

# **NORWICH UNION INSURANCE LIMITED**

**Annual FSA Insurance Returns for the year ended  
31st December 2006**



(Appendices 9.1, 9.2, 9.5, 9.6)

# NORWICH UNION INSURANCE LIMITED

Year ended 31st December 2006

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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**

Printed 25th APR 07 at 09:14

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ending **31st December 2006**

Solo solvency calculation	Company registration number	GL/UK/CM	Period ended			Units	
			day	month	year		
			R1	99122	GL		31
			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>	1008584	1176847
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>	1008584	1176847

**Guarantee Fund**

Guarantee Fund requirement	<b>21</b>	113912	121097
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	894672	1055750

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	341736	363291
Base capital resources requirement	<b>33</b>	2139	2030
Individual minimum capital requirement	<b>34</b>	341736	363291
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34 + 35)	<b>36</b>	341736	363291
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	837716	995201
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	752282	904378

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	341736	363291
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	666848	813556

**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**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

..... **Simon Machell** **Chief Executive Officer**

..... **Jacqueline Hunt** **Director**

..... **John Kitson** **Director**

**Norwich, 23rd March 2007**

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

Global business

Financial year ending **31st December 2006**

		Company registration number	GL/UK/CM	Period ended			Units
				day	month	year	
R3		99122	GL	31	12	2006	£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>	279238		279238	223334
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>	1338388		1338388	1282484

**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>	1338388		1338388	1282484
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>	35124		35124	4794
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	66069		66069	69643
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>	101193		101193	74437
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	1237195		1237195	1208047

## Components of capital resources

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ending **31st December 2006**

	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>2006</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 ending **31st December 2006**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R3	99122	GL	31	12	2006	£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>	1237195			1237195	1208047
Inadmissible assets other than intangibles and own shares	<b>73</b>	21455			21455	17689
Assets in excess of market risk and counterparty limits	<b>74</b>	207156			207156	13512
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>	1008584			1008584	1176846

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	1008584			1008584	1176846
Available capital resources for 50% MCR requirement	<b>82</b>	1008584			1008584	1176846
Available capital resources for 75% MCR requirement	<b>83</b>	1008584			1008584	1176846

**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 2006**

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	3697728		3896167		
Premium taxes and levies (included in line 11)		12	47659		60526		
Premiums written net of taxes and levies (11-12)		13	3650069		3835641		
Premiums for classes 11, 12 or 13 (included in line 13)		14	96645		25767		
Premiums for "actuarial health insurance" (included in line 13)		15					
Sub-total A (13 + 1/2 14 - 2/3 15)		16	3698392		3848525		
Gross premiums earned		21	3844229		3870727		
Premium taxes and levies (included in line 21)		22	47659		60526		
Premiums earned net of taxes and levies (21-22)		23	3796570		3810201		
Premiums for classes 11, 12 or 13 (included in line 23)		24	74109		19334		
Premiums for "actuarial health insurance" (included in line 23)		25					
Sub-total H (23 + 1/2 24 - 2/3 25)		26	3833625		3819868		
Sub-total I (higher of sub-total A and sub-total H)		30	3833625		3848525		
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	690053		692735		
	Excess (if any) over 53.1M EURO x 0.02	33	75963		76294		
Sub-total J (32-33)		34	614090		616441		
Claims paid in period of 3 financial years		41	7318149		6785280		
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	50843		61064		
	For insurance business accounted for on an accident year basis	43	3216072		3343555		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	24813		47004		
	For insurance business accounted for on an accident year basis	45	2808272		2763008		
Sub-total C (41+42+43-44-45)		46	7751979		7379887		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3924060		3495820		
Sub-total D (46-47)		48	3827919		3884067		
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50		0.53		
Premiums amount Sub-total J x reinsurance ratio		50	307045		324433		
Provisions for claims outstanding (before discounting and net of reinsurance)		51	1682207		1788311		
Brought forward amount (12.43.2 x 51.1 / 51.2 or, if less, 12.43.2)		52	341736		363291		
Greater of lines 50 and 52		53	341736		363291		



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

Global business

Financial year ended **31st December 2006**

General insurance business

		Company registration number	GL/UK/CM	Period ended			Units	
		R12	99122	GL	31 day	12 month	2006 year	£000
				This financial year 1			Previous year 2	
Reference period (No. of months) See INSPRU 1.1.63R			11	36			36	
Claims paid in reference period			21	7318149			6785280	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	50843			61064	
	For insurance business accounted for on an accident year basis		23	3216072			3343555	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	24813			47004	
	For insurance business accounted for on an accident year basis		25	2808272			2763008	
Claims incurred in reference period (21+22+23-24-25)			26	7751979			7379887	
Claims incurred for classes 11, 12 or 13 (included in 26)			27	214706			222967	
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	7859332			7491371	
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	2619777			2497124	
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	681142			649252	
	Excess (if any) over 37.2M EURO x 0.03		33	77847			74203	
Sub-total G (32 - 33)			39	603295			575049	
Claims amount Sub-total G x reinsurance ratio (11.49)			41	301648			302648	
Higher of premiums amount and brought forward amount (11.53)			42	341736			363291	
General insurance capital requirement (higher of lines 41 and 42)			43	341736			363291	

**Analysis of admissible assets**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	2006 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	6461		6542	
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	642205		619288	
	debts and loans				26	42613		129911	
Other group undertakings	shares				27				
	debts and loans				28	72562			
Participating interests	shares				29				
	debts and loans				30				
Other financial investments									
Equity shares					41	399024		392657	
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	80163		854824	
	Other				46	924969		754895	
Variable interest securities	Approved securities				47				
	Other				48				
Participation in investment pools					49				
Loans secured by mortgages					50	721608		692944	
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	51245		99007	
	More than one month withdrawal				55				
Other financial investments					56				

**Analysis of admissible assets**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	2006 year	£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		12561	
Assets held to match linked liabilities	Index linked				58				
	Property linked				59				
Reinsurers' share of technical provisions									
Provision for unearned premiums					60	940833		1022995	
Claims outstanding					61	1584709		1616308	
Provision for unexpired risks					62				
Other					63				
Debtors and salvage									
Direct insurance business	Policyholders				71	338429		425311	
	Intermediaries				72	647189		698834	
Salvage and subrogation recoveries					73				
Reinsurance	Accepted				74				
	Ceded				75	143265		31875	
Dependants	Due in 12 months or less				76				
	Due in more than 12 months				77				
Other	Due in 12 months or less				78			91634	
	Due in more than 12 months				79				
Other assets									
Tangible assets					80				
Deposits not subject to time restriction on withdrawal with approved institutions					81	173496		149202	
Cash in hand					82				
Other assets (particulars to be specified by way of supplementary note)					83				
Accrued interest and rent					84	29750		33006	
Deferred acquisition costs (general business only)					85	482305		458133	
Other prepayments and accrued income					86	29223		29085	
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	7322610		8120690	

**Analysis of admissible assets**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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		
	99122	GL	31	12	2006	£000	1

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)	91	7322610	8120690
Assets in excess of market and counterparty limits	92	207156	13512
Capital resources requirement deduction of regulated related undertakings	93		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	94		
Inadmissible assets of regulated related insurance undertakings	95		
Book value of related ancillary services undertakings	96		
Other differences in the valuation of assets (other than for assets not valued above)	97		
Deferred acquisition costs excluded from line 89	98		
Reinsurers' share of technical provisions excluded from line 89	99		
Other asset adjustments (may be negative)	100	56579	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)	101	7586345	8156685

Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	102	72562	27790
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**Liabilities (other than long term insurance business)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R15	99122	GL	31	12	2006	£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>	1852225	1998723
Claims outstanding	<b>12</b>	3266915	3404619
Provision for unexpired risks	<b>13</b>		
Equalisation provisions	Credit business	<b>14</b>	
	Other than credit business	<b>15</b>	94385
Other gross technical provisions	<b>16</b>		
Total gross technical provisions (11 to 16)	<b>19</b>	5213525	5502346

**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>	81383	196406
	Reinsurance accepted	<b>42</b>		
	Reinsurance ceded	<b>43</b>	67077	281066
Debenture loans	Secured	<b>44</b>		
	Unsecured	<b>45</b>		
Amounts owed to credit institutions	<b>46</b>	51238	57619	
Creditors	Taxation	<b>47</b>	13951	8993
	Declared dividend	<b>48</b>		
	Other	<b>49</b>	420758	460970
Accruals and deferred income	<b>51</b>	466094	436444	
Total (19 to 51)	<b>59</b>	6314026	6943844	
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>	6314026	6943844	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	<b>71</b>	5118	39188
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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>	(66069)	(69643)
Capital and reserves	<b>84</b>	1338388	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>	7586345	8156685

**Profit and loss account (non-technical account)**

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

			Company registration number	GL/UK/CM	Period ended			Units	
			R16	99122	GL	31	12	2006	£000
			This financial year			Previous year			
			1			2			
Transfer (to)/from the general insurance business technical account		From Form 20	11	24977			(553)		
		Equalisation provisions	12	4619			11865		
Transfer from the long term insurance business revenue account			13						
Investment income	Income		14	214197			213944		
	Value re-adjustments on investments		15	7783			68348		
	Gains on the realisation of investments		16	14300			42272		
Investment charges	Investment management charges, including interest		17	6296			9057		
	Value re-adjustments on investments		18						
	Loss on the realisation of investments		19						
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	(50412)			(38085)		
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)			29	209168			288734		
Tax on profit or loss on ordinary activities			31	34691			50632		
Profit or loss on ordinary activities after tax (29-31)			39	174477			238102		
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	174477			201845		
Dividends (paid or declared)			51	115000			89000		
Profit or loss retained for the financial year (49-51)			59	59477			112845		

## Analysis of derivative contracts

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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	2006	£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			1093		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			1093		1678			15082

## General insurance business - summary of business carried on

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

		Company registration number		GL/UK/CM	Period ended			Units	
					day	month	year		
		R20A	99122	GL	31	12	2006	£000	
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
				Reported		Incurred but not reported			
			1	2		3		4	
001	Total business	1	3697728	2818974		395862		1852225	
002	Total primary (direct) and facultative business	2	3697726	2805785		389895		1852225	
003	Total treaty reinsurance accepted business	3	2	13189		5967			
110	Total primary (direct) and facultative accident & health ( category numbers 111 to 114)	4	457773	25813		30044		174552	
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	1351923	1525485		137340		611536	
160	Primary (direct) and facultative household and domestic all risks.	6	968453	230137		65552		492829	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	337923	29065		44283		195968	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	466394	690810		23912		279890	
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	(2993)	48141		2218		12544	
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	96648	190647		64785		72343	
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	21539	49221		918		12563	
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	(4)	3231		4420			
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	70	11986		10218			
350	Total primary (direct) and facultative goods in transit	14		1249		6205			
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted ( category numbers 510 to 590)	16	2	4845		90			
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17		8344		5877			
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	3697728	2818974		395862		1852225	



## General insurance business - summary of business carried on

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R20A	99122	GL	31	12	2006	£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		Incurring but not reported		
			1	2		3		

## PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

111	Medical insurance	21	357662	7050	26852	160996
112	HealthCare cash plans	22				
113	Travel	23	72940	12578	1714	12262
114	Personal accident or sickness	24	27171	6185	1478	1294
121	Private motor - comprehensive	25	1255282	1224200	115849	578103
122	Private motor - non-comprehensive	26	65442	268365	14079	21422
123	Motor cycle	27	31199	32920	7412	12011
160	Household and domestic all risks (equals line 6)	28	968453	230137	65552	492829
181	Assistance	29				
182	Creditor	30	314341	12552	42074	194254
183	Extended warranty	31	2784	465	36	1382
184	Legal expenses	32	1			
185	Mortgage indemnity	33		9909		
186	Pet insurance	34	20797	4306	2170	332
187	Other personal financial loss	35		1833	3	

## PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41	390006	589324	17961	229484
222	Commercial vehicles (non-fleet)	42	47982	55319	3910	32057
223	Motor other	43	28406	46167	2041	18349
261	Commercial property	44	(8623)	44994	2044	9661
262	Consequential loss	45	5126	2420	164	2753
263	Contractors or engineering all risks	46	504	727	10	130
271	Employers liability	47	(55)	97803	55970	10170
272	Professional indemnity	48	22	37093		
273	Public and products liability	49	5537	38360	2956	552
274	Mixed commercial package	50	91144	17391	5859	61621
281	Fidelity and contract guarantee	51	1509	7084	105	868
282	Credit	52				
283	Suretyship	53	20030	42137	813	11695
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 2006**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R20A	99122	GL	31	12	2006	£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	(4)	3231	4420	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64		2450	610	
342	Marine hull	65		9519	9606	
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	70	17	2	
350	Total primary (direct) and facultative goods in transit	71		1249	6205	

## PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

400	Miscellaneous primary (direct) and facultative business	72				
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## NON-PROPORTIONAL TREATY

510	Non-proportional accident & health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83				
540	Non-proportional marine	84	2	4845	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		63	44	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96				
670	Proportional liability (non-motor)	97		8281	5833	
680	Proportional financial lines	98				
690	Proportional aggregate cover	99				

## TREATY REINSURANCE: MISCELLANEOUS

700	Miscellaneous treaty reinsurance accepted business	101				
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TOTAL (lines 21 to 101)	111	3697728	2818974	395862	1852225
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**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Total business**

		Company registration number	GL/UK/CM	Period ended			Units	Category number	
		R20	99122	GL	31	12	2006	£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	1841688		1860879				
	Claims incurred (22. 17. 4)	12	1266331		1237164				
	Claims management costs (22. 18. 4)	13	73106		59058				
	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	548487		552090				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(46236)		12567				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	(14835)		634				
	Claims incurred (22. 13. 4)	22	(144252)		(31436)				
	Claims management costs (22. 14. 4)	23	58534		45190				
	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	(330)						
	Balance (21-22-23+24+25-26)	29	71213		(13120)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	24977		(553)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	24977		(553)				

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	2006	£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	1841688		1860879			
	Claims incurred (22. 17. 4)		12	1266331		1237164			
	Claims management costs (22. 18. 4)		13	73106		59058			
	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	548487		552090			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(46236)		12567			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21	(14835)		634			
	Claims incurred (22. 13. 4)		22	(144252)		(31436)			
	Claims management costs (22. 14. 4)		23	58534		45190			
	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	(330)					
	Balance (21-22-23+24+25-26)		29	71213		(13120)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31						
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49	24977		(553)			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	24977		(553)			

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	2006 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 (22. 17. 4)	12							
	Claims management costs (22. 18. 4)	13							
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22							
	Claims management costs (22. 14. 4)	23							
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29							
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	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)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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 day	12 month	2006 year	£000	110
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	216973		182275				
	Claims incurred (22. 17. 4)	12	144345		121509				
	Claims management costs (22. 18. 4)	13	16536		7719				
	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	69409		60830				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(13317)		(7783)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	192		634				
	Claims incurred (22. 13. 4)	22	(7349)		(13368)				
	Claims management costs (22. 14. 4)	23	1689		62				
	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	(330)						
	Balance (21-22-23+24+25-26)	29	6182		13940				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(7135)		6157				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(7135)		6157				

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	12	2006	£000	120
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	721082		761324			
	Claims incurred (22. 17. 4)		12	609967		618314			
	Claims management costs (22. 18. 4)		13	26974		29314			
	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	127780		118202			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(43639)		(4506)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21						
	Claims incurred (22. 13. 4)		22	(40201)		(9553)			
	Claims management costs (22. 14. 4)		23	30249		21739			
	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	9952		(12186)			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31						
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49	(33687)		(16692)			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(33687)		(16692)			

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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 day	12 month	2006 year	£000	160
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	427383		437333				
	Claims incurred (22. 17. 4)	12	259517		245193				
	Claims management costs (22. 18. 4)	13	17792		11565				
	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	146537		143017				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	3537		37558				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(18003)		(29686)				
	Claims management costs (22. 14. 4)	23	9991		5655				
	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	8012		24031				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	11549		61589				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	11549		61589				



**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	2006	£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	175623		193555		
	Claims incurred (22. 17. 4)			12	29473		34981		
	Claims management costs (22. 18. 4)			13	1788		1554		
	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	114908		153071		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	29454		3949		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22	(377)		207		
	Claims management costs (22. 14. 4)			23	1515		1892		
	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	(1138)		(2099)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31					
	Other technical income and charges (particulars to be specified by way of supplementary note)			32					
	Total			39					
Balance of all years' underwriting (19+29+39)				49	28316		1850		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	28316		1850		

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	2006 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	241399		227123				
	Claims incurred (22. 17. 4)	12	190692		180571				
	Claims management costs (22. 18. 4)	13	9194		7446				
	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	67534		55467				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(26021)		(16361)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(30861)		(5469)				
	Claims management costs (22. 14. 4)	23	7939		8631				
	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	22922		(3162)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(3099)		(19523)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(3099)		(19523)				

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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 day	12 month	2006 year	£000	260
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	17959		15606				
	Claims incurred (22. 17. 4)	12	8810		14080				
	Claims management costs (22. 18. 4)	13	530		684				
	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	12750		8307				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(4131)		(7465)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	(15000)						
	Claims incurred (22. 13. 4)	22	(13207)		16586				
	Claims management costs (22. 14. 4)	23	1287		1605				
	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	(3080)		(18191)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(7211)		(25656)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(7211)		(25656)				

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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 day	12 month	2006 year	£000	270
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	32639		34187				
	Claims incurred (22. 17. 4)	12	19834		18045				
	Claims management costs (22. 18. 4)	13	104		677				
	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	7056		10665				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	5645		4800				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	(27)						
	Claims incurred (22. 13. 4)	22	(34543)		10985				
	Claims management costs (22. 14. 4)	23	6350		5332				
	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	28166		(16317)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	33811		(11517)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	33811		(11517)				

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	2006 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	8630		9476			
	Claims incurred (22. 17. 4)		12	3693		4471			
	Claims management costs (22. 18. 4)		13	188		99			
	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	2513		2531			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	2236		2375			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21						
	Claims incurred (22. 13. 4)		22	289		(1138)			
	Claims management costs (22. 14. 4)		23	(486)		274			
	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	197		864			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31						
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49	2433		3239			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	2433		3239			

**General insurance business : Technical account (excluding equalisation provisions)**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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	2006 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 (22. 17. 4)	12							
	Claims management costs (22. 18. 4)	13							
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22							
	Claims management costs (22. 14. 4)	23							
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29							
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	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**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**FSA general insurance business reporting category **Total business**

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	99122	GL	31	12	2006	£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	(29671)		(14836)		(14835)	
				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	140		70		70	
In respect of risks incepted in this financial year	For periods of less than 12 months	13	337454	17532	195338	10239	142116	7293	
	For periods of 12 months	14	1664094	1651236	873610	837128	790484	814108	
	For periods of more than 12 months	15	21956	34989	15967	17699	5989	17290	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	1850255	148468	947226	75767	903029	72701
Total (12 to 16)			19	3873899	1852225	2032211	940833	1841688	911392

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**FSA general insurance business reporting category **Total primary (direct) and facultative business**

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	99122	GL	31	12	2006	£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	(29671)		(14836)		(14835)	
				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	140		70		70	
In respect of risks incepted in this financial year	For periods of less than 12 months	13	337454	17532	195338	10239	142116	7293	
	For periods of 12 months	14	1664094	1651236	873610	837128	790484	814108	
	For periods of more than 12 months	15	21956	34989	15967	17699	5989	17290	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	1850255	148468	947226	75767	903029	72701
Total (12 to 16)			19	3873899	1852225	2032211	940833	1841688	911392



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

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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
			day	month	year		
R21	99122	GL	31	12	2006	£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	384		192		192	
			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	140		70		70	
In respect of risks incepted in this financial year	For periods of less than 12 months	13	50636	2920	27502	2797	23134	123
	For periods of 12 months	14	228318	169958	114999	85611	113319	84347
	For periods of more than 12 months	15	4873	544	2842	542	2031	2
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	156937	1130	78518	585	78419	545
Total (12 to 16)		19	440904	174552	223931	89535	216973	85017

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

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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
			day	month	year		
R21	99122	GL	31	12	2006	£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						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	13260	523	6772	263	6488	260	
	For periods of 12 months	14	729904	607531	372094	304180	357810	303351	
	For periods of more than 12 months	15	282	423	143	215	139	208	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	708699	3059	352054	1686	356645	1373
Total (12 to 16)			19	1452145	611536	731063	306344	721082	305192

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

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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
			day	month	year		
R21	99122	GL	31	12	2006	£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						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	66601	2775	36546	1523	30055	1252	
	For periods of 12 months	14	435761	462543	248035	241536	187726	221007	
	For periods of more than 12 months	15	309	464	170	255	139	209	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	435022	27047	225559	13633	209463	13414
Total (12 to 16)			19	937693	492829	510310	256947	427383	235882

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

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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
			day	month	year		
R21	99122	GL	31	12	2006	£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	171565	7148	106688	3567	64877	3581	
	For periods of 12 months	14	46142	67564	23142	32876	23000	34688	
	For periods of more than 12 months	15	15541	29963	12216	14832	3325	15131	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	199403	91293	114982	46881	84421	44412
Total (12 to 16)			19	432651	195968	257028	98156	175623	97812

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**FSA general insurance business reporting category **Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)**

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	99122	GL	31	12	2006	£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	32428	4008	16277	2007	16151	2001
	For periods of 12 months	14	158624	270090	79910	135320	78714	134770
	For periods of more than 12 months	15	249	995	125	500	124	495
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	293398	4797	146988	2401	146410	2396
Total (12 to 16)		19	484699	279890	243300	140228	241399	139662

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

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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
			day	month	year		
R21	99122	GL	31	12	2006	£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	(30000)		(15000)		(15000)	
			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	267	30	129	15	138	15
	For periods of 12 months	14	14733	11782	8578	6058	6155	5724
	For periods of more than 12 months	15	54	141	33	76	21	65
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	23861	591	12216	287	11645	304
Total (12 to 16)		19	38915	12544	20956	6436	17959	6108

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**FSA general insurance business reporting category **Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)**

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	99122	GL	31	12	2006	£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	(55)		(28)		(27)	
				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	2513	120	1326	63	1187	57	
	For periods of 12 months	14	42101	51828	21958	26303	20143	25525	
	For periods of more than 12 months	15	55	86	29	44	26	42	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	22831	20309	11548	10172	11283	10137
Total (12 to 16)			19	67500	72343	34861	36582	32639	35761

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**FSA general insurance business reporting category **Balance of all primary (direct) and facultative business**

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	99122	GL	31	12	2006	£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	<b>11</b>							
			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	<b>12</b>							
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	184	8	98	4	86	4
	For periods of 12 months	<b>14</b>	8511	9940	4894	5244	3617	4696
	For periods of more than 12 months	<b>15</b>	593	2373	409	1235	184	1138
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	<b>16</b>		10104	242	5361	122	4743	120
Total (12 to 16)	<b>19</b>		19392	12563	10762	6605	8630	5958



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

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**FSA general insurance business reporting category **Total business**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	99122	GL	31	12	2006	£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	3294132		1113216		1959637		(221279)	
	Reinsurers' share	12	1536018		560061		898930		(77027)	
	Net (11-12)	13	1758114		553155		1060707		(144252)	
	Claims management costs	14	28205		69285		17454		58534	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1354684		1204356		2559040	
	Reinsurers' share	16			679483		613226		1292709	
	Net (15-16)	17			675201		591130		1266331	
	Claims management costs	18			62183		10923		73106	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	311807		651176		305850		657133	
	Other acquisition expenses	22	73331		166105		87928		151508	
	Administrative expenses	23			86716				86716	
	Reinsurance commissions and profit participations	24	156077		343748		152625		347200	
	Total (21+22+23-24)	29	229061		560249		241153		548157	
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	(330)						(330)	
	This financial year	42	229391		560249		241153		548487	
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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**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	2006	£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	3286063		1112498		1955142		(218423)	
	Reinsurers' share	12	1527949		559343		894435		(74171)	
	Net (11-12)	13	1758114		553155		1060707		(144252)	
	Claims management costs	14	28205		69285		17454		58534	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1354684		1204356		2559040	
	Reinsurers' share	16			679483		613226		1292709	
	Net (15-16)	17			675201		591130		1266331	
	Claims management costs	18			62183		10923		73106	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	311807		651176		305850		657133	
	Other acquisition expenses	22	73331		166105		87928		151508	
	Administrative expenses	23			86716				86716	
	Reinsurance commissions and profit participations	24	156077		343748		152625		347200	
	Total (21+22+23-24)	29	229061		560249		241153		548157	
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	(330)						(330)	
	This financial year	42	229391		560249		241153		548487	
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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**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 day	12 month	2006 year	£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	8069	718		4495		(2856)		
	Reinsurers' share	12	8069	718		4495		(2856)		
	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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**

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	
					day	month	year			
			R22	99122	GL	31	12	2006	£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	94977	71049		6586		(17342)		
	Reinsurers' share	12	46621	36293		335		(9993)		
	Net (11-12)	13	48356	34756		6251		(7349)		
	Claims management costs	14	1832	3514		7		1689		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		244701		49269		293970		
	Reinsurers' share	16		124488		25137		149625		
	Net (15-16)	17		120213		24132		144345		
	Claims management costs	18		14718		1818		16536		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	7842	54888		21693		41037		
	Other acquisition expenses	22	9353	24030		10566		22817		
	Administrative expenses	23		26124				26124		
	Reinsurance commissions and profit participations	24	3922	27826		10849		20899		
	Total (21+22+23-24)	29	13273	77216		21410		69079		
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	(330)					(330)		
	This financial year	42	13603	77216		21410		69409		
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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**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 day	12 month	2006 year	£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	1691751	558121		1048558		(85072)		
	Reinsurers' share	12	766156	247693		473592		(44871)		
	Net (11-12)	13	925595	310428		574966		(40201)		
	Claims management costs	14	10124	31267		9106		30249		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		597758		614271		1212029		
	Reinsurers' share	16		293814		308248		602062		
	Net (15-16)	17		303944		306023		609967		
	Claims management costs	18		22785		4189		26974		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	35409	67630		24913		78126		
	Other acquisition expenses	22	27847	73149		38018		62978		
	Administrative expenses	23		25681				25681		
	Reinsurance commissions and profit participations	24	17705	33755		12455		39005		
	Total (21+22+23-24)	29	45551	132705		50476		127780		
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	45551	132705		50476		127780		
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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**

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	2006	£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	306685		209536		66965		(30184)	
	Reinsurers' share	12	145495		103791		29523		(12181)	
	Net (11-12)	13	161190		105745		37442		(18003)	
	Claims management costs	14	2155		11190		956		9991	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			308205		228725		536930	
	Reinsurers' share	16			157882		119531		277413	
	Net (15-16)	17			150323		109194		259517	
	Claims management costs	18			15744		2048		17792	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	89637		200310		84783		205164	
	Other acquisition expenses	22	17096		36060		18635		34521	
	Administrative expenses	23			13747				13747	
	Reinsurance commissions and profit participations	24	44823		104469		42397		106895	
	Total (21+22+23-24)	29	61910		145648		61021		146537	
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	61910		145648		61021		146537	
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**

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Global business

Financial year ended **31st December 2006**

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	
					day	month	year			
			R22	99122	GL	31	12	2006	£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	89040	42267		36421		(10352)		
	Reinsurers' share	12	46435	22421		14039		(9975)		
	Net (11-12)	13	42605	19846		22382		(377)		
	Claims management costs	14	807	1949		373		1515		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		33115		36927		70042		
	Reinsurers' share	16		17840		22729		40569		
	Net (15-16)	17		15275		14198		29473		
	Claims management costs	18		1464		324		1788		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	136265	248229		132612		251882		
	Other acquisition expenses	22	3926	2841		4327		2440		
	Administrative expenses	23		31				31		
	Reinsurance commissions and profit participations	24	68188	137224		65967		139445		
	Total (21+22+23-24)	29	72003	113877		70972		114908		
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	72003	113877		70972		114908		
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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**

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	2006	£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	719149		183021		483069		(53059)	
	Reinsurers' share	12	318664		85883		210583		(22198)	
	Net (11-12)	13	400485		97138		272486		(30861)	
	Claims management costs	14	6021		9442		4518		7939	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			149735		231651		381386	
	Reinsurers' share	16			74868		115826		190694	
	Net (15-16)	17			74867		115825		190692	
	Claims management costs	18			6933		2261		9194	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	28053		56699		28310		56442	
	Other acquisition expenses	22	11926		21665		12187		21404	
	Administrative expenses	23			18075				18075	
	Reinsurance commissions and profit participations	24	14027		28474		14114		28387	
	Total (21+22+23-24)	29	25952		67965		26383		67534	
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	25952		67965		26383		67534	
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**

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Global business

Financial year ended **31st December 2006**

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	2006	£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	80577		22511		40622		(17444)	
	Reinsurers' share	12	31666		7474		19955		(4237)	
	Net (11-12)	13	48911		15037		20667		(13207)	
	Claims management costs	14	1522		2046		763		1287	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			7889		9736		17625	
	Reinsurers' share	16			3945		4870		8815	
	Net (15-16)	17			3944		4866		8810	
	Claims management costs	18			365		165		530	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	3179		21726		9784		15121	
	Other acquisition expenses	22	1943		7924		4047		5820	
	Administrative expenses	23			2636				2636	
	Reinsurance commissions and profit participations	24	4778		11049		5000		10827	
	Total (21+22+23-24)	29	344		21237		8831		12750	
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	344		21237		8831		12750	
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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**

FSA general insurance business reporting category

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
					day	month	year			
			R22	99122	GL	31	12	2006	£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	219603	24836		205552		10785		
	Reinsurers' share	12	112203	55113		102418		45328		
	Net (11-12)	13	107400	(30277)		103134		(34543)		
	Claims management costs	14	4234	9434		1150		6350		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		12917		26752		39669		
	Reinsurers' share	16		6459		13376		19835		
	Net (15-16)	17		6458		13376		19834		
	Claims management costs	18		67		37		104		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	9157	1608		3677		7088		
	Other acquisition expenses	22	75	394		128		341		
	Administrative expenses	23		204				204		
	Reinsurance commissions and profit participations	24	1501	887		1811		577		
	Total (21+22+23-24)	29	7731	1319		1994		7056		
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	7731	1319		1994		7056		
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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**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 day	12 month	2006 year	£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	84281	1157		67369		(15755)		
	Reinsurers' share	12	60709	675		43990		(16044)		
	Net (11-12)	13	23572	482		23379		289		
	Claims management costs	14	1510	443		581		(486)		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		364		7025		7389		
	Reinsurers' share	16		187		3509		3696		
	Net (15-16)	17		177		3516		3693		
	Claims management costs	18		107		81		188		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	2265	86		78		2273		
	Other acquisition expenses	22	1165	42		20		1187		
	Administrative expenses	23		218				218		
	Reinsurance commissions and profit participations	24	1133	64		32		1165		
	Total (21+22+23-24)	29	2297	282		66		2513		
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	2297	282		66		2513		
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**

Printed 25th APR 07 at 09:15

Global business

Financial year ended **31st December 2006**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	2006 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	8069	718		4495		(2856)		
	Reinsurers' share	12	8069	718		4495		(2856)		
	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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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	2006	11				675201	476463	114667			1266331		1841688		68.8
12	2005	12	572147	665017		337814	292440	15213	544437	120580	(19550)		1861044	(2.9)	65.4
12	2004	13	530830	656104	299916	79636	213085	8167	325662	17189	(41963)		1831111	(8.4)	61.8
12	2003	14	504195	595857	314174	63368	148318	2447	232082	7871	(25820)		1774001	(11.3)	58.2
12	2002	15	481208	488485	364568	40826	80754	334	130911	1142	(10139)		1627193	(0.4)	59.5
12	2001	16	858395	979880	626266	24715	54425	234	104232	667	(25525)		2368400	(28.0)	66.0
12	2000	17	856117	886253	835231	14105	47565	258	77583	526	(16181)		2506589	1.2	69.9
12	1999	18	837248	831007	832425	2521	35648	116	51206	216	(13137)		2282304	4.8	74.8
12	1998	19	733706	715098	775528	10951	12775	26	17008	70	6674		1993997	11.8	76.9
12	1997	20	581136	637835	624895	2078	11385		13213	14	236		1732959	0.1	70.4
Prior accident years		21				(22859)	92303	45214	68312	45193	1153				
Reconciliation		22													
Total (11 to 22)		29				1228356	1465161	186676	1564646	193468	1122079				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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

R23	99122	GL	31	12	2006	£000	002
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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 %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				675201	476463	114667			1266331		1841688		68.8
12	2005	12	572147	665017		337814	292440	15213	544437	120580	(19550)		1861044	(2.9)	65.4
12	2004	13	530830	656104	299916	79636	213085	8167	325662	17189	(41963)		1831111	(8.4)	61.8
12	2003	14	504195	595857	314174	63368	148318	2447	232082	7871	(25820)		1774001	(11.3)	58.2
12	2002	15	481208	488485	364568	40826	80754	334	130911	1142	(10139)		1627193	(0.4)	59.5
12	2001	16	858395	979880	626266	24715	54425	234	104232	667	(25525)		2368400	(28.0)	66.0
12	2000	17	856117	886253	835231	14105	47565	258	77583	526	(16181)		2506589	1.2	69.9
12	1999	18	837248	831007	832425	2521	35648	116	51206	216	(13137)		2282304	4.8	74.8
12	1998	19	733706	715098	775528	10951	12775	26	17008	70	6674		1993997	11.8	76.9
12	1997	20	581136	637835	624895	2078	11385		13213	14	236		1732959	0.1	70.4
Prior accident years		21				(22859)	92303	45214	68312	45193	1153				
Reconciliation		22													
Total (11 to 22)		29				1228356	1465161	186676	1564646	193468	1122079				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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  
day month year

Units

Category  
number

R23	99122	GL	31	12	2006	£000	110
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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 %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				120213	9601	14531			144345		216973		66.5
12	2005	12	88121	33388		25045	1604	74	18786	14602	(6665)		182467	(20.0)	62.9
12	2004	13	79639	29848	6082	7846	2400	13	8747	103	1409		232445	(45.3)	41.3
12	2003	14	71893	27744	22819	1158	505	3	2713	13	(1060)		218141	(11.7)	44.2
12	2002	15	70525	26505	21925	21	169	1	984		(793)		198518	(16.6)	46.7
12	2001	16	129674	71505	44935	19	126	1	626		(480)		339107	(37.0)	51.5
12	2000	17	106650	65183	63132	24	149	1	586		(412)		335546	(2.9)	50.7
12	1999	18	93395	54973	49563	26	25	2	176		(123)		266370	(9.7)	53.7
12	1998	19	84431	52750	42222	40	43		142		(59)		233956	(19.8)	54.2
12	1997	20	90792	39694	34466	26	33		77		(18)		212479	(13.0)	59.0
Prior accident years		21				551	384	718	83	718	852				
Reconciliation		22													
Total (11 to 22)		29				154969	15039	15344	32920	15436	136996				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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  
day month year

Units

Category  
number

R23	99122	GL	31	12	2006	£000	120
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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 %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				303944	248556	57467			609967		721082		84.6
12	2005	12	245266	373048		155593	193154	6314	320731	52317	(17987)		770656	(4.8)	77.9
12	2004	13	214398	324004	129927	42779	128021	2158	185934	8369	(21345)		689854	(6.5)	75.0
12	2003	14	192637	307649	154849	36183	91557	458	130298	2649	(4749)		668223	(8.0)	71.2
12	2002	15	183959	256676	150533	23215	42933	94	72745	576	(7079)		600187	(15.5)	66.8
12	2001	16	333806	417659	261286	15326	31624	26	63017	146	(16187)		799738	(26.2)	80.3
12	2000	17	317390	321039	311423	10670	20641	31	36842	19	(5519)		799841	6.8	82.5
12	1999	18	324593	328312	338770	11597	13769	23	23999	6	1384		726123	10.9	94.9
12	1998	19	263281	258957	299733	5706	14807	11	13650		6874		592168	23.7	98.5
12	1997	20	212866	243060	249814	1967	9308		4734		6541		516411	7.4	91.8
Prior accident years		21				7392	19892	145	9418	145	17866				
Reconciliation		22													
Total (11 to 22)		29				614372	814262	66727	861368	64227	569766				



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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**FSA general insurance business reporting category **Primary (direct) and facultative household and domestic all risks.**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23	99122	GL	31	12	2006	£000	160
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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 %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				150323	87825	21369			259517		427383		60.7
12	2005	12	146436	98757		86924	12473	4935	73571	25186	5575		437333	5.6	57.3
12	2004	13	103356	128231	80194	6494	1386	4282	13026	4816	(5680)		371895	(28.0)	52.6
12	2003	14	112592	94865	41960	6465	4373	1487	15781	3752	(7208)		342918	(42.8)	48.7
12	2002	15	100655	71789	91626	47	408	17	4254	49	(3831)		311094	28.3	62.0
12	2001	16	172980	197356	137118	1004	2882	12	7059	27	(3188)		496495	(28.5)	63.2
12	2000	17	209477	227739	216497	880	1212	7	4574	25	(2500)		584919	(4.0)	73.2
12	1999	18	199273	171344	158099	611	1694	1	4213	6	(1913)		558976	(6.4)	64.3
12	1998	19	190347	148432	144947	463	379		2023	5	(1186)		493746	(1.8)	68.1
12	1997	20	129990	105520	107992	173	602		1148	4	(377)		394939	3.1	60.1
Prior accident years		21				2684	1292		1671		2305				
Reconciliation		22													
Total (11 to 22)		29				256068	114526	32110	127320	33870	241514				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

FSA general insurance business reporting category

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

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23	99122	GL	31	12	2006	£000	180
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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 %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				15275	9102	5096			29473		175623		16.8
12	2005	12	12817	22164		14003	4547	2938	12677	9487	(676)		184223	(3.0)	18.6
12	2004	13	23381	13397	18335	3270	1873	1145	1518	2311	2459		129228	83.8	37.1
12	2003	14	21488	15037	12069	1015	1965	272	2544	743	(35)		126747	1.9	29.0
12	2002	15	24714	11730	10068	1248	787	86	1699	250	172		129235	3.9	28.6
12	2001	16	40920	42028	24015	186	221	49	655	165	(364)		187802	(41.8)	34.8
12	2000	17	38169	36514	31536	50	48	10	51	63	(6)		190749	(13.7)	36.6
12	1999	18	34521	33304	26477	4	4	4	3	33	(24)		181024	(22.7)	33.7
12	1998	19	36418	29411	25549		3	1	2	12	(10)		152783	(13.8)	40.6
12	1997	20	28270	32648	21398					4	(4)		139781	(36.6)	35.5
Prior accident years		21				70	8429		10388		(1889)				
Reconciliation		22													
Total (11 to 22)		29				35121	26979	9601	29537	13068	29096				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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  
day month year

Units

Category  
number

R23	99122	GL	31	12	2006	£000	220
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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 %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				74867	104214	11611			190692		241399		79.0
12	2005	12	66819	113752		44583	68865	220	98618	15134	(84)		227123	(0.1)	79.5
12	2004	13	78281	118301	45357	14791	62720	74	89117	282	(11814)		258791	3.9	77.8
12	2003	14	70336	113060	63789	14410	38482	13	59705	128	(6928)		251286	3.2	74.4
12	2002	15	67168	94266	58862	10184	26222	31	39265	27	(2855)		228270	1.1	71.2
12	2001	16	121880	153957	96597	5581	14300	7	22196	36	(2344)		301130	(24.3)	79.2
12	2000	17	115886	117584	109800	1886	17053		20365	9	(1435)		301168	9.5	81.2
12	1999	18	118516	120970	126317	1345	1235		9189		(6609)		275347	6.6	89.9
12	1998	19	96130	95464	110554	3073	5380		6937		1516		223517	24.7	96.3
12	1997	20	77357	91303	91087	269	4110		4934		(555)		196586	4.6	87.9
Prior accident years		21				1016	33774		34543		247				
Reconciliation		22													
Total (11 to 22)		29				172005	376355	11956	384869	15616	159831				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

Category  
number

R23	99122	GL	31	12	2006	£000	260
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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 %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				3944	4064	802			8810		17959		49.1
12	2005	12	6452	7628		5817	2144	131	6753	875	464		15606	6.1	93.2
12	2004	13	25928	32409	16129	2496	2574	124	12894	430	(8130)		100827	(34.2)	46.9
12	2003	14	28056	25450	12349	2134	3686	41	10171	140	(4450)		109359	(28.4)	42.3
12	2002	15	26649	18892	23407	3354	5039	2	5960	46	2389		104694	68.3	55.8
12	2001	16	44420	55863	37797	849	1328		3649	3	(1475)		157875	(28.4)	53.5
12	2000	17	53976	61390	57455	32	2873		2716		189		179986	(1.7)	63.5
12	1999	18	51389	47913	42970	75	831		1131		(225)		176480	(8.4)	54.0
12	1998	19	50863	41254	40082	97	1155	6	2077	14	(833)		153240	0.2	60.2
12	1997	20	33025	33691	30453	124	267		1453		(1062)		127087	(8.5)	50.3
Prior accident years		21				59	466		599		(74)				
Reconciliation		22													
Total (11 to 22)		29				18981	24427	1106	47403	1508	(4397)				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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  
day month year

Units

Category  
number

R23	99122	GL	31	12	2006	£000	270
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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 %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				6458	9898	3478			19834		32639		60.8
12	2005	12	6111	11934		5761	5598	533	9135	2799	(42)		34160	(0.4)	52.7
12	2004	13	3219	7744	3666	1868	6182	340	5953	838	1599		44177	55.7	34.6
12	2003	14	4161	10154	4972	1928	3677	137	5939	402	(599)		54012	5.5	27.5
12	2002	15	6478	6821	5588	2756	2846	99	3895	185	1621		51235	65.5	34.7
12	2001	16	11369	40052	24222	1711	3805	132	6540	272	(1164)		84188	(25.4)	49.0
12	2000	17	10992	55107	42796	559	5336	206	12191	399	(6489)		110113	(11.3)	54.4
12	1999	18	12338	72586	89484	(11185)	18021	86	12466	167	(5711)		95116	32.8	114.3
12	1998	19	10997	87050	112714	1472	(11207)	8	(8799)	39	(967)		143559	18.3	79.4
12	1997	20	6904	90178	90588	(481)	(3144)		863	6	(4494)		143487	(3.6)	65.4
Prior accident years		21				(34666)	26128	44351	9780	44330	(18297)				
Reconciliation		22													
Total (11 to 22)		29				(23819)	67140	49370	57963	49437	(14709)				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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	2006	11				177	3203	313			3693		8630		42.8
12	2005	12	125	4346		88	4055	68	4166	180	(135)		9476	(3.1)	45.8
12	2004	13	2628	2170	226	92	7929	31	8473	40	(461)		3894	281.5	280.1
12	2003	14	3032	1898	1367	75	4073	36	4931	44	(791)		3315	192.5	258.9
12	2002	15	1060	1806	2559	1	2350	4	2109	9	237		3960	172.1	150.9
12	2001	16	3346	1460	296	39	139	7	490	18	(323)		2065	(67.1)	185.3
12	2000	17	3577	1697	2592	4	253	3	258	11	(9)		4267	68.1	150.7
12	1999	18	3223	1605	745	48	69		29	4	84		2868	(46.3)	142.4
12	1998	19	1239	1780	(273)	100	2215		976		1339		1028	14.7	319.2
12	1997	20	1932	1741	(903)		209		4		205		2189	(139.9)	56.6
Prior accident years		21				35	1938		1830		143				
Reconciliation		22													
Total (11 to 22)		29				659	26433	462	23266	306	3982				

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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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	2006	£000	001
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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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Premiums written	Gross amount		11	(2)																						(2)	
	Reinsurers' share		12	(2)																						(2)	
	Net (11-12)		19																								
Claims paid	Gross amount		21	1930																						1930	
	Reinsurers' share		22	1930																						1930	
	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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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

R24	99122	GL	31	12	2006	£000	002
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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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Premiums written	Gross amount	11	(4)																						(4)
	Reinsurers' share	12	(4)																						(4)
	Net (11-12)	19																							
Claims paid	Gross amount	21	1920																						1920
	Reinsurers' share	22	1920																						1920
	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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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

R24	99122	GL	31	12	2006	£000	003
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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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Premiums written	Gross amount	11	2																						2
	Reinsurers' share	12	2																						2
	Net (11-12)	19																							
Claims paid	Gross amount	21	10																						10
	Reinsurers' share	22	10																						10
	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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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**R24****99122****GL****31****12****2006****£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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06
Premiums written	Gross amount		11	(4)																				(4)	
	Reinsurers' share		12	(4)																				(4)	
	Net (11-12)		19																						
Claims paid	Gross amount		21	1920																				1920	
	Reinsurers' share		22	1920																				1920	
	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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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

R24	99122	GL	31	12	2006	£000	709
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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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Premiums written	Gross amount	11	2																						2
	Reinsurers' share	12	2																						2
	Net (11-12)	19																							
Claims paid	Gross amount	21	10																						10
	Reinsurers' share	22	10																						10
	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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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	2006	£000	001
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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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims outstanding	Gross amount	11	27145																					27145	
	Reinsurers' share	12	25976																					25976	
Claims incurred but not reported	Gross amount	13	23698																					23698	
	Reinsurers' share	14	22875																					22875	
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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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

R25	99122	GL	31	12	2006	£000	002
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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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims outstanding	Gross amount	11	18451																					18451	
	Reinsurers' share	12	18451																					18451	
Claims incurred but not reported	Gross amount	13	17731																					17731	
	Reinsurers' share	14	17731																					17731	
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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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

R25	99122	GL	31	12	2006	£000	003
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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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims outstanding	Gross amount	11	8694																					8694	
	Reinsurers' share	12	7525																					7525	
Claims incurred but not reported	Gross amount	13	5967																					5967	
	Reinsurers' share	14	5144																					5144	
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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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

R25	99122	GL	31	12	2006	£000	409
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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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims outstanding	Gross amount	11	18451																					18451	
	Reinsurers' share	12	18451																					18451	
Claims incurred but not reported	Gross amount	13	17731																					17731	
	Reinsurers' share	14	17731																					17731	
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

Printed 25th APR 07 at 09:15

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**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

R25	99122	GL	31	12	2006	£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	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99
Reported claims outstanding	Gross amount	11	8694																				8694		
	Reinsurers' share	12	7525																				7525		
Claims incurred but not reported	Gross amount	13	5967																				5967		
	Reinsurers' share	14	5144																				5144		
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 category for direct insurance and facultative reinsurance

Printed 25th APR 07 at 09:15

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

Global business

Reporting Territory **United Kingdom**Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Medical insurance**

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 %
			Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
Month	Year		1	2	3	4	5	6	7	8	9	10	11
12	2006	11	449060	17212		210750	6938	26852			244540	331726	74.0
12	2005	12	432407	194	174415	25956	112		7392	26523	(7847)	286994	70.0
12	2004	13	419834		188738	328			202		126	271156	70.0
12	2003	14	397091		176473	80					80	264899	67.0
12	2002	15	362388		164196							256580	64.0
12	2001	16	360519		156913							230960	67.9
12	2000	17	362038		145160							192465	75.4
12	1999	18	308191		125146							165748	75.5
12	1998	19	295888		113100							151472	74.7
12	1997	20	254289		117846							151804	77.6
Prior accident years		21											
Total (11 to 21)		29		17406		237114	7050	26852	7594	26523	236899		
Line 29 expressed in sterling		30				237114	7050	26852	7594	26523	236899		

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

Printed 25th APR 07 at 09:16

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

Global business

Reporting Territory **United Kingdom**Financial year ended **31st December 2006**

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	2006	11	319812	130009		308205	184718	44007			536930	937693	57.3
12	2005	12	334070	61607	292874	177043	25772	9950	151349	50374	11042	927531	54.5
12	2004	13	293427	5766	382016	12991	2582	8564	26098	9634	(11595)	767828	52.9
12	2003	14	368364	4692	320182	12930	8692	2975	31563	7505	(14471)	752577	45.8
12	2002	15	372960	96	427047	110	783	34	8510	98	(7681)	681443	62.8
12	2001	16	338202	572	361654	1666	2412	14	8038	32	(3978)	664280	55.1
12	2000	17	465206	208	425440	880	1212	7	4411	25	(2337)	627368	68.1
12	1999	18	441000	860	364339	611	1694	1	4190	6	(1890)	612966	59.8
12	1998	19	406970	160	352545	463	379		2023	5	(1186)	552800	63.9
12	1997	20	349263	350	288598	173	602		1148	4	(377)	473391	61.1
Prior accident years		21		1171		2668	1291		1671		2288		
Total (11 to 21)		29		205491		517740	230137	65552	239001	67683	506745		
Line 29 expressed in sterling		30				517740	230137	65552	239001	67683	506745		

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

Printed 25th APR 07 at 09:16

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

Global business

Reporting Territory **United Kingdom**Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Creditor**

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

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

Printed 25th APR 07 at 09:16

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

Global business

Reporting Territory **United Kingdom**Financial year ended **31st December 2006**

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	
			R31		99122		GL		31		12		2006		000		271		GBP		AA						
									day	month	year																
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	2006	11	3	38		20	703	93			816	980	83.3														
12	2005	12	88	110	45	338	4088	481	4189	1134	(416)	3960	125.1														
12	2004	13	214	335	640	1163	5328	346	7906	872	(1941)	3534	211.6														
12	2003	14	491	111	5822	1291	2095	93	4320	373	(1214)	12008	77.5														
12	2002	15	710	105	5958	4364	4119	134	3682	158	4777	7881	184.9														
12	2001	16	1342	32	11646	926	1565	111	3068	203	(669)	16368	87.0														
12	2000	17	2927	150	20170	1563	4044	162	7517	298	(2046)	23484	110.5														
12	1999	18	2752	79	26368	785	1884	63	4223	111	(1602)	26837	108.4														
12	1998	19	2407	93	29795	301	1767	2	2337	20	(287)	28140	113.2														
12	1997	20	3484	29	35487	231	576		1571		(764)	31161	116.5														
Prior accident years		21		5763		6720	59304	43689	36654	43666	29393																
Total (11 to 21)		29		6845		17702	85473	45174	75467	46835	26047																
Line 29 expressed in sterling		30				17702	85473	45174	75467	46835	26047																

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

Printed 25th APR 07 at 09:16

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

Global business

Reporting Territory **United Kingdom**Financial year ended **31st December 2006**

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
		R31		99122		GL		31	12	2006	000	271	GBP	AA							
															day	month	year				
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	1996	2808	168	39213	355	5217	21	1124		4469	17519	255.8									
12	1995	3156	191	41008	114	1862	364	971	364	1005											
12	1994	3175	249	41436	54	1810	364	462	364	1402											
12	1993	3527	209	34733	133	2234	364	509	364	1858											
12	1992	4133	616	29450	206	7987	364	6828	364	1365											
12	1991	3913	424	29090	146	2762	364	1871	364	1037											
12	1990	3975	678	27831	233	3401	364	2522	364	1112											
12	1989	4084	826	24825	948	3955	655	3667	655	1236											
12	1988	3409	474	18790	159	2429	655	1457	655	1131											
12	1987	2554	263	13888	103	1633	655	839	655	897											
12	1986	2160	155	11610	112	1038	655	550	655	600											
12	1985	1669	138	7955	126	733	655	466	655	393											
12	1984	1081	65	4743	38	356	655	229	655	165											

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

Printed 25th APR 07 at 09:16

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

Global business

Financial year ended **31st December 2006**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
		R31	99122	GL	31	12	2006	000	271	GBP	AA											
												day	month	year								
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	1983	1127	78	4796	46	441	655	300	655	187												
12	1982	1103	88	4337	140	470	655	356	655	254												
12	1981	1058	89	4692	(3)	544	655	344	655	197												
12	1980	1310	149	4236	78	743	655	499	655	322												
12	1979	1408	220	4373	189	1491	1601	830	1601	850												
12	1978	1264	111	3885	208	725	1601	731	1601	202												
12	1977	1038	98	3673	50	832	1601	445	1601	437												
12	1976	1130	86	2604	114	705	1601	579	1601	240												
12	1975	8517	388	19587	3171	17936	28530	11075	28528	10034												

**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 2006**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Private motor - comprehensive**

Private motor - comprehensive															
				Company registration number	GL/UK/CM		Period ended			Monetary units	Category number	Currency code	Reporting territory code		
				R32	99122		GL		31	12	2006	000	121	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11	318561	103193		562538	433649	99787			1095974	1326766	82.6	2530	16.7
12	2005	12	366828	80395	501498	232626	294452	11264	477342	85483	(24483)	1354756	76.8	2713	16.5
12	2004	13	376330	27864	640538	76116	207437	3792	286188	14178	(13021)	1214636	76.4	2530	16.0
12	2003	14	363141	16723	650440	46961	131599	781	194530	4258	(19447)	1174273	70.7	2465	15.4
12	2002	15	358105	7523	647724	35734	70083	133	118302	828	(13180)	1087756	69.3	2299	14.9
12	2001	16	329054	3479	620719	17312	33181	32	63935	133	(13543)	995902	67.4	2164	14.6
12	2000	17	337811	1086	559426	9001	20130	29	32500	19	(3359)	773977	76.0	1895	17.9
12	1999	18	274489	399	500946	4237	11403	21	16173	5	(517)	625191	82.6	1772	15.5
12	1998	19	223212	237	379616	4776	12769	10	10916		6639	477912	83.1	1391	14.6
12	1997	20	201780	85	296756	1482	1625		1421		1686	364459	82.3	1191	17.7
Prior accident years		21		1322		495	7872		2126		6241				
Total (11 to 21)		29		242306		991278	1224200	115849	1203433	104904	1022990				
Line 29 expressed in sterling		30				991278	1224200	115849	1203433	104904	1022990				

**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 2006**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Private motor - non-comprehensive**

Private motor - non-comprehensive															Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code	
															R32	99122	GL	31	12	2006	000	122	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %									
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8	9	10	11	12	13									
12	2006	11	11061	13835		26073	61229	12946			100248	107243	93.5	225	11.1									
12	2005	12	32110	14547	32251	37517	64383	722	92732	15571	(5681)	142422	94.7	314	14.9									
12	2004	13	33580	16487	74230	22340	51355	326	74479	1598	(2056)	149086	99.4	342	14.6									
12	2003	14	33919	7491	78925	13972	47179	70	58243	709	2269	133183	105.2	311	13.3									
12	2002	15	27753	3772	73231	7373	15140	9	23210	162	(850)	112002	85.5	261	12.1									
12	2001	16	34823	1825	81671	1445	7519	2	12200	3	(3237)	110518	82.0	262	14.0									
12	2000	17	43072	1589	82238	1615	6645	2	9844		(1582)	113683	79.6	379	11.8									
12	1999	18	51160	547	115597	4511	1693	1	5761		444	137398	88.6	498	10.4									
12	1998	19	47602	752	92913	832	2030	1	2635		228	95744	100.0	400	12.1									
12	1997	20	44044	213	101844	236	2550		2723		63	117413	89.1	574	7.0									
Prior accident years		21		912		6700	8643		9277		6066													
Total (11 to 21)		29		61970		122614	268366	14079	291104	18043	95912													
Line 29 expressed in sterling		30				122614	268366	14079	291104	18043	95912													



**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 2006**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Fleets**

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	2006	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						
			1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2006	11	66367	27997		134025	186762	17961			338748	420196	81.0	512	18.4	
12	2005	12	85506	15202	120897	80020	118476		178076	25220	(4800)	387844	82.0	463	21.8	
12	2004	13	76181	13962	198369	25839	108809		158348	7	(23707)	451901	73.7	534	16.9	
12	2003	14	75057	9904	178832	23774	75548		110419	11	(11108)	445411	62.4	530	16.0	
12	2002	15	80323	5247	132721	15827	39505		59520	7	(4195)	390156	48.2	470	18.2	
12	2001	16	84737	1568	172738	6067	15953		23334	3	(1317)	299065	65.1	327	26.4	
12	2000	17	90238	769	163036	1333	8761		11511		(1417)	216109	80.1	280	31.1	
12	1999	18	90701	150	185465	461	253		5862		(5148)	196980	94.5	295	30.8	
12	1998	19	87948	267	187483	2893	2683		6478		(902)	183905	105.0	291	30.3	
12	1997	20	79586	135	164010	266	2628		3568		(674)	186057	89.7	270	29.5	
Prior accident years		21		21231		813	29946		33171		(2412)					
Total (11 to 21)		29		96432		291318	589324	17961	590287	25248	283068					
Line 29 expressed in sterling		30				291318	589324	17961	590287	25248	283068					

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

Global business

Financial year ended **31st December 2006**

		Company registration number		GL/UK/CM		Period ended			Units	
		R37	99122	GL		31	12	2006	£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	1850025	14106							
Net premiums written in the current year	12	490376	5126							
Maximum provision	13	93616	769				94385			

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

Equalisation provision brought forward	21						99004			
Transfers in	22	14711	154				14865			
Total abnormal loss	23									
Provisional transfers out	24									
Excess of provisional transfer out over fund available	25									
Provisional amount carried forward (21+22-24+25)	26						113869			
Excess, if any, of 26 over 13	27						19484			
Equalisation provision carried forward (26-27)	28						94385			
Transfer in/(out) for financial year (28-21)	29						(4619)			

**Equalisation provisions technical account : Accident year accounting**

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Units

R38	99122	GL	31	12	2006	£000
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		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	483211	5126			
Claims incurred net of reinsurance	12	289857	3075			
Trigger claims value	13	350328	3716			
Abnormal loss	19					
Trigger claims ratio		72.5%	72.5%	95%	25%	100%

**Credit business**

Net premiums earned	21	
Claims incurred net of reinsurance	22	177
Claims management costs	23	
Net operating expenditure	24	
Technical surplus/(deficit) (21-22-23-24)	29	(177)

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

**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		(4)				
Swiss Reinsurance Company Ltd Mythenquai 50/60 Boite Postale CH-8022 Zurich Switzerland	None			1,189		3,220	
Munich Reinsurance Company Ltd D-807 Munchen Postfach 40 13 20 Koniginstrasse 107 Germany	None	667	5,096	1,665		1,438	
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3	None		1,724	427			Owned by Munich Reinsurance Company
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None		8,667	2,471		170	
Ace Tempest Reinsurance Ltd. 30 Woodbourne Avenue, Hamilton HM08 Bermuda	None		2,382	278			
CNA Insurance Company Ltd Cavell House, Stannard Place St Crispins Road Norwich NR3 1YE	None					11,200	
Montpelier Reinsurance Ltd 8 Par-La-Ville Road Hamilton HM 08 Bermuda	None		745	161			
XL Re Ltd XL House One Bermudiana Rd Hamilton HM 11 Bermuda	None		570	81			

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

**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 Broadway PO Box HM 2527 Hamilton HMGX Bermuda	None		4,955	1,695			
DaVinci Reinsurance Ltd (as Renaissance)	None		2,474	684			Part owned by Renaissance Reinsurance
Top Layer Reinsurance Ltd (as Renaissance)	None		843	193			50% owned by Renaissance Reinsurance
GE Frankona Reinsurance Ltd London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD	None		1,874	301			
Colombia Insurance Company 3024 Harney Street Omaha Nebraska 68131 USA	None					66,500	
General Reinsurance UK Ltd Corn Exchange 55 Mark Lane London EC3R 7NE	None		475	71		7,233	
Transatlantic Reinsurance Company Corn Exchange 55 Mark Lane London EC3R 7NE	None		1,790	419			
Aviva International Insurance Ltd 1 Undershaft St Helens London EC3P 3DQ	Same parent undertaking	1,762,514		125,700		1,378,308	

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

**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
Swiss Reinsurance Company UK Ltd 30 St Mary Axe, London, EC3A 8EP	None	571	5,036	921			
Aviva Reinsurance Ltd Cannon's Court 22 Victoria Street Hamilton HM12 Bermuda	Fellow group undertaking		4,502	209		(110)	
National Indemnity Company, 3024 Harvey Street Omaha, Nebraska 68131 USA	None			12,561		31,023	

Name of insurer           **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended     **31st December 2006**

**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 2006**

**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 2006**

**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 £7,100,000.
- 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 INSPRU 3.2.17R.
- 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 £17,656.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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

100% of the issued ordinary share capital of 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 Aviva Group Holdings Limited, formerly Norwich Union Holdings Limited, which also controls 100% of the voting rights.

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

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31<sup>st</sup> December 2006**

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

**SUMMARY OF REINSURANCE ARRANGEMENTS**

**1. Property Per Event (Catastrophe) Cover**

- 1.1: Group Catastrophe XoL Reinsurance Programme
- 1.2: Saga Catastrophe XoL Reinsurance Programme
- 1.3: UK Catastrophe Option Cover

**2. Property Per Risk Cover**

- 2.1: UK Property Per Risk Programme
- 2.2: UK Property Per Risk Conflagration Programme

**3. Casualty - Motor and Liability Covers**

- 3.1: UK Casualty - Motor
- 3.2: UK Casualty – Employers Liability/Public Liability
- 3.3: UK Casualty - Fidelity
- 3.4: UK Casualty – Personal Accident

**4. Miscellaneous**

- 4.1: Group Marine
- 4.2: UK Professional Indemnity - Risk
- 4.3: UK Professional Indemnity – Clash
- 4.4: HSBC Corporate Partner Quota Share
- 4.5: Lloyds TSB Corporate Partner Quota Share
- 4.6: Aviva International Insurance Ltd Quota Share

**5. Maximum net probable losses**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31<sup>st</sup> December 2006**

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

## **1. Property Catastrophe Covers** **Per Event Section**

### **1.1: Group Catastrophe XoL Reinsurance Programme**

Type of Business Covered:	Personal and Commercial Property
Type of Cover:	Property Catastrophe Per Event Excess of Loss cover
Business Reinsured:	UK companies and branches
Details:	UK
From Ground up Cover	- £1,800m
Deductible	- £270m
Reinstatements	- 1
Comments	- The only exclusion to this cover is the business generated by the Saga Corporate Partnership relationship which has separate Catastrophe cover detailed below. Reinstatement Premium Protection is in place
Period of Cover:	01/04/2006 - 31/03/2007

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31<sup>st</sup> December 2006**

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

**1.2: Saga Catastrophe XoL Reinsurance Programme**

Type of Business Covered: Personal Property

Type of Cover: Property Catastrophe Per Event Excess of Loss Reinsurance

Business Reinsured: UK - Saga Corporate Partners Portfolio

Details:

From Ground up Cover - £238m

Deductible - £38m

Reinstatements - 1

Comments - Programme is based on percentages of the aggregated sums insured. The total cover is 0.219436 xs 0.040236. Figures given above are based on aggregate sums insured estimate of £91bn at expiration of policy. Reinstatement Premium Protection is in place.

Period of Cover: 01/03/2006 - 28/02/2007

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**1.3: UK Catastrophe Option Cover**

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Catastrophe Per Event Excess of Loss Option programme

Business Reinsured UK and Non-UK companies and branches

Details:

From Ground up Cover - £300m

Deductible - £100m

Reinstatements - 1

Comments - Cover is optional. In event of this option being exercised the cover will limit the liability arising from the retention of the company under its main Catastrophe programmes in the event of a second loss.

Period of Cover: 01/01/2006 - 31/12/2006

Name of insurer                **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended        **31<sup>st</sup> December 2006**

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

## **2. Property Catastrophe Covers** **Per Risk Section**

### **2.1: UK Property Per Risk Programme**

Type of Business Covered:      Personal & Commercial Property

Type of Cover:                      Property Risk and Catastrophe Excess of Loss Reinsurance

Business Reinsured                UK companies and branches

Details:

From Ground up Cover    -      £180m

Deductible                        -      £10m

Reinstatements                -      Layer 1 & 2 = 4 reinstatements, Layer 3 = 3 reinstatements, Layer 4 = 2 reinstatements, Layer 5 = 1 reinstatement

Comments                        -      Inures to the benefit of the Group Catastrophe Excess of Loss Programme

Period of Cover:                01/01/2006 - 31/12/2006

Name of insurer                **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended        **31<sup>st</sup> December 2006**

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

**2.2: UK Property Per Risk Conflagration Programme**

Type of Business Covered:      Personal & Commercial Property

Type of Cover:                      Property Risk & Catastrophe Excess of Loss Reinsurance

Business Reinsured                UK companies and branches

Details:

From Ground up Cover    -        £30m

Deductible                        -        £10m

Reinstatements                -        1

Comments                        -        None

Period of Cover:                01/01/2006 - 31/12/2006

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Name of insurer                    **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended        **31<sup>st</sup> December 2006**

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

### **3. Casualty Section**

**N.B.: Sections 3.1 – 3.4 outlined below form part of a combined UK Casualty programme. The commentary splits out the component parts for ease of reference.**

#### **3.1: UK Casualty - Motor**

Type of Business Covered:	Motor
Type of Cover:	Casualty Excess of Loss Programme
Business Reinsured	UK companies and branches
Details:	
From Ground up Cover	- Unlimited
Deductible	- £10m
Reinstatements	- Unlimited
Comments	- None
Period of Cover:	- 01/07/2006 - 30/06/2007

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#### **3.2: UK Casualty – Employers Liability/Public Liability**

Type of Business Covered:	Employers' Liability, Public and Products Liability
Type of Cover:	Casualty Excess of Loss Programme
Business Reinsured	UK companies and branches
Details:	
From Ground up Cover	- £50m
Deductible	- £10m
Reinstatements	- Employers' Liability = 3 Public Liability = 2
Comments	- An 'Employers Liability Facility' also exists to provide a further £15m of cover on a facultative obligatory basis.
Period of Cover:	01/07/2006 – 30/06/2007



Name of insurer                **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended        **31<sup>st</sup> December 2006**

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

**3.3: UK Casualty - Fidelity**

Type of Business Covered:      Fidelity Liability

Type of Cover:                    Casualty Excess of Loss Programme

Business Reinsured                UK companies and branches

Details:

From Ground up Cover	-	£25m
Deductible	-	£10m
Reinstatements	-	2

Comments                          -        None

Period of Cover:                  -        01/07/2006 - 30/06/2007

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**3.4: UK Casualty – Personal Accident**

Type of Business Covered:      Personal Accident, Sickness and Travel

Type of Cover:                    Casualty Excess of Loss Programme

Business Reinsured                UK companies and branches

Details:

From Ground up Cover	-	£25m
Deductible	-	£10m
Reinstatements	-	1

Comments                          -        None

Period of Cover:                  -        01/07/2006 - 30/06/2007

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31<sup>st</sup> December 2006**

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

## **4. Miscellaneous**

### **4.1: Group Marine**

Type of Business Covered:	Marine business
Type of Cover:	Marine Excess of Loss Programme
Business Reinsured	UK and Non-UK companies and branches
Details:	
From Ground up Cover	- £30m
Deductible	- £500,000 UK and £250,000 Non UK
Reinstatements	- Layer 1 – 3 reinstatements, Layer 2 – 5 reinstatements, Layer 3 – 2 reinstatements, Layer 4 – 2 reinstatements, Layer 5 – 1 reinstatement
Comments	- Reinstatement Premium Protection is in place for layers 3 to 5
Period of Cover:	- 01/01/2006 – 31/12/2006

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### **4.2: UK Professional Indemnity - Risk**

Type of Business Covered:	Professional Indemnity Policies
Type of Cover:	Excess of Loss Programme
Business Reinsured	UK companies and branches
Details:	
From Ground up Cover	- £6m
Deductible	- £2.5m
Reinstatements	- 5
Comments	- Annual aggregate deductible of £5m.
Period of Cover:	- 01/11/2006 - 31/10/2007

Name of insurer               **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended       **31<sup>st</sup> December 2006**

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

**4.3: UK Professional Indemnity - Clash**

Type of Business Covered:     Professional Indemnity Policies

Type of Cover:                 Excess of Loss Programme

Business Reinsured             UK companies and branches

Details:

From Ground up Cover   -     £20m

Deductible                 -     £5m

Reinstatements           -     1

Comments                 -     Operates on dual basis: a) Aggregate per Insured per Related Loss with costs inclusive, or b) Multiple insured's accumulation of Related Losses with costs inclusive

Period of Cover:           -     01/11/2006 - 31/10/2007

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**4.4 HSBC Corporate Partner Quota Share**

Type of Business Covered:     Household, Creditor and Travel

Type of Cover:                 Quota Share

Business Reinsured             UK – HSBC Corporate Partners Portfolio

Details:

Cedes 80% of Creditor business written on the HSBC account.

Cedes 50% of Household business written on the HSBC account

Cedes 50% of Travel business written on the HSBC account

Comments-                 Ceded business is not covered by the reinsurance programmes outlined above

Period of Cover:           -     01/01/2006 – 31/12/2006

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Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31<sup>st</sup> December 2006**

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

**4.5 Lloyds TSB Corporate Partner Quota Share**

Type of Business Covered: Creditor

Type of Cover: Quota Share

Business Reinsured UK – Lloyds TSB Corporate Partners Portfolio

Details: Cedes 49% of business written on the Lloyds TSB account

Comments - None

Period of Cover: - 01/01/2006 – 31/06/2007

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**4.6 Aviva International insurance Limited Quota Share**

The companies in the group are parties to quota share reinsurance agreements with a fellow Aviva group undertaking, Aviva International Insurance Limited (All). Under these agreements, 50% of the net 2006 accident year results of the companies is reinsured to All. All categories of business are covered. Similar agreements had been in place in 2002 to 2005. The premiums in 2006 were £1,762,514k (refer page 83).

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**5. Maximum net probable losses**

Group		
Property per Event	£	308,000,000
Marine	£	500,000
UK		
Property per Risk	£	10,000,000
Casualty	£	10,000,000
Professional Indemnity	£	2,500,000
International		
Property per Risk	€	5,000,000
Casualty	€	1,000,000

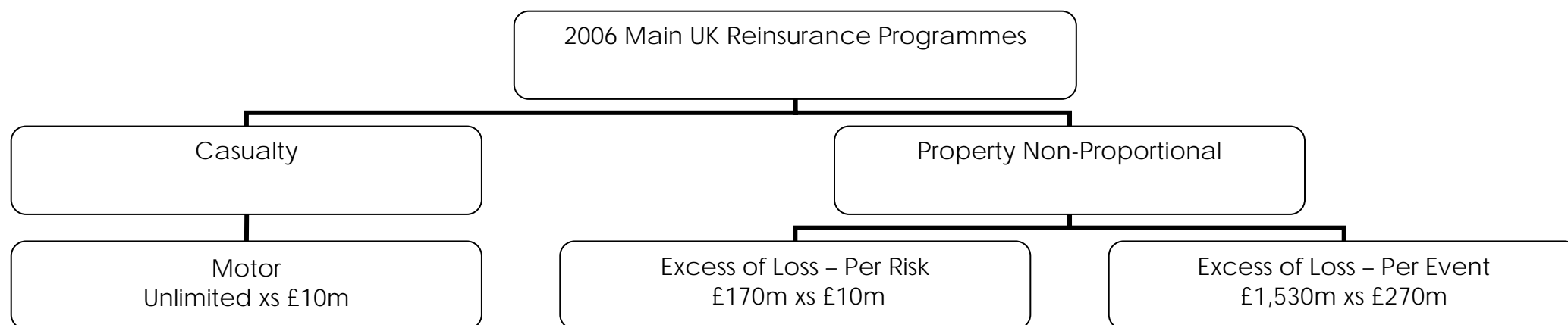
Name of insurer: **NORWICH UNION INSURANCE LIMITED**

**Appendix A**

Global Business

Financial year ended: **31<sup>st</sup> December 2006**

**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 2006**

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

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Accident & health (110)	255	234,300	234,555
Personal lines motor (120)		683,667	683,667
Household and domestic all risks (160)		528,065	528,065
Personal lines financial loss (180)		193,321	193,321
Commercial motor (220)	389	233,750	234,139
Commercial lines property (260)	258	(369)	(111)
Commercial lines liability (270)		49,695	49,695
Commercial lines financial loss (280)	177	11,616	11,793
Aviation (330)		14	14
Marine (340)		77	77
Goods in transit (350)		1	1
Non-proportional treaty accepted (540)		(3)	(3)
Total	1,079	1,934,134	1,935,213

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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

It is the Company's policy to review all its reinsurance contracts to determine whether they meet the criteria under International Accounting Standard 39 for financial assets.

In carrying out that review the Company has determined that there are no contracts where:-

- a) the value placed on future payments in respect of the contract in the return for the financial year is not commensurate with the economic value provided by that contract, after taking account of the level of risk transferred; or where
- b) there are terms or foreseeable contingencies (other than the insured event) that have the potential to affect materially the value placed on the contract in the insurer's balance sheet at, or any time after, the end of the financial year.

**Supplementary Notes to the Returns**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

**\*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 direction described below. 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 103 to 114.

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. In addition, the consolidated claims equalisation provision 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 **31<sup>st</sup> December 2006**

Adjusted solo solvency calculation	Company registration number	GL/UK/CM	Period ended day month year	units
R1	99122	GL	31 12 2006	£000
			As at end of this financial year 1	As at end of the previous year 2

**Capital resources**

Capital resources arising outside the long-term insurance fund	11	1014781	1215896
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	1014781	1215896

**Guarantee fund**

Guarantee fund requirement	21	144662	167464
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	870119	1048432

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	276744	282207
Base capital resources requirement	33	2139	2030
Individual minimum capital requirement	34	276744	282207
Capital requirements of regulated related undertakings	35	52414	73395
Minimum capital requirement (34+35)	36	329158	355602
Excess (deficiency) of available capital resources to cover 50% of MCR	37	850202	1038095
Excess (deficiency) of available capital resources to cover 75% of MCR	38	767913	949194

**Capital resources requirement (CRR)**

Capital resources requirement	41	329158	355602
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	685623	860294

**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 **31<sup>st</sup> December 2006**

	Company registration number	GL/UK/CM	Period ended day month year	units	
	R3	99122	GL	31 12 2006	£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	911050		911050	911050
Profit and loss account and other reserves	12	366315		366315	309142
Share premium account	13	148100		148100	148100
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	1425465		1425465	1368292

### 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>	<b>31</b>	1425465		1425465	1368292
Investments in own shares	32				
Intangible assets	33	175735		175735	90724
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	47818		47818	43983
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	223553		223553	134707
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	1201912		1201912	1233585

# Components of capital resources

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31<sup>st</sup> December 2006**

	Company registration number	GL/UK/CM	<u>Period ended</u> day month year			units	
	R3	99122	GL	31	12	2006	£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 **31<sup>st</sup> December 2006**

	Company registration number	GL/UK/CM	Period ended day month year	units	
	R3	99122	GL	31 12 2006	£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>	1201912		1201912	1233585
Inadmissible assets other than intangibles and own shares	<b>73</b>	21455		21455	17689
Assets in excess of market risk and counterparty limits	<b>74</b>	165676		165676	
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>	1014781		1014781	1215896

### Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	<b>81</b>	1014781		1014781	1215896
Available capital resources for 50% MCR requirement	<b>82</b>	1014781		1014781	1215896
Available capital resources for 75% MCR requirement	<b>83</b>	1014781		1014781	1215896

### 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>				
Sum of financial engineering adjustments (91+92+93+94+95)	<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 **31<sup>st</sup> December 2006**

Company registration number		GL/UK/CM	Period ended day month year			Units
R11	99122	GL	31	12	2006	£000
			This financial year 1			Previous year 2
Gross premiums written		11	3186968			3425156
Premium taxes and levies (included in line 11)		12	45006			59608
Premiums written net of taxes and levies (11-12)		13	3141962			3365548
Premiums for classes 11, 12 or 13 (included in line 13)		14	99327			24758
Premiums for "actuarial health insurance" (included in line 13)		15				
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		16	3191626			3377927
Gross premiums earned		21	3330933			3378427
Premium taxes and levies (included in line 21)		22	45006			59608
Premiums earned net of taxes and levies (21-22)		23	3285927			3318819
Premiums for classes 11, 12 or 13 (included in line 23)		24	67401			17754
Premiums for "actuarial health insurance" (included in line 23)		25				
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		26	3319628			3327696
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	3319628			3377927
<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	597533			608027
	Excess (if any) over 53.1m EURO x 0.02	33	65683			66882
<b>Sub-total J</b> (32-33)		34	531850			541145
Claims paid in period of 3 financial years		41	6537551			5799300
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	2900100			2887997
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting basis	44				
	For insurance business accounted for on an accident basis	45	2408830			2251728
<b>Sub-total C</b> (41+42+43-44-45)		46	7028821			6435569
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3566695			3079549
<b>Sub-total D</b> (46-47)		48	3462126			3356020
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50			0.52
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		50	265925			282207
Provision for claims outstanding (before discounting and net of reinsurance)		51	1566962			1597897
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)		52	276744			278782
Greater of lines 50 and 52		53	276744			282207

## Calculation of general insurance capital requirement – claims amount and result

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31<sup>st</sup> December 2006**

Company registration number		GL/UK/CM	Period ended day month year			units
R12	99122	GL	31	12	2006	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	6537551			5799300
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	2900100			2887997
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	2408830			2251728
Claims incurred in reference period (21+22+23-24-25)		26	7028821			6435569
Claims incurred for classes 11, 12 or 13 (included in 26)		27	192384			33899
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	7125013			6452518
<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	2375004			2150839
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	617501			559218
	Excess (if any) over 37.2m EURO x 0.03	33	70504			63815
<b>Sub-total G</b> (32-33)		39	546997			495404
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	273499			258353
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)		42	276744			282207
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	276744			282207

**Statement of solvency – general insurance business**Name of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31<sup>st</sup> December 2006**

Solo solvency calculation	Company registration number	GL/UK/CM	Period ended day month year	units
<b>R1</b>	<b>924430</b>	<b>GL</b>	<b>31 12 2006</b>	<b>£000</b>
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	212467	281809
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>	212467	281809

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	17471	22058
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	194996	259751

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	52414	66174
Base capital resources requirement	<b>33</b>	2139	2030
Individual minimum capital requirement	<b>34</b>	52414	66174
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34+35)	<b>36</b>	52414	66174
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	186260	248722
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	173157	232178

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	52414	66174
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	160053	215635

**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 **31<sup>st</sup> December 2006**

	Company registration number	GL/UK/CM	Period ended day month year	units	
	R3	924430	GL	31 12 2006	£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	108799		108799	103718
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	348799		348799	343718

### 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>	<b>31</b>	348799		348799	343718
Investments in own shares	32				
Intangible assets	33	32094		32094	
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	16738		16738	20248
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	48832		48832	20248
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	299967		299967	323470



# Components of capital resources

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

Global business

Financial year ended **31<sup>st</sup> December 2006**

	Company registration number	GL/UK/CM	<u>Period ended</u> day month year			units	
	R3	924430	GL	31	12	2006	£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</b> (44 to 47)	<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</b> (51+52+53)	<b>59</b>					

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

## Components of capital resources

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

Global business

Financial year ended **31<sup>st</sup> December 2006**

	Company registration number	GL/UK/CM	Period ended day month year	units
R3	924430	GL	31 12 2006	£000
	General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>	Total as at the end of the previous year <b>4</b>

### Total capital resources

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	299967		299967	323470
Inadmissible assets other than intangibles and own shares	<b>73</b>				1012
Assets in excess of market risk and counterparty limits	<b>74</b>	87500		87500	40649
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>	212467		212467	281809

### Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	<b>81</b>	212467		212467	281809
Available capital resources for 50% MCR requirement	<b>82</b>	212467		212467	281809
Available capital resources for 75% MCR requirement	<b>83</b>	212467		212467	281809

### 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 **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31<sup>st</sup> December 2006**

Company registration number		GL/UK/CM	Period ended day month year			units
R11	924430	GL	31	12	2006	£000
			This financial year			Previous year
			1			2
Gross premiums written		11	510762			471164
Premium taxes and levies (included in line 11)		12	2653			881
Premiums written net of taxes and levies (11-12)		13	508109			470283
Premiums for classes 11, 12 or 13 (included in line 13)		14	(2682)			995
Premiums for "actuarial health insurance" (included in line 13)		15				
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		16	506768			470780
Gross premiums earned		21	513297			485670
Premium taxes and levies (included in line 21)		22	2653			881
Premiums earned net of taxes and levies (21-22)		23	510644			484789
Premiums for classes 11, 12 or 13 (included in line 23)		24	6708			2384
Premiums for "actuarial health insurance" (included in line 23)		25				
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		26	513998			485981
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	513998			485981
<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	92520			87477
	Excess (if any) over 53.1m EURO x 0.02	33	9570			9043
<b>Sub-total J</b> (32-33)		34	82950			78434
Claims paid in period of 3 financial years		41	780598			827291
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	39642			
	For insurance business accounted for on an accident year basis	43	327174			426373
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting basis	44	24813			33781
	For insurance business accounted for on an accident basis	45	399442			390474
<b>Sub-total C</b> (41+42+43-44-45)		46	723159			829409
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	357365			365453
<b>Sub-total D</b> (46-47)		48	365794			463956
<b>Reinsurance ratio</b> (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.51			0.56
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		50	41956			43875
Provision for claims outstanding (before discounting and net of reinsurance)		51	115245			145500
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)		52	52414			66174
Greater of lines 50 and 52		53	52414			66174

## Calculation of general insurance capital requirement – claims amount and result

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

Global business

Financial year ended **31<sup>st</sup> December 2006**

Company registration number		GL/UK/CM	Period ended day month year			units
R12	924430	GL	31	12	2006	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	780598			827291
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	39642			
	For insurance business accounted for on an accident year basis	23	327174			426373
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	24813			33781
	For insurance business accounted for on an accident year basis	25	399442			390474
Claims incurred in reference period (21+22+23-24-25)		26	723159			829409
Claims incurred for classes 11, 12 or 13 (included in 26)		27	22322			29858
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	734320			844338
<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	244773			281446
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	63641			73176
	Excess (if any) over 37.2m EURO x 0.03	33	6597			7733
<b>Sub-total G</b> (32-33)		39	57044			65443
<b>Claims amount</b> Sub-total G x reinsurance ratio (11.49)		41	28854			36609
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)		42	52414			66174
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	52414			66174

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

Global business

Financial year ended **31st December 2006****\*0301\* Reconciliation**

	2006 £000	2005 £000
Form 13, Line 89	7,322,610	8,120,690
Less		
Form 15, Line 69	6,314,026	6,943,843
Net admissible assets	<hr/> 1,008,584	<hr/> 1,176,847
Capital resources		
Form 3, Line 79	<hr/> 1,008,584	<hr/> 1,176,847

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

The Company prepared its 2006 annual statutory financial statements in accordance with International Financial Reporting Standards. These financial statements do not include a claims equalisation provision in liabilities. Consequently, in line 35 of Form 3 there is a negative valuation difference of £66,069k (2005 – £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 £nil (2005 – £15,763k). 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 2006****\*1314\* Leased Assets**

There were no tangible leased assets included at line 80 of Form 13 (2005 - nil).

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

	2006 £000	2005 £000
Goodwill and other intangible assets	35,124	4,794
Debts greater than 3 months beyond due settlement date	21,455	17,689
Form 13, line 100	<u>56,579</u>	<u>22,483</u>

**\*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 GENPRU 1.3.30R to 1.3.33R or INSPRU 3.2.17R to 3.2.18R. 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 (2005 – £nil).
- c. The Company continues 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. There are no 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 2006**

**\*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 2006.

**\*1603\* Other Charges**

Line 21 of Form 16 relates to the following:-

	2006	2005
	£000	£000
Corporate costs	50,412	38,085
	<hr/>	<hr/>

**\*1604\* Extraordinary Loss**

Line 41 of Form 16 in 2005 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 2006 has been to increase the profit compared to the Companies Act Accounts by £12,871k (2005 – an increase of £46,021k).

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

In accordance with rule 9.14B, 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 2006****\*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	36,469	6,289	857	6,131
Fire and other damage to property	14,588	2,516	343	2,452
Classes 16, 17 and 18 combined	21,882	3,773	514	3,679
Total	72,939	12,578	1,714	12,262
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	41,014	7,826	2,637	27,729
Motor	27,343	5,217	1,758	18,486
Liability	18,229	3,478	1,171	12,324
Classes 16, 17 and 18 combined	4,557	870	293	3,082
Total	91,143	17,391	5,859	61,621



**Supplementary Notes to the Returns**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

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

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

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

On 27<sup>th</sup> February 2006, the technical provisions of the subsidiary undertaking, Haven Insurance Policies Limited (Haven), were transferred to the Company under Part VII of the Financial Services & Markets Act 2000. Under this transfer gross reported claims outstanding of £2,507k, £11,225k and £73,818k for risk categories 160,122 and 121 respectively, were transferred. Only claims in run-off were transferred. Haven had until the 2005 year-end been included in the Company's return and therefore the transfer has had no impact on the consolidated information included in the 2006 return.

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

On 29<sup>th</sup> June 2005, the technical provisions of the fellow group undertaking, Scottish General Insurance Company Limited (Scottish General), 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.

At the 2006 year-end, the Form 20A included gross reported claims outstanding, relating to the Scottish General transfer, of £1,211k, £79k and £15,126k for risk categories 160,122 and 121 respectively.

The Form 20A also included gross reported claims outstanding, relating to the Haven transfer, of £1,152k, £9,816k and £31,196k for risk categories 160,122 and 121 respectively.

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

In respect of authorisation classes 5 (aircraft) and 11 (aircraft liability), no new contracts of insurance have been effected by the Company since 1993. In respect of authorisation classes 6 (ships) and 12 (liability for ships), no new contracts of insurance have been effected by the Company since 1998. In respect of authorisation class 7 (goods in transit), 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 2006 underwriting result to Aviva International Insurance Limited, a fellow Group undertaking. The premiums in 2006 amounted to £1,762,514k. Details of recoveries and outstanding debts are set out on page 83.

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

**Supplementary Notes to the Returns**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

**\*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

**\*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 2006 or 2005.

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

Under reporting categories 270, 340 and 500, included on Forms 22 and 25, reinsurance recoveries amounting to £61,000k 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 2006**

**\*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 incepted, except for certain business in reporting categories 330, 340 and 350 where the basis is the year of signing the policy.

**Certificate required by rule 9.34(1) of the Accounts and Statements Rules**

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2006**

We certify

- a. that the return has been properly prepared in accordance with the requirements in *IPRU (INS)*, *GENPRU* and *INSPRU*; 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 either *PRU* or *GENPRU* and *INSPRU* as applicable; 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.

**Jacqueline Hunt**  
Director

**Simon Machell**  
Chief Executive Officer

**John Kitson**  
Director

Norwich  
23rd March 2007

**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 2006**

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, the General Prudential Sourcebook and the Prudential Sourcebook for Insurers ("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 to 17, 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 87 ("the statements");

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

- the statements required by rules 9.30, 9.32 and 9.32A on pages 88 to 101; and
- the certificate signed in accordance with rule 9.34(1) on page 122.

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 opinion we have formed.

**Respective responsibilities of the insurer and its auditors**

The insurer is responsible for the preparation of an annual return (including the Forms and the statements) under the provisions of the Rules. The requirements of the Rules have been modified by the written concession and the direction referred to in supplementary note 0101. 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 (revised)" 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 26th March 2007. 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 2006**

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  
London  
26th March 2007