit business</b>										
Net premiums earned	11	466678	2478							
Claims incurred net of reinsurance	12	253640	1734							
Trigger claims value	13	338342	1797							
Abnormal loss	19									
Trigger claims ratio		72.5%	72.5%	95%	25%	100%				

Credit business

Net premiums earned	21	10
Claims incurred net of reinsurance	22	15
Claims management costs	23	1
Net operating expenditure	24	1
Technical surplus/(deficit) (21-22-23-24)	29	(7)

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

**Additional information as required by rule 9.25 of the Accounts and Statements Rules**

Reinsurer Details	Connection	Prop. RI Treaties £000	Non Prop. RI Treaties £000	Debts Outst'ding £000	Deposits Received £000	Anticipated Recoveries £000	Comments
Pool Reinsurance Co Ltd 51 Gresham Street London EC2V 7HQ	None	2,727					
Swiss Reinsurance Company Ltd Mythenquai 50/60 Boite Postale CH-8022 Zurich Switzerland	None		4,073	616		997	
Munich Reinsurance Company Ltd D-807 Munchen Postfach 40 13 20 Koniginstrasse 107 Germany	None	123	4,120	261		907	
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3	None		809	7			Owned by Munich Reinsurance Company
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None	153	5,330	14		14	
Ace Tempest Reinsurance Co. Ltd. 17 Par-La-Ville Road Hamilton HM08 Bermuda	None		2,293				
Maritime Insurance Co Ltd Cavell House, Stannard Place St Crispins Road Norwich NR3 1YE	None					11,835	
Montpelier Reinsurance Ltd 8 Par-La-Ville Road Hamilton HM 08 Bermuda	None		7,478				
XL Re Ltd XL House One Bermudiana Rd Hamilton HM 11 Bermuda	None		2,874				

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

**Additional information as required by rule 9.25 of the Accounts and Statements Rules**

Reinsurer Details	Connection	Prop. RI Treaties £000	Non Prop. RI Treaties £000	Debts Outst'ding £000	Deposits Received £000	Anticipated Recoveries £000	Comments
Renaissance Reinsurance Ltd Renaissance House East Broadways PO Box HM 2527 Hamilton HMGX Bermuda	None		8,255				
DaVinci Reinsurance Ltd (as Renaissance)	None		4,128				Part owned by Renaissance Reinsurance
Top Layer Reinsurance Ltd (as Renaissance)	None						50% owned by Renaissance Reinsurance
GE Frankona Reinsurance Ltd London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD	None		1,240	216		165	
Colombia Insurance Company 3024 Harney Street Omaha Nebraska 68131 USA	None					72,000	
GeneralCologne Re UK Ltd Corn Exchange 55 Mark Lane London C3R 7NE	None	346	802	697		7,837	
Transatlantic Reinsurance Company Corn Exchange 55 Mark Lane London EC3R 7NE	None	14	1,099			3	
CGU International Insurance plc 1 Undershaft St Helens London EC3P 3DQ	Same ultimate parent undertaking	1,886,243				1,390,793	

Name of insurer           **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended     **31st December 2005**

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

There are no major facultative reinsurers.

Name of insurer           **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended     **31st December 2005**

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

There are no major cedants.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

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

**Derivative Contracts**

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

Derivatives will only be used in accordance with guidelines issued by the Financial Services Authority for the purpose of efficient portfolio management or reduction in investment risk. They must not be used for speculative purposes and must be fully covered by the assets of the fund and must not be used to "gear up" a fund.

Counterparty risk - for exchange traded contracts, the exchange must be approved by Aviva Group. For over the counter contracts, transactions must only be transacted with the approval of the Aviva Group Derivatives Committee.

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

- b. There are no specific guidelines for the use of contracts that were not reasonably likely to be exercised at the start of the contract. The speculative use of derivative contracts is prohibited.
- c. The Company was party to stock underwriting over the financial year, which falls into description b. above. This is the only example of contracts that would be classed under b. that were transacted during the financial year. Over the financial year, these contracts created a potential obligation for the Company to acquire £1,248,172 of assets. At the end of the year the exposure was £nil.
- d. The amounts recorded in Form 13 would be unchanged if assets which the Company had agreed to acquire or dispose of under derivatives contracts outstanding at the end of the financial year had been so disposed of and acquired.
- e. The maximum effect on d. over the financial year based on the maximum amounts for each category outstanding at the year-end would have been as follows
- i. The holdings of equity shares (Form 13, Line 41) would have increased by nil.
- ii. The holding of deposits and current accounts (Form 13, Line 54) and other assets producing income would have decreased by £nil.
- f. The maximum amount outstanding in the year was £359k.
- g. The maximum loss which would be incurred by the Company in the event of failure by any counterparty to fulfil its obligations under derivative contracts outstanding at the end of the financial year, both under existing market conditions and in the event of other foreseeable market conditions, is £nil. This would not have been materially different during the year.
- h. No derivative contract was held during the financial year, which required a significant provision to be made for it under PRU 4.3.17R.
- i. During the financial year the Company's use of derivatives included the granting of rights under derivative contracts for a fixed consideration. This was in the activity of stock underwriting. The fee income over the financial year was £15,217.



Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

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

100% of the issued ordinary share capital of each of Haven Insurance Policies Limited and London and Edinburgh Insurance Company Limited has been held throughout the year by the Company, which also controls 100% of the voting rights.

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

Until 12th December 2005, 100% of the issued ordinary share capital of Norwich Union Holdings Limited was held by Norwich Union plc, which also controlled 100% of the voting rights.

Until 12th December 2005, 100% of the issued ordinary share capital of Norwich Union Limited (formerly Norwich Union plc) was held by General Accident plc, which also controlled 100% of the voting rights.

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

Since 12th December 2005, 100% of the issued ordinary share capital of Norwich Union Holdings Limited has been held by Aviva plc, which also controls 100% of the voting rights.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2005**

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

1. The gross acceptances written by the companies in the group are subject to reinsurance covers and protections of both treaty and facultative nature.
2. Included within the treaty premiums are premiums generated by the following programmes:-
  - A. Per Risk
  - B. Per Event (Catastrophe)
  - C. Motor & Liability
3. Treaty reinsurance cover for Property categories 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).
4. The companies in the group are parties to quota share reinsurance agreements with a fellow Aviva group undertaking, CGU International Insurance plc (CGUII). Under these agreements, 50% of the net 2005 accident year result of the companies is reinsured to CGUII. All categories of business are covered. Similar agreements had been in place in 2002 to 2004. The premiums in 2005 were £1,886,243k (refer page 83).
5. The attached diagram on page 92 shows how the programmes fit together.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2005**

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

A. Per Risk (Appendix A)

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

1. Period 1/1/2005 to 31/12/2005

Maximum Net Retention (MNPL): £10m

Amount of cover (Inc retention): £180m

Reinstatements: 1 pre-paid and 3 at 100% premium in Underlyer, 1 pre-paid and 3 at 100% premium in 1<sup>st</sup> Layer (£15m is entry point for 1<sup>st</sup> Layer), 3 at 100% premium in 2<sup>nd</sup> Layer (£30m is entry point for 2<sup>nd</sup> Layer), 2 at 100% in 3<sup>rd</sup> Layer (£50m is entry point for 3<sup>rd</sup> Layer), 1 at 100% premium in 4<sup>th</sup> Layer (£90m is entry point for 4<sup>th</sup> Layer).

Premium: £0.6m

Claims under this programme, total £19m.

Name of insurer               **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended       **31st December 2005**

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

B. Per Event (Appendix A)

1. Period 1/1/2005 to 31/3/2005

Maximum Net Retention (MNPL):	£240m
Amount of cover (Inc retention):	£1,470m
Reinstatements:	1 at 100% premium
Premium:	£7.9m

2. Period 1/4/2005 to 31/12/2005

Maximum Net Retention (MNPL):	£240.0m
Amount of cover (Inc retention):	£1,540m
Reinstatements	1 at 100% premium
Premium:	£23.9m

There has not been a catastrophic loss in 2005 large enough to trigger a recovery from the Per Event Programme. The level of cover purchased (£1,540m) results from detailed analysis of Norwich Union Insurance post-coded aggregate exposures across the UK.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2005**

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

Motor & Liability Categories (Casualty)

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

1. Period 1/1/2005 to 30/6/2005

*Motor*

Maximum Net Retention: £10m

Amount of cover: Unlimited

Reinstatements: Unlimited

*Employers Liability / Public Liability*

Maximum Net Retention (MNPL): £5.0m

Amount of cover (Inc retention): £50.0m

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

Reinstatements: Vary per each layer of cover

Premium: £3.2m

There have been no claims to this programme.

2. Period 1/7/2005 to 31/12/2005

*Motor*

Maximum Net Retention: £10m

Amount of Cover: Unlimited

Reinstatements: Unlimited

*Employers Liability / Public Liability*

Maximum Net Retention (MNPL): £5.0m

Amount of cover (Inc retention): £50.0m

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

Reinstatements: Vary per each layer of cover

Premium: £2.9m

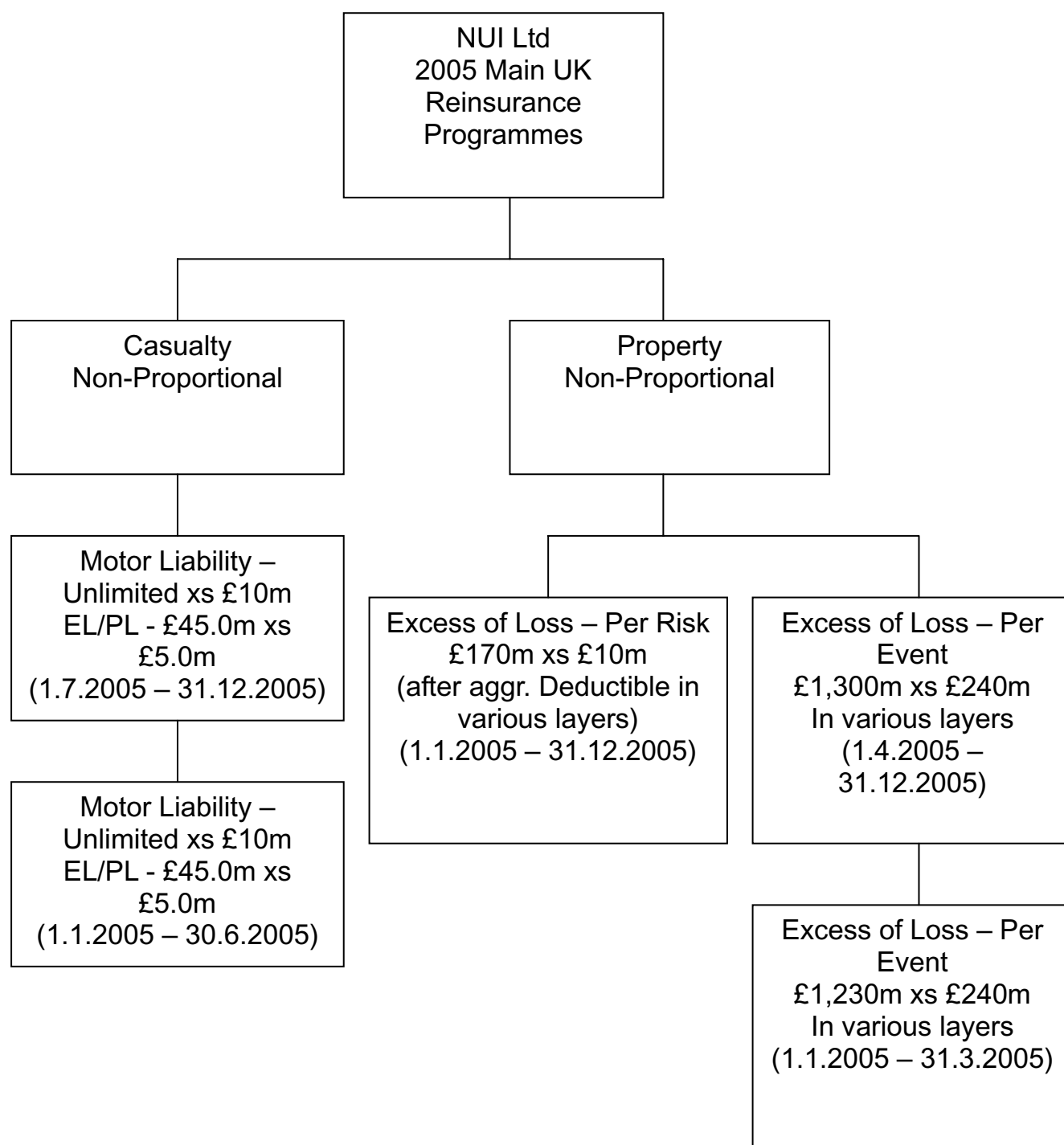
There have been no claims to this programme.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial Year ended **31st December 2005**

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



Name of insurer

**NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended

**31st December 2005**

**Additional information as required by rule 9.32 of the Accounts and Statements Rules  
- reinsurers' share of gross premiums**

<b>Combined categories</b>	<b>Facultative</b>	<b>Non-facultative</b>	<b>Total</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
Accident & health	419	191,096	191,515
Personal motor	-	758,364	758,364
Household and domestic all risks	-	518,094	518,094
Personal lines financial loss	-	230,576	230,576
Commercial motor	346	248,874	249,220
Commercial lines property	997	12,238	13,235
Commercial lines liability	-	37,720	37,720
Balance	118	11,098	11,216
Total	1,880	2,008,060	2,009,940

## **Supplementary Notes to the Returns**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

### **\*0101\* Modifications to the Return**

The return has been prepared in accordance with the Accounts and Statements Rules as modified by the following written concession and by the FSA directions described below and in note 3102. The concession was issued as an Order under Section 68 of the Insurance Companies Act 1982 and remains in force by virtue of the transitional provisions of the Supervision Manual:

820 The Treasury, on the application of the group, issued on 12th January 1998 an Order under Section 68 of the Insurance Companies Act 1982. The Order allows the Company to submit abbreviated information with regard to complex reinsurance agreements, thereby avoiding the production of large volumes of data and facilitating the production of meaningful supervisory information.

This return has been prepared in accordance with the Accounts and Statements Rules, as modified by an FSA direction, made in March 2004, under section 148 of the Financial Services and Markets Act 2000 (the Act). The effect of the direction is to enable Norwich Union Insurance Limited to provide a group return on its own behalf and on behalf of London and Edinburgh Insurance Company Limited and Haven Insurance Policies Limited (Haven), those companies having entered into a mutual guarantee.

On 27th February 2006, Haven transferred its technical provisions to the Company under Part VII of the Financial Services and Markets Act 2000, and transferred investments of the same amount as consideration. On 28th February 2006, Haven's general insurance licence was revoked by the Financial Services Authority.

### **\*0103\* Supplementary Forms 1, 3, 11 and 12**

The Forms 1, 3, 11 and 12 for each company in the group as required under a direction made in March 2004 (refer supplementary note 0101 above) are included below on pages 95 to 112.

As a result of reinsurance arrangements between the Company and Haven Insurance Policies Limited, the sum of certain lines in these supplementary notes will not equal the totals on pages 1 to 7 of this return, because of elimination on consolidation. In addition, because the brought forward amount is the amount shown in line 53 of Form 11, this line does not equal the sum of the individual legal entities. Finally, the consolidated claims equalisation reserve is greater than the sum of the legal entities as a result of the mix and the impact relative to the trigger amount.

### **\*0104\* Accounting Policies**

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



**Statement of solvency - general insurance business**

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2005**

Adjusted solo solvency  
calculation

Company  
registration  
number

GL/UK/CN

Period ended  
day month year

units

R1	99122	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	1215896	970647
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	1215896	970647

**Guarantee fund**

Guarantee fund requirement	21	167464	175370
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	1048432	795277

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	282207	
Base capital resources requirement	33	2030	
Individual minimum capital requirement	34	282207	278782
Capital requirements of regulated related undertakings	35	73395	82443
Minimum capital requirement (34+35)	36	355602	361225
Excess (deficiency) of available capital resources to cover 50% of MCR	37	1038095	790034
Excess (deficiency) of available capital resources to cover 75% of MCR	38	949194	699728

**Capital resources requirement (CRR)**

Capital resources requirement	41	355602	361225
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	860294	609422

**Contingent liabilities**

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

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2005**

Financial year ended 31st December 2005					
	Company registration number	GL/UK/CM	Period ended day month year	units	
	R3	99122	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>	911050		911050	911050
Profit and loss account and other reserves	<b>12</b>	309142		309142	166873
Share premium account	<b>13</b>	148100		148100	148100
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>	1368292		1368292	1226023

**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 (19+24+25+26+27+28)</b>	<b>31</b>	1368292		1368292	1226023
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>	90724		90724	110110
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	43983		43983	
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>	134707		134707	110110
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	1233585		1233585	1115913

**Components of capital resources**

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	Period ended			units	
		R3	99122	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	

**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>				

**Components of capital resources**

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2005**

Financial year ended 31st December 2005					
	Company registration number	GL/UK/CM	Period ended day month year	units	
	R3	99122	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	

**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>	1233585		1233585	1115913
Inadmissible assets other than intangibles and own shares	<b>73</b>	17689		17689	117154
Assets in excess of market risk and counterparty limits	<b>74</b>				28112
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>	1215896		1215896	970647

**Available capital resources for PRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	1215896		1215896	970647
Available capital resources for 50% MCR requirement	<b>82</b>	1215896		1215896	970647
Available capital resources for 75% MCR requirement	<b>83</b>	1215896		1215896	970647

**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>				

**Sheet 6**  
**Form 11**

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

Name of insurer **Norwich Union Insurance Limited**

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>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
				This financial year 1			Previous year 2
Gross premiums written			<b>11</b>	3425156			3248035
Premium taxes and levies (included in line 11)			<b>12</b>	59608			67512
Premiums receivable net of taxes and levies (11-12)			<b>13</b>	3365548			3180523
Premiums for classes 11, 12 or 13 (included in line 13)			<b>14</b>	24758			8475
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>	3377927			3184761
Gross premiums earned			<b>21</b>	3378427			3062609
Premium taxes and levies (included in line 21)			<b>22</b>	59608			67512
Premiums earned net of taxes and levies (21-22)			<b>23</b>	3318819			2995097
Premiums for classes 11, 12 or 13 (included in line 23)			<b>24</b>	17754			7838
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>	3327696			2999016
<b>Sub-total I</b> (higher of sub-total A and sub-total H)			<b>30</b>	3377927			3184761
<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>	608027			573257
	Excess (if any) over 50m EURO x 0.02		<b>33</b>	66882			63000
<b>Sub-total J</b> (32-33)			<b>34</b>	541145			510257
Claims paid in period of 3 financial years			<b>41</b>	5799300			5252745
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>	2887997			2675252
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>	2251728			1717032
<b>Sub-total C</b> (41+42+43-44-45)			<b>46</b>	6435569			6210965
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			<b>47</b>	3079549			3077572
<b>Sub-total D</b> (46-47)			<b>48</b>	3356020			3133393
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)			<b>49</b>	52.15			50.45
<b>Premiums Amount</b> Sub-total J x <b>reinsurance ratio</b>			<b>50</b>	282207			257425
Provisions for claims outstanding (before discounting and net of reinsurance)			<b>51</b>	1597897			1537006
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)			<b>52</b>	278782			278782
Greater of lines 50 and 52			<b>53</b>	282207			278782

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

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2005**

General insurance business

		Company registration number	GL/UK/C	Period ended			units
				day	month	year	
<b>R12</b>		<b>99122</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
				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	5799300	5252745	
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	2887997	2675252			
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	2251728	1717032			
Claims incurred in reference period (21+22+23-24-25)				26	6435569	6210965	
Claims incurred for classes 11, 12 or 13 (included in 26)				27	33899	121588	
Claims incurred for "actuarial health insurance" (included in 26)				28			
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)				29	6452518	6271759	
<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	2150839	2090586	
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	559218	543552			
	Excess (if any) over 35M EURO x 0.03	33	63815	61987			
<b>Sub-total G</b> (32 - 33)				39	495404	481565	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)				41	258353	242950	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)				42	282207	278782	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)				43	282207	278782	

**Statement of solvency - general insurance business**

Name of insurer **Haven Insurance Policies Limited**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

R1	Company registration number	GL/UK/CI	Period ended			units
			day	month	year	
	<b>2052028</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
			As at end of this financial year			As at end of the previous year
			<b>1</b>			<b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	11395	40728
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>	11395	40728

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	2407	3249
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	8988	37479

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	7221	9748
Base capital resources requirement	<b>33</b>	2030	2087
Individual minimum capital requirement	<b>34</b>	7221	9748
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34+35)	<b>36</b>	7221	9748
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	7785	35854
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	5979	33417

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	7221	9748
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	4174	30980

**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>		
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**Components of capital resources**

Name of insurer **Haven Insurance Policies Limited**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	Period ended			units	
		R3	2052028	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>	20000		20000	20000
Profit and loss account and other reserves	<b>12</b>	11016		11016	20728
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>	31016		31016	40728

**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 (19+24+25+26+27+28)</b>	<b>31</b>	31016		31016	40728
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>	745		745	
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>	745		745	
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	30271		30271	40728



**Components of capital resources**

Name of insurer **Haven Insurance Policies Limited**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	<u>Period ended</u> day month year	units	
		R3	2052028	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	

**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>				

**Components of capital resources**

Name of insurer **Haven Insurance Policies Limited**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	<u>Period ended</u> day month year	units	
		R3	2052028	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	

**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>	30271		30271		40728
Inadmissible assets other than intangibles and own shares	<b>73</b>					
Assets in excess of market risk and counterparty limits	<b>74</b>	18876		18876		
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>	11395		11395		40728

**Available capital resources for PRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	11395		11395		40728
Available capital resources for 50% MCR requirement	<b>82</b>	11395		11395		40728
Available capital resources for 75% MCR requirement	<b>83</b>	11395		11395		40728

**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>					

**Sheet 12**  
**Form 11**

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

Name of insurer **Haven Insurance Policies Limited**

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>2052028</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
				This financial year 1			Previous year 2
Gross premiums written			11	(167)			35882
Premium taxes and levies (included in line 11)			12	37			1453
Premiums receivable net of taxes and levies (11-12)			13	(204)			34429
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	(204)			34429
Gross premiums earned			21	6616			75593
Premium taxes and levies (included in line 21)			22	37			1453
Premiums earned net of taxes and levies (21-22)			23	6579			74140
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	6579			74140
<b>Sub-total I</b> (higher of sub-total A and sub-total H)			30	6579			74140
<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	1184			13345
	Excess (if any) over 50m EURO x 0.02		33				787
<b>Sub-total J</b> (32-33)			34	1184			12558
Claims paid in period of 3 financial years			41	155501			194134
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	87548			113918
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	130321			99589
<b>Sub-total C</b> (41+42+43-44-45)			46	112728			208463
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	49263			114326
<b>Sub-total D</b> (46-47)			48	63465			94137
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)			49	56.30			50.00
<b>Premiums Amount</b> Sub-total J x <b>reinsurance ratio</b>			50	667			6279
Provisions for claims outstanding (before discounting and net of reinsurance)			51	44914			60635
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)			52	7221			9748
Greater of lines 50 and 52			53	7221			9748

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

Name of insurer **Haven Insurance Policies Limited**

Global business

Financial year ended **31st December 2005**

General insurance business

		Company registration number	GL/UK/CI	Period ended day month year			units
<b>R12</b>		<b>2052028</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
				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	155501		194134
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	87548		113918	
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	130321		99589	
Claims incurred in reference period (21+22+23-24-25)				26	112728		208463
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	112728		208463
<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	37576		69488
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	9770		18067	
	Excess (if any) over 35M EURO x 0.03		33	417		1354	
<b>Sub-total G</b> (32 - 33)				39	10187		16713
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)				41	5735		8357
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)				42	7221		9748
<b>General insurance capital requirement</b> (higher of lines 41 and 42)				43	7221		9748

**Statement of solvency - general insurance business**

Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2005**

Solo solvency calculation

R1	Company registration number	GL/UK/CI	Period ended			units
			day	month	year	
	<b>924430</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
			As at end of this financial year			As at end of the previous year
			<b>1</b>			<b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	281809	327205
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>	281809	327205

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	22058	23170
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	259751	304035

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	66174	69511
Base capital resources requirement	<b>33</b>	2030	2087
Individual minimum capital requirement	<b>34</b>	66174	69511
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34+35)	<b>36</b>	66174	69511
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	248722	292450
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	232178	275072

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	66174	69511
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	215635	257694

**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>		
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**Components of capital resources**

Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2005**

	Company registration number	GL/UK/CM	Period ended day month year	units
R3	924430	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	11	240000		240000	240000
Profit and loss account and other reserves	12	103718		103718	106332
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	343718		343718	346332

**Tier one waivers**

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

**Other tier one capital**

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

<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	31	343718		343718	346332
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	20248		20248	
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	20248		20248	
<b>Total tier one capital after deductions (31-37)</b>	39	323470		323470	346332

**Components of capital resources**

Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2005**

	Company registration number	GL/UK/CM	Period ended day month year	units
<b>R3</b>	<b>924430</b>	<b>GL</b>	<b>31 12 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>	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>			
<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>			

Components of capital resources

Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2005**

		Company registration number	GL/UK/CM	<u>Period ended</u> day month year	units	
		R3	924430	GL	31 12 2005	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3	As at the end of the previous year 4	

**Total capital resources**

Positive adjustments for regulated non-insurance related undertakings	71					
<b>Total capital resources before deductions (39+69+71)</b>	72	323470		323470		346332
Inadmissible assets other than intangibles and own shares	73	1012		1012		2282
Assets in excess of market risk and counterparty limits	74	40649		40649		16845
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	281809		281809		327205

**Available capital resources for PRU tests**

Available capital resources for guarantee fund requirement	81	281809		281809		327205
Available capital resources for 50% MCR requirement	82	281809		281809		327205
Available capital resources for 75% MCR requirement	83	281809		281809		327205

**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					



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

Name of insurer **London and Edinburgh Insurance Company Limited**

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>924430</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
				This financial year 1			Previous year 2
Gross premiums written			<b>11</b>	471164			708173
Premium taxes and levies (included in line 11)			<b>12</b>	881			4868
Premiums receivable net of taxes and levies (11-12)			<b>13</b>	470283			703305
Premiums for classes 11, 12 or 13 (included in line 13)			<b>14</b>	995			8897
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>	470780			707754
Gross premiums earned			<b>21</b>	485670			737648
Premium taxes and levies (included in line 21)			<b>22</b>	881			4868
Premiums earned net of taxes and levies (21-22)			<b>23</b>	484789			732780
Premiums for classes 11, 12 or 13 (included in line 23)			<b>24</b>	2384			8448
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>	485981			737004
<b>Sub-total I</b> (higher of sub-total A and sub-total H)			<b>30</b>	485981			737004
<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	x 0.18		<b>32</b>	87477			132661
(or adjusted sub-total I if appropriate)	Excess (if any) over 50m EURO x 0.02		<b>33</b>	9043			14044
<b>Sub-total J</b> (32-33)			<b>34</b>	78434			118616
Claims paid in period of 3 financial years			<b>41</b>	827291			936121
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>				24165
	For insurance business accounted for on an accident year basis		<b>43</b>	426373			379672
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>	33781			36202
	For insurance business accounted for on an accident year basis		<b>45</b>	390474			542968
<b>Sub-total C</b> (41+42+43-44-45)			<b>46</b>	829409			760788
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			<b>47</b>	365453			373732
<b>Sub-total D</b> (46-47)			<b>48</b>	463956			387056
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)			<b>49</b>	55.94			50.88
<b>Premiums Amount</b> Sub-total J x <b>reinsurance ratio</b>			<b>50</b>	43875			60352
Provisions for claims outstanding (before discounting and net of reinsurance)			<b>51</b>	145500			152838
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)			<b>52</b>	66174			69511
Greater of lines 50 and 52			<b>53</b>	66174			69511

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

Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2005**

General insurance business

		Company registration number	GL/UK/CM	Period ended day month year			units
<b>R12</b>		<b>924430</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2005</b>	<b>£000</b>
				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	827291	936121	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22			24165	
	For insurance business accounted for on an accident year basis		23	426373		379672	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	33781		36202	
	For insurance business accounted for on an accident year basis		25	390474		542968	
Claims incurred in reference period (21+22+23-24-25)				26	829409	760788	
Claims incurred for classes 11, 12 or 13 (included in 26)				27	29858	56193	
Claims incurred for "actuarial health insurance" (included in 26)				28			
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)				29	844338	788885	
<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	281446	262962	
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	73176		68370	
	Excess (if any) over 35M EURO x 0.03		33	7733		7158	
<b>Sub-total G</b> (32 - 33)				39	65443	61212	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)				41	36609	31145	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)				42	66174	69511	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)				43	66174	69511	

## Supplementary Notes to the Returns

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

### **\*0301\* Reconciliation**

	2005 £000	2004 £000
Form 13, Line 89	8,120,690	8,311,664
Less		
Form 15, Line 69	6,943,843	7,345,124
	<hr/>	<hr/>
Net admissible assets	1,176,847	966,540
	<hr/>	<hr/>
Capital resources		
Form 3, Line 79	1,176,847	966,540
	<hr/>	<hr/>

### **\*0310\* \*1507\* Other Negative Valuation Differences**

The Company prepared its 2005 annual statutory financial statements in accordance with International Financial Reporting Standards for the first time. These financial statements do not include a claims equalisation reserve (CER) in liabilities. Consequently, in line 35 of Form 3 there is a negative valuation difference of £69,643k in respect of the impact of this adjustment, after tax.

### **\*1301\* Unlisted Securities**

Lines 45 and 46 of Form 13 include unlisted non-guaranteed debentures amounting to £15,763k (2004 - £14,937k). These investments are readily realisable.

### **\*1304\* Debtors and Creditors**

Certain amounts shown in Forms 13 and 15 have been calculated by netting amounts due to any one person or undertaking against amounts due from that person or undertaking, where there is a right of set-off as permitted by International Accounting Standard 1.

### **\*1305\* Counterparty Limits**

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

**Supplementary Notes to the Returns**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

**\*1314\* Leased Assets**

There were no tangible leased assets included at line 80 of Form 13 (2004 - nil).

**\*1318\* Other Asset Adjustments**

Amounts in line 100 of Form 13 of £4,794k relate to goodwill and other intangible assets; and of £17,689k relate to debts greater than 3 months beyond their due settlement date.

**\*1501\* Provision for Reasonably Foreseeable Adverse Variations**

No adjustment or provision is required in respect of a provision for reasonably foreseeable adverse variations pursuant to PRU 1.3.26R to 1.3.29R or PRU 4.3.17R to 4.3.18R. All derivative contracts are strictly covered and all other obligations to deliver assets or make a payment were felt to be prudently provided for in the accounts.

**\*1502\* Contingent Liabilities**

- a. There are no charges over the Company's assets.
- b. No provision has been included in Form 15 for any liabilities to tax on capital gains, which might arise if the Company disposed of its investments. The full potential liability for deferred tax not provided was £nil (2004 - £nil).
- c. The Company and Haven Insurance Policies Limited continue to guarantee the pre-1998 liabilities of Maritime Insurance Company Limited, a former member of the Norwich Union plc group of companies. There are no other contingent liabilities in the Company.
- d. The Company and its subsidiaries, Haven Insurance Policies Limited and London and Edinburgh Insurance Company Limited, have entered into a mutual guarantee and they also guarantee the general insurance liabilities of Aviva Insurance and Security Insurance Limited. There are no other guarantees, indemnities or other contractual commitments effected other than in the ordinary course of insurance business, in respect of related companies.
- e. There are no fundamental uncertainties.

**Supplementary Notes to the Returns**Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005****\*1601\* Rates of Exchange**

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

**\*1602\* Brought Forward Amounts**

Some of the brought forward amounts shown in Forms 11, 12, and 22 to 24 have been restated from the corresponding carried forward amounts included in the previous year's return due to the conversion of foreign currency amounts at the closing rates of exchange at 31st December 2005.

**\*1603\* Other Charges**

Line 21 of Form 16 relates to the following:-

	2005 £000	2004 £000
Amortisation of intangible assets	-	9,414
Corporate costs	38,085	2,595
	-----	-----
	38,085	12,009
	-----	-----

**\*1604\* Extraordinary Loss**

Line 41 of Form 16 relates to the impact from the conversion of the Company's financial statements to IFRS, which would otherwise have been treated in the financial statements as a prior year adjustment. The material components are in respect of the write-off of pension prepayments and the release of goodwill amortisation. The tax impact of this adjustment is included in line 42.

**\*1605\* Form 16 Lines 15/18**

In its Companies Act Accounts the Company includes the difference between the fair value of its subsidiary undertakings at acquisition and the fair value at the balance sheet date in a revaluation reserve. In this return the movement in this revaluation reserve has been taken to line 15 of Form 16. The impact in 2005 has been to increase the profit compared to the Companies Act Accounts by £46,021k (2004 - an increase of £45,919k).

**\*20Aa\* Risk Category Allocation**

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.

**Supplementary Notes to the Returns**Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005****\*20Ab\* Risks of Death or Injury to Passengers**

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

**\*20Ac\* Miscellaneous and Other Motor**

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.

**\*20Ae\* Facultative Business**

There is no facultative business reported under category number 002.

**\*20Af\* Analyses of Mixed Risk Categories**

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 written	Provision for undiscounted gross claims		Provision for gross unearned premium
		Reported	IBNR	
	£000	£000	£000	£000
TRAVEL				
Accident and Health	23,536	19,124	978	7,286
Fire and other damage to property	9,414	7,650	391	4,371
Classes 16, 17 and 18 combined	14,122	11,474	588	2,914
Total	47,072	38,248	1,957	14,571
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	27,478	9,141	1,579	14,395
Motor	18,319	6,094	1,053	9,597
Liability	12,212	4,063	702	6,398
Classes 16, 17 and 18 combined	3,053	1,016	175	1,599
Total	61,062	20,314	3,509	31,989

**Supplementary Notes to the Returns**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

**\*20Ag\* Home Foreign and Overseas Business**

No gross written premiums are attributable to home foreign or overseas business.

**\*20Ah\* Portfolio Transfers**

On 29<sup>th</sup> June 2005, the technical provisions of the fellow group undertaking, Scottish General Insurance Company Limited, were transferred to the Company under Part VII of the Financial Services & Markets Act 2000. 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.

**\*20Ai\* Run-off of Portfolio Transfers**

At the year-end the Form 20A included gross reported claims outstanding of £11,871k, £42k and £6,234k for risk categories 160,122 and 121 respectively.

**\*20Aj\* Unused Authorisation Classes**

In respect of authorisation classes 5 and 11, no new contracts of insurance have been effected by the Company since 1993. In respect of authorisation classes 6 and 12, no new contracts of insurance have been effected by the Company since 1998. In respect of authorisation class 7, no new contracts of insurance have been effected by the Company since 2001.

**\*2007\* Material Connected Party Transactions (Rule 9.39)**

The companies in the group have ceded 50% of their 2005 underwriting result to CGU International Insurance plc, a fellow Group undertaking. The premiums in 2005 amounted to £1,658,238k. Details of recoveries and outstanding debts are set out on page 80.

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

**\*2100\*, \*2300\*, \*3000\* and \*3900\* Forms Omitted**

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

Form 21 (Category number 709)  
 Form 23 (Category number 709)  
 Form 30  
 Form 39

**Supplementary Notes to the Returns**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

**\*2102\* \*2501\* Unearned Premiums**

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

**\*2202\* \*2404\* Claims Management Costs**

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

**\*2204\* \*2406\* Acquisition Costs**

Acquisition costs represent the fixed and variable costs arising from the conclusion of insurance contracts including direct costs, such as the cost of drawing up the insurance document, and indirect costs, such as advertising costs or the administrative expenses connected with the processing of proposals and the issuing of policies. For business accounted for on an annual basis, a proportion of the related acquisition expenses 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 category.

**\*2205\* \*2502\* Unexpired Risks**

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. No attributable investment income has needed to be taken into account in either 2005 or 2004.

**\*2206\* \*2503\* Reinsurance Recoveries**

Under reporting categories 270, 340 and 500, included on forms 22 and 25, reinsurance recoveries amounting to £66,500k are expected to be recovered from reinsurers more than 12 months after the payment of the underlying gross claims. These amounts are not discounted.



**Supplementary Notes to the Returns**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

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

Underwriting year accounting has been adopted for reporting categories 330, 340 and 500 and elements of categories 260, 270 and 350 prior to 1996. This is due to the longer-term nature of the business written, and the fact that an underwriting result could not be established with sufficient accuracy using the accident year basis. Recognition of profit has been deferred until the end of the third year from the start of an underwriting year for marine, aviation and treaty business and until the end of the second year for transport business. Since 1996 these classes have been written on an accident year basis, where applicable.

**\*2407\* Underwriting Year Business**

The allocation of business to year is determined by the year in which the risk is inception, except for certain business in reporting categories 330, 340 and 350 where the basis is the year of signing the policy.

**\*3102\* Modification by Consent**

In accordance with a direction given by the FSA under section 148 of the Act, for category 271 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.

**Certificate required by rule 9.34 of the Accounts and Statements Rules**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

We certify

- a. that the return has been properly prepared in accordance with the requirements in *IPRU (INS)* and *PRU*; and
- b. that the directors are satisfied that:
  - (i) throughout the financial year in question, the companies in the group have complied in all material respects 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 the companies in the group have continued so to comply subsequently, and will continue so to comply in future.

**Philip Easter**  
Director

**Patrick Snowball**  
Chief Executive Officer

**Mark Hodges**  
Director

Norwich  
16th March 2006

**Independent Auditors' report to the Directors pursuant to rule 9.35 of the Accounts and Statements Rules**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 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.

- £ Forms 1, 3, 11 to 13, 15, 16, 20A, 20 to 25, 31, 32, 37 and 38 (including the supplementary notes) ("the Forms"); and
- £ the statements required by rules 9.25 to 9.27 and 9.29 on pages 82 to 86 ("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 on pages 87 to 93; and
- £ the certificate signed in accordance with rule 9.34 on page 120.

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 insurer for our examination, for this report, or for the opinions 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 the statements) under the provisions of the Rules. The requirements of the Rules have been modified by the written concession and the directions 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 set out in 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 also 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 insurer for the financial year on which we reported on 24th March 2006. It also included an assessment of the significant estimates and judgements made by the insurer in the preparation of the Forms and the statements.

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2005**

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.

**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  
Norwich  
24th March 2006