

Norwich Union Insurance Limited

**Annual FSA Insurance Returns for the year ended
31st December 2007**



(Appendices
9.1, 9.2, 9.5, 9.6)

NORWICH UNION INSURANCE LIMITED

Year ended 31st December 2007

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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

Form 1

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

Solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	units	
	R1	99122	GL	31	12	2007	£000
					As at end of this financial year	As at end of the previous year	
					1	2	

Capital resources

Capital resources arising outside the long-term insurance fund	11	892983	1008584
Capital resources allocated towards 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	892983	1008584

Guarantee fund

Guarantee fund requirement	21	99750	113912
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	793233	894672

Minimum capital requirement (MCR)

General insurance capital requirement	31	299249	341736
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	299249	341736
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	299249	341736
Excess (deficiency) of available capital resources to cover 50% of MCR	37	743358	837716
Excess (deficiency) of available capital resources to cover 75% of MCR	38	668546	752282

Capital resources requirement (CRR)

Capital resources requirement	41	299249	341736
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	593734	666848

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**Form 3
(Sheet 1)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/ UK/ CM	day	month	year	units	
	R3	99122	GL	31	12	2007	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Core tier one capital

Permanent share capital	11	911050		911050	911050
Profit and loss account and other reserves	12	164422		164422	279238
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	1223572		1223572	1338388

Tier one waivers

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

Other tier one capital

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

Total tier one capital before deductions (19+24+25+26+27+28)	31	1223572		1223572	1338388
Investments in own shares	32				
Intangible assets	33	23365		23365	35124
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	66624		66624	66069
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	89989		89989	101193
Total tier one capital after deductions (31-37)	39	1133583		1133583	1237195

Components of capital resources**Form 3
(Sheet 2)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/ UK/ CM	day	month	year	units	
	R3	99122	GL	31	12	2007	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Tier two capital

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

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

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

Components of capital resources**Form 3
(Sheet 3)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day	month	year	units	
	R3	99122	GL	31	12	2007	£000
	General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year			
	1	2	3	4			

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71					
Total capital resources before deductions (39+69+71)	72	1133583		1133583		1237195
Inadmissible assets other than intangibles and own shares	73	68311		68311		21455
Assets in excess of market risk and counterparty limits	74	172289		172289		207156
Deductions for related ancillary services undertakings	75					
Deductions for regulated non-insurance related undertakings	76					
Deductions of ineligible surplus capital	77					
Total capital resources after deductions (72-73-74-75-76-77)	79	892983		892983		1008584

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	892983		892983		1008584
Available capital resources for 50% MCR requirement	82	892983		892983		1008584
Available capital resources for 75% MCR requirement	83	892983		892983		1008584

Financial engineering adjustments

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

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

Form 11

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

General Insurance Business

	Company registration number	GL/UK/CM	day	month	year	units	
	R11	99122	GL	31	12	2007	£000
			This financial year		Previous year		
			1		2		
Gross premiums written	11			3722206		3697728	
Premiums taxes and levies (included in line 11)	12			62830		47659	
Premiums written net of taxes and levies (11-12)	13			3659376		3650069	
Premiums for classes 11, 12 or 13 (included in line 13)	14			102693		96645	
Premiums for "actuarial health insurance" (included in line 13)	15						
Sub-total A (13 + 1/2 14 - 2/3 15)	16			3710723		3698392	
Gross premiums earned	21			3730251		3844229	
Premium taxes and levies (included in line 21)	22			62830		47659	
Premiums earned net of taxes and levies (21-22)	23			3667421		3796570	
Premiums for classes 11, 12 or 13 (included in line 23)	24			101624		74109	
Premiums for "actuarial health insurance" (included in line 23)	25						
Sub-total H (23 + 1/2 24 - 2/3 25)	26			3718233		3833625	
Sub-total I (higher of sub-total A and sub-total H)	30			3718233		3833625	
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		669282		690053	
	Excess (if any) over 53.1M EURO x 0.02	33		73624		75963	
Sub-total J (32-33)	34			595658		614090	
Claims paid in period of 3 financial years	41			7921605		7318149	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		60352		50843	
	For insurance business accounted for on an accident year basis	43		2893763		3216072	
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		38804		24813	
	For insurance business accounted for on an accident year basis	45		3159705		2808272	
Sub-total C (41+42+43-44-45)	46			7677211		7751979	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47			3947852		3924060	
Sub-total D (46-47)	48			3729359		3827919	
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)	49			0.50		0.50	
Premiums amount (Sub-total J x reinsurance ratio)	50			297829		307045	
Provisions for claims outstanding (before discounting and net of reinsurance)	51			1473063		1682207	
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero	52						
Brought forward amount (see instruction 4)	53			299249		341736	
Greater of lines 50 and 53	54			299249		341736	

Calculation of insurance capital requirement - claims amount and result

Form 12

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

General Insurance Business

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R12	99122	GL	31	12	2007	£000
				This financial year		Previous year		
				1		2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R		11		36		36		
Claims paid in reference period		21		7921605		7318149		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22		60352		50843		
	For insurance business accounted for on an accident year basis	23		2893763		3216072		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24		38804		24813		
	For insurance business accounted for on an accident year basis	25		3159705		2808272		
Claims incurred in reference period (21+22+23-24-25)		26		7677211		7751979		
Claims incurred for classes 11, 12 or 13 (included in 26)		27		177948		214706		
Claims incurred for "actuarial health insurance" (included in 26)		28						
Sub-total E (26 + 1/2 27 - 2/3 28)		29		7766185		7859332		
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)		31		2588728		2619777		
Division of sub-total F (gross adjusted claims amount)	X 0.26	32		673069		681142		
	Excess (if any) over 37.2M EURO x 0.03	33		76884		77847		
Sub-total G (32 - 33)		39		596185		603295		
Claims amount Sub-total G x reinsurance ratio (11.49)		41		298093		301648		
Higher of premiums amount and brought forward amount (11.54)		42		299249		341736		
General insurance capital requirement (higher of lines 41 and 42)		43		299249		341736		

Analysis of admissible assets**Form 13
(Sheet 1)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**Category of assets **Total other than Long-Term Insurance Business Assets**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
	R13	99122	GL	31	12	2007	£000	1
						As at end of this financial year	As at end of the previous year	
						1	2	
Land and buildings			11			13500	6461	

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		544205	642205
	debts and loans	26		18709	42613
Other group undertakings	shares	27			
	debts and loans	28		59661	72562
Participating interests	shares	29			
	debts and loans	30			

Other financial investments

Equity shares	41		5396	399024
Other shares and other variable yield participations	42			
Holdings in collective investment schemes	43		35900	
Rights under derivative contracts	44			
Fixed interest securities	Approved	45	15594	80163
	Other	46	632281	924969
Variable interest securities	Approved	47		
	Other	48	86053	
Participation in investment pools	49			
Loans secured by mortgages	50		859930	721608
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		22714	
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	286692	51245
	More than one month withdrawal	55		
Other financial investments	56			

Analysis of admissible assets**Form 13
(Sheet 2)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**Category of assets **Total other than Long-Term Insurance Business Assets**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
	R13	99122	31	12	2007	£000	1
						As at end of this financial year 1	As at 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	950393	940833
Claims outstanding	61	1481051	1584709
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	482122	338429
	Intermediaries	72	562657	647189
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75	133942	143265
Dependants	Due in 12 months or less	76		
	Due in more than 12 months	77		
Other	Due in 12 months or less	78		
	Due in more than 12 months	79	71719	

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	137839	173496
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	23719	29750
Deferred acquisition costs (general business only)	85	488335	482305
Other prepayments and accrued income	86	41117	29223

Deductions from the aggregate value of assets	87		
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	6966090	7322610
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Analysis of admissible assets**Form 13
(Sheet 3)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**Category of assets **Total other than Long-Term Insurance Business Assets**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
R13	99122	GL	31	12	2007	£000	1
						As at end of this financial year	As at end of the previous year
						1	2

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	6966090	7322610
Admissible assets in excess of market and counterparty limits	92	172289	207156
Inadmissible assets directly held	93	91676	
Capital resources requirement deduction of regulated related undertakings	94		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related insurance undertakings	96		
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101		56579
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 101)	102	7230055	7586345
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	59661	72562

Liabilities (other than long-term)**Form 15**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/ UK/ CM	day	month	year	units	
	R15	99122	GL	31	12	2007	£000
						As at the end of this financial year	As at the end of the previous year
						1	2

Technical provisions (gross amount)

Provision for unearned premiums	11	1844170	1852225
Claims outstanding	12	2954114	3266915
Provision for unexpired risks	13		
Equalisation provisions	Credit business	14	
	Other than credit business	15	95177 94385
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	4893461	5213525

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22		
Deposits received from reinsurers	31			
Creditors	Direct insurance business	41	84415	81383
	Reinsurance accepted	42		
	Reinsurance ceded	43	16375	67077
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions	46	127199	51238	
Creditors	Taxation	47		13951
	Foreseeable dividend	48		
	Other	49	471350	420758
Accruals and deferred income	51	480307	466094	
Total (19 to 51)	59	6073107	6314026	
Provision for "reasonably foreseeable adverse variations"	61			
Cumulative preference share capital	62			
Subordinated loan capital	63			
Total (59 to 63)	69	6073107	6314026	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	94967	5118
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83	(66624)	(66069)
Capital and reserves	84	1223572	1338388
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	85	7230055	7586345

Profit and loss account (non-technical account)**Form 16**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R16	99122	GL	31	12	2007	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11	(46728)	24977				
	Equalisation provisions	12	(792)	4619				
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	204291	214197				
	Value re-adjustments on investments	15		7783				
	Gains on the realisation of investments	16	81671	14300				
Investment charges	Investment management charges, including interest	17	3555	6296				
	Value re-adjustments on investments	18	163025					
	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	(69900)	(50412)				
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	1962	209168				
Tax on profit or loss on ordinary activities		31	(10667)	34691				
Profit or loss on ordinary activities after tax (29-31)		39	12629	174477				
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41						
Tax on extraordinary profit or loss		42						
Other taxes not shown under the preceding items		43						
Profit or loss for the financial year (39+41-(42+43))		49	12629	174477				
Dividends (paid or foreseeable)		51	128000	115000				
Profit or loss retained for the financial year (49-51)		59	(115371)	59477				

Analysis of derivative contracts**Form 17**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**Category of assets **Total other than Long-Term Insurance Business Assets**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
		R17	99122	GL	31	12	2007	£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	
	Other	15							
Options	Fixed-interest securities	21							
	Equity shares	22							
	Land	23							
	Currencies	24							
	Other	25							
Contracts for differences	Fixed-interest securities	31							
	Equity shares	32							
	Land	33							
	Currencies	34							
	Other	35							
Adjustments for variation margin		41							
Total (11 to 41)		49						1093	

General insurance business - summary of business carried on

Form 20A
(Sheet 1)Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

Category number	FSA return general insurance business reporting category	R20A	Company registration number 99122	GL/ UK/ CM	GL	day	month	year	units
			Gross premium written in this financial year		Provision for undiscounted gross claims outstanding at the end of this financial year				Provision for gross unearned premium at the end of this financial year
			1		Reported	Incurred but not reported			4
					2	3			
001	Total business	1	3722206		2462999	438736			1844171
002	Total primary (direct) and facultative business	2	3607290		2438502	414178			1830012
003	Total treaty reinsurance accepted business	3	114916		24497	24558			14159
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	531584		26948	38288			226388
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	1140374		1302757	166767			532528
160	Primary (direct) and facultative household and domestic all risks.	6	925216		238876	70242			491482
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	376155		35152	12968			195455
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	484503		610566	32676			282438
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	23487		27935	2179			14207
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	102692		147940	77972			73410
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	23210		34504	318			14104
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	6		2897	899			
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	63		9705	7174			
350	Total primary (direct) and facultative goods in transit	14			1222	4695			
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16			4070	20			
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	114916		20427	24538			14159
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	3722206		2462999	438736			1844171

General insurance business - summary of business carried on**Form 20A
(Sheet 2)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	day	month	year	units
				R20A	99122	GL	31
		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

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

111	Medical insurance	21	406503	8574	34576	178890
112	HealthCare cash plans	22				
113	Travel	23	98415	11032	1160	46072
114	Personal accident or sickness	24	26666	7342	2552	1426
121	Private motor - comprehensive	25	1075122	1048064	149162	512389
122	Private motor - non-comprehensive	26	36792	223312	7049	7833
123	Motor cycle	27	28460	31381	10556	12306
160	Household and domestic all risks (equals line 6)	28	925216	238876	70242	491482
181	Assistance	29				
182	Creditor	30	331213	21583	10147	191887
183	Extended warranty	31	1149	492	2	294
184	Legal expenses	32	206			138
185	Mortgage indemnity	33		5685		
186	Pet insurance	34	25706	3460	2460	933
187	Other personal financial loss	35	17881	3932	359	2203

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41	397434	515304	23746	227265
222	Commercial vehicles (non-fleet)	42	53736	44521	4610	33661
223	Motor other	43	33333	50741	4320	21512
261	Commercial property	44	16744	24002	2009	11389
262	Consequential loss	45	6435	2383	166	2721
263	Contractors or engineering all risks	46	308	1550	4	97
271	Employers liability	47	799	57439	70308	236
272	Professional indemnity	48	18	37044		13
273	Public and products liability	49	2366	19705	2398	1917
274	Mixed commercial package	50	99509	33752	5266	71244
281	Fidelity and contract guarantee	51	17560	4118	6	10136
282	Credit	52				
283	Suretyship	53	5650	30386	312	3968
284	Commercial contingency	54				

General insurance business - summary of business carried on**Form 20A
(Sheet 3)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	day	month	year	units
				R20A	99122	GL	31
		Gross premium written in this financial year		Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year
		1		Reported	Incurred but not reported		4
				2	3		

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

331	Aviation liability	61	6	2897	899	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64		850	145	
342	Marine hull	65		8838	7028	
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	63	17	1	
350	Total primary (direct) and facultative goods in transit (equals line 14)	71		1222	4695	

PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

400	Miscellaneous primary (direct) and facultative business (equals line 15)	72				
-----	--	----	--	--	--	--

NON-PROPORTIONAL TREATY

510	Non-proportional accident & health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83				
540	Non-proportional marine	84		4070	20	
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		58	176	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96		77	61	
670	Proportional liability (non-motor)	97		7204	21991	
680	Proportional financial lines	98	114916	13088	2310	14159
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	3722206	2462999	438736	1844171
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General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£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	1712327	1841688					
	Claims incurred (22. 17. 4)	12	1233956	1266331					
	Claims management costs (22. 18. 4)	13	82111	73106					
	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	590618	548487					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(194358)	(46236)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	5208	(14835)					
	Claims incurred (22. 13. 4)	22	(192262)	(144252)					
	Claims management costs (22. 14. 4)	23	43340	58534					
	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	6500	(330)					
	Balance (21-22-23+24+25-26)	29	147630	71213					
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	(46728)	24977					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(46728)	24977					

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£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	1712327	1841688					
	Claims incurred (22. 17. 4)	12	1233956	1266331					
	Claims management costs (22. 18. 4)	13	82111	73106					
	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	590985	548487					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(194725)	(46236)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	5208	(14835)					
	Claims incurred (22. 13. 4)	22	(192262)	(144252)					
	Claims management costs (22. 14. 4)	23	43340	58534					
	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	6500	(330)					
	Balance (21-22-23+24+25-26)	29	147630	71213					
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	(47095)	24977					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(47095)	24977					

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£000	003
Items to be shown net of reinsurance						This financial year	Previous year		
						1	2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11					
	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			(367)		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19			367		
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			367		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59			367		

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative accident & health

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£000	110
Items to be shown net of reinsurance						This financial year	Previous year		
						1	2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11		235246	216973		
	Claims incurred (22. 17. 4)			12		168167	144345		
	Claims management costs (22. 18. 4)			13		16758	16536		
	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		73801	69409		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		(23480)	(13317)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21		878	192		
	Claims incurred (22. 13. 4)			22		(5615)	(7349)		
	Claims management costs (22. 14. 4)			23		(202)	1689		
	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		6695	6182			
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		(16785)	(7135)		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(16785)	(7135)		

General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative personal motor business

	Company registration number	GL/UK/CM	day	month	year	units	Category number	
	R20	99122	GL	31	12	2007	£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	604436	721082				
	Claims incurred (22. 17. 4)	12	491668	609967				
	Claims management costs (22. 18. 4)	13	30155	26974				
	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	142510	127780				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(59897)	(43639)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21						
	Claims incurred (22. 13. 4)	22	(68995)	(40201)				
	Claims management costs (22. 14. 4)	23	23486	30249				
	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	5000					
Balance (21-22-23+24+25-26)	29	40509	9952					
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	(19388)	(33687)					
Allocated investment return	51							
Transfer to non-technical account (49+51)	59	(19388)	(33687)					

General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

	Company registration number	GL/UK/CM	day	month	year	units	Category number	
	R20	99122	GL	31	12	2007	£000	160
Items to be shown net of reinsurance						This financial year	Previous year	
						1	2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	416388	427383				
	Claims incurred (22. 17. 4)	12	318524	259517				
	Claims management costs (22. 18. 4)	13	21901	17792				
	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	144888	146537				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(68925)	3537				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21						
	Claims incurred (22. 13. 4)	22	(19826)	(18003)				
	Claims management costs (22. 14. 4)	23	6108	9991				
	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	1500					
	Balance (21-22-23+24+25-26)	29	12218	8012				
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	(56707)	11549			
Allocated investment return			51					
Transfer to non-technical account (49+51)			59	(56707)	11549			

General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£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		155509	175623		
	Claims incurred (22. 17. 4)			12		23852	29473		
	Claims management costs (22. 18. 4)			13		2283	1788		
	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		128062	114908		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		1312	29454		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22		(10142)	(377)		
	Claims management costs (22. 14. 4)			23		2353	1515		
	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		7789	(1138)			
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		9101	28316		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		9101	28316		

General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£000	220
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		239553		241399	
	Claims incurred (22. 17. 4)			12		189256		190692	
	Claims management costs (22. 18. 4)			13		9503		9194	
	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		71063		67534	
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		(30269)		(26021)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22		(49056)		(30861)	
	Claims management costs (22. 14. 4)			23		5617		7939	
	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		43439		22922		
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		13170		(3099)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		13170		(3099)	

General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£000	260
Items to be shown net of reinsurance						This financial year	Previous year		
						1	2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11		9890		17959	
	Claims incurred (22. 17. 4)			12		12987		8810	
	Claims management costs (22. 18. 4)			13		1223		530	
	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		13715		12750	
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		(18035)		(4131)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21				(15000)	
	Claims incurred (22. 13. 4)			22		(7450)		(13207)	
	Claims management costs (22. 14. 4)			23		1407		1287	
	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		6043		(3080)		
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		(11992)		(7211)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(11992)		(7211)	

General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£000	270
Items to be shown net of reinsurance						This financial year	Previous year		
						1	2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	41493	32639					
	Claims incurred (22. 17. 4)	12	28364	19834					
	Claims management costs (22. 18. 4)	13	191	104					
	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	13648	7056					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(710)	5645					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	4330	(27)					
	Claims incurred (22. 13. 4)	22	(25932)	(34543)					
	Claims management costs (22. 14. 4)	23	4223	6350					
	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	26039	28166						
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	25329	33811					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	25329	33811					

General insurance business: Technical account (excluding equalisation provisions)

Form 20

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

	Company registration number	GL/UK/CM	day	month	year	units	Category number	
	R20	99122	GL	31	12	2007	£000	409
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			9812		8630
	Claims incurred (22. 17. 4)		12			1138		3693
	Claims management costs (22. 18. 4)		13			97		188
	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			3298		2513
	Balance of year's underwriting (11-12-13+14-15+16-17)		19			5279		2236
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21					
	Claims incurred (22. 13. 4)		22			(5246)		289
	Claims management costs (22. 14. 4)		23			348		(486)
	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			4898		197	
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			10177		2433	
Allocated investment return		51						
Transfer to non-technical account (49+51)		59			10177		2433	

General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£000	600
Items to be shown net of reinsurance						This financial year	Previous year		
						1	2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11					
	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			(367)		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19			367		
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			367		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59			367		

General insurance business: Technical account (excluding equalisation provisions)**Form 20**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all treaty reinsurance accepted business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2007	£000	709
Items to be shown net of reinsurance						This financial year	Previous year		
						1	2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11					
	Claims incurred (22. 17. 4)			12					
	Claims management costs (22. 18. 4)			13					
	Adjustment for discounting (22. 52. 4)			14					
	Increase in provision for unexpired risks (22. 19. 4)			15					
	Other technical income or charges (particulars to be specified by way of supplementary note)			16					
	Net operating expenses (22. 42. 4)			17					
	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**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	001
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years		11	10417	5209		5208			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12	675	338		337			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	506635	61761	329060	28002	177575	33759	
	For periods of 12 months	14	1518353	1578703	813455	819267	704898	759436	
	For periods of more than 12 months	15	14051	31605	10441	16502	3610	15103	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1680120	172102	854213	86623	825907	85479	
Total (12 to 16)		19	3719834	1844171	2007507	950394	1712327	893777	

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	002
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11	10417	5209		5208				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	675	338		337				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	405878	47602	228303	13843	177575	33759	
	For periods of 12 months	14	1518353	1578703	813455	819267	704898	759436	
	For periods of more than 12 months	15	14051	31605	10441	16502	3610	15103	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	1680120	172102	854213	86623	825907	85479		
Total (12 to 16)	19	3619077	1830012	1906750	936235	1712327	893777		

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	003
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5			
In respect of risks incepted in previous financial years	11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	100757	14159	100757	14159			
	For periods of 12 months	14							
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16								
Total (12 to 16)	19	100757	14159	100757	14159				

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative accident & health

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	110
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11	1757	879		878				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	675	338		337				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	46509	19385	24213	4839	22296	14546	
	For periods of 12 months	14	256925	205311	128976	104983	127949	100328	
	For periods of more than 12 months	15	218	804	133	500	85	304	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	173664	888	89085	450	84579	438		
Total (12 to 16)	19	477991	226388	242745	110772	235246	115616		

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative personal motor business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	120
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years		11							
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	23367	1111	11831	564	11536	547	
	For periods of 12 months	14	586980	528916	298112	266791	288868	262125	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	609035	2501	305003	1341	304032	1160	
Total (12 to 16)		19	1219382	532528	614946	268696	604436	263832	

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

Company registration number	GL/UK/CM	day	month	year	units	Category number	
R21	99122	GL	31	12	2007	£000	160

Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance			
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
	1		3		5			
In respect of risks incepted in previous financial years	11							
	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
	1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	133230	5551	73160	3022	60070	2529
	For periods of 12 months	14	366979	419456	213575	218124	153404	201332
	For periods of more than 12 months	15						
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	426353	66475	223439	33508	202914	32967	
Total (12 to 16)	19	926562	491482	510174	254654	416388	236828	

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	180
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	177047	17812	105897	3546	71150	14266	
	For periods of 12 months	14	64594	78369	44242	55466	20352	22903	
	For periods of more than 12 months	15	12691	25642	9678	12884	3013	12758	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	122335	73632	61341	36816	60994	36816		
Total (12 to 16)	19	376667	195455	221158	108712	155509	86743		

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	220
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5			
In respect of risks incepted in previous financial years	11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	19814	3497	9960	1749	9854	1748	
	For periods of 12 months	14	185455	272440	93734	136220	91721	136220	
	For periods of more than 12 months	15	495	2802	255	1401	240	1401	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	276191	3699	138453	1775	137738	1924		
Total (12 to 16)	19	481955	282438	242402	141145	239553	141293		

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	260
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11								
	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
	1	2	3	4	5	6			
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13							
	For periods of 12 months	14	10020	13433	6194	7319	3826	6114	
	For periods of more than 12 months	15	11	23	7	13	4	10	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	11793	751	5733	703	6060	48		
Total (12 to 16)	19	21824	14207	11934	8035	9890	6172		

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

Company registration number	GL/UK/CM	day	month	year	units	Category number	
R21	99122	GL	31	12	2007	£000	270

Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance			
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
	1		3		5			
In respect of risks incepted in previous financial years	11	8660		4330		4330		
	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
	1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	5856	244	3202	122	2654	122
	For periods of 12 months	14	38566	49153	23577	24577	14989	24576
	For periods of more than 12 months	15	85	128	52	64	33	64
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	48457	23885	24640	11943	23817	11942	
Total (12 to 16)	19	92964	73410	51471	36706	41493	36704	

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R21	99122	GL	31	12	2007	£000	409
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	55	2	40	1	15	1	
	For periods of 12 months	14	8834	11625	5045	5787	3789	5838	
	For periods of more than 12 months	15	551	2206	316	1640	235	566	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	12292	271	6519	87	5773	184		
Total (12 to 16)	19	21732	14104	11920	7515	9812	6589		

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

Company registration number	GL/UK/CM	day	month	year	units	Category number	
R21	99122	GL	31	12	2007	£000	600

Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance	
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years	
	1		3		5	
In respect of risks incepted in previous financial years	11					
	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year
	1	2	3	4	5	6
In respect of risks incepted in previous financial years	12					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	100757	14159	100757	14159
	For periods of 12 months	14				
	For periods of more than 12 months	15				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16					
Total (12 to 16)	19	100757	14159	100757	14159	

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	001
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3163993	1006476	1804141	(353376)			
	Reinsurers' share	12	1512156	487176	863866	(161114)			
	Net (11-12)	13	1651837	519300	940275	(192262)			
	Claims management costs	14	28377	52194	19523	43340			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1514639	1037242	2551881			
	Reinsurers' share	16		782160	535765	1317925			
	Net (15-16)	17		732479	501477	1233956			
	Claims management costs	18		72315	9796	82111			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	305850	774778	350037	730591			
	Other acquisition expenses	22	87928	156200	75297	168831			
	Administrative expenses	23		97386		97386			
	Reinsurance commissions and profit participations	24	152625	428233	181168	399690			
	Total (21+22+23-24)	29	241153	600131	244166	597118			
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		6500		6500			
	This financial year	42	241153	593631	244166	590618			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	002
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3159498	1006089	1800171	(353238)			
	Reinsurers' share	12	1507661	486789	859896	(160976)			
	Net (11-12)	13	1651837	519300	940275	(192262)			
	Claims management costs	14	28377	52194	19523	43340			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1490875	1021844	2512719			
	Reinsurers' share	16		758396	520367	1278763			
	Net (15-16)	17		732479	501477	1233956			
	Claims management costs	18		72315	9796	82111			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	305850	727333	344311	688872			
	Other acquisition expenses	22	87928	156200	75297	168831			
	Administrative expenses	23		97386		97386			
	Reinsurance commissions and profit participations	24	152625	380421	175442	357604			
	Total (21+22+23-24)	29	241153	600498	244166	597485			
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		6500		6500			
	This financial year	42	241153	593998	244166	590985			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	003
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4495	387	3970	(138)			
	Reinsurers' share	12	4495	387	3970	(138)			
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		23764	15398	39162			
	Reinsurers' share	16		23764	15398	39162			
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks	19								
Net operating expenses	Commissions	21		47445	5726	41719			
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24		47812	5726	42086			
	Total (21+22+23-24)	29		(367)		(367)			
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		(367)		(367)			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative accident & health

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	110
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	55855	36515	12243	(7097)			
	Reinsurers' share	12	25472	18046	5944	(1482)			
	Net (11-12)	13	30383	18469	6299	(5615)			
	Claims management costs	14	1825	1486	137	(202)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		289998	52993	342991			
	Reinsurers' share	16		147826	26998	174824			
	Net (15-16)	17		142172	25995	168167			
	Claims management costs	18		15344	1414	16758			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	21693	86615	37257	71051			
	Other acquisition expenses	22	10566	20823	9368	22021			
	Administrative expenses	23		16576		16576			
	Reinsurance commissions and profit participations	24	10849	43398	18400	35847			
	Total (21+22+23-24)	29	21410	80616	28225	73801			
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	21410	80616	28225	73801			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative personal motor business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	120
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1662829	519774	1020189	(122866)			
	Reinsurers' share	12	781840	240438	487531	(53871)			
	Net (11-12)	13	880989	279336	532658	(68995)			
	Claims management costs	14	13295	26423	10358	23486			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		534005	449335	983340			
	Reinsurers' share	16		267003	224669	491672			
	Net (15-16)	17		267002	224666	491668			
	Claims management costs	18		26841	3314	30155			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	24913	68564	28759	64718			
	Other acquisition expenses	22	38018	69147	30615	76550			
	Administrative expenses	23		38599		38599			
	Reinsurance commissions and profit participations	24	12455	34282	14380	32357			
	Total (21+22+23-24)	29	50476	142028	44994	147510			
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		5000		5000			
	This financial year	42	50476	137028	44994	142510			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	160
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	295690	173499	79737	(42454)			
	Reinsurers' share	12	149054	89242	37184	(22628)			
	Net (11-12)	13	146636	84257	42553	(19826)			
	Claims management costs	14	3004	8066	1046	6108			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		432501	229381	661882			
	Reinsurers' share	16		223368	119990	343358			
	Net (15-16)	17		209133	109391	318524			
	Claims management costs	18		19885	2016	21901			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	84783	193691	94430	184044			
	Other acquisition expenses	22	18635	35296	17274	36657			
	Administrative expenses	23		19445		19445			
	Reinsurance commissions and profit participations	24	42397	100531	49170	93758			
	Total (21+22+23-24)	29	61021	147901	62534	146388			
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		1500		1500			
	This financial year	42	61021	146401	62534	144888			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	180
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	73348	33189	21158	(19001)			
	Reinsurers' share	12	36768	18510	9399	(8859)			
	Net (11-12)	13	36580	14679	11759	(10142)			
	Claims management costs	14	697	2820	230	2353			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		33793	26962	60755			
	Reinsurers' share	16		19773	17130	36903			
	Net (15-16)	17		14020	9832	23852			
	Claims management costs	18		1990	293	2283			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	132612	275615	137474	270753			
	Other acquisition expenses	22	4327	1984	2600	3711			
	Administrative expenses	23		35		35			
	Reinsurance commissions and profit participations	24	65967	150380	69910	146437			
	Total (21+22+23-24)	29	70972	127254	70164	128062			
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	70972	127254	70164	128062			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£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	714720	180677	424138	(109905)			
	Reinsurers' share	12	326409	85032	180528	(60849)			
	Net (11-12)	13	388311	95645	243610	(49056)			
	Claims management costs	14	6779	7565	4831	5617			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		159410	219104	378514			
	Reinsurers' share	16		79840	109418	189258			
	Net (15-16)	17		79570	109686	189256			
	Claims management costs	18		7112	2391	9503			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	28310	60270	29985	58595			
	Other acquisition expenses	22	12187	21839	10495	23531			
	Administrative expenses	23		18209		18209			
	Reinsurance commissions and profit participations	24	14114	30257	15099	29272			
	Total (21+22+23-24)	29	26383	70061	25381	71063			
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	26383	70061	25381	71063			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	260
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	50358	17349	18573	(14436)			
	Reinsurers' share	12	24825	8768	9071	(6986)			
	Net (11-12)	13	25533	8581	9502	(7450)			
	Claims management costs	14	928	1855	480	1407			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		14437	11541	25978			
	Reinsurers' share	16		7219	5772	12991			
	Net (15-16)	17		7218	5769	12987			
	Claims management costs	18		932	291	1223			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	9784	11618	3940	17462			
	Other acquisition expenses	22	4047	2040	816	5271			
	Administrative expenses	23		660		660			
	Reinsurance commissions and profit participations	24	5000	5774	1096	9678			
	Total (21+22+23-24)	29	8831	8544	3660	13715			
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	8831	8544	3660	13715			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	270
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	232304	42924	171631	(17749)			
	Reinsurers' share	12	115794	25163	98814	8183			
	Net (11-12)	13	116510	17761	72817	(25932)			
	Claims management costs	14	1187	3475	1935	4223			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		26463	30266	56729			
	Reinsurers' share	16		13232	15133	28365			
	Net (15-16)	17		13231	15133	28364			
	Claims management costs	18		153	38	191			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	3677	28479	10923	21233			
	Other acquisition expenses	22	128	3398	3120	406			
	Administrative expenses	23		2639		2639			
	Reinsurance commissions and profit participations	24	1811	14323	5504	10630			
	Total (21+22+23-24)	29	1994	20193	8539	13648			
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	1994	20193	8539	13648			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	409
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	74394	2162	52502	(19730)			
	Reinsurers' share	12	47499	1590	31425	(14484)			
	Net (11-12)	13	26895	572	21077	(5246)			
	Claims management costs	14	662	504	506	348			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		268	2262	2530			
	Reinsurers' share	16		135	1257	1392			
	Net (15-16)	17		133	1005	1138			
	Claims management costs	18		58	39	97			
Provision for unexpired risks	19								
Net operating expenses	Commissions	21	78	2481	1543	1016			
	Other acquisition expenses	22	20	1673	1009	684			
	Administrative expenses	23		1223		1223			
	Reinsurance commissions and profit participations	24	32	1476	1883	(375)			
	Total (21+22+23-24)	29	66	3901	669	3298			
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	66	3901	669	3298			
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/UK/CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	600
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11							
	Reinsurers' share	12							
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		23764		15398		39162	
	Reinsurers' share	16		23764		15398		39162	
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks	19								
Net operating expenses	Commissions	21		47445		5726		41719	
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24		47812		5726		42086	
	Total (21+22+23-24)	29			(367)			(367)	
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			(367)			(367)	
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**Form 22**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all treaty reinsurance accepted business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2007	£000	709
			1	2	3	4			
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4495	387	3970	(138)			
	Reinsurers' share	12	4495	387	3970	(138)			
	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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Business

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number	
		R23		99122		GL		31		12		2007		£000 001	
Month	Year	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		Claims incurred (latest year) or developed (other years) during this financial 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 %	
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2007	11			732479	365561	135916			1233956		1712327		72.1	
12	2006	12	675201	591130	281588	272773	17459	476463	114667	(19310)		1842566	(3.3)	67.7	
12	2005	13	572147	665017	337814	79840	182449	6611	292440	15213	(38753)	1861044	(8.8)	63.3	
12	2004	14	530830	656104	379552	41157	124774	1144	213085	8167	(54177)	1833111	(16.7)	58.8	
12	2003	15	504195	595857	377542	40686	77919	1814	148318	2447	(30346)	1774001	(16.4)	56.5	
12	2002	16	481208	488485	405394	16544	42270	154	80754	334	(22120)	1629523	(4.9)	58.0	
12	2001	17	858395	979880	650981	11405	29158	123	54425	234	(13973)	2368400	(29.4)	65.4	
12	2000	18	856117	886253	849336	15737	25889	216	47565	258	(5981)	2506589	.6	69.7	
12	1999	19	837248	831007	834946	3481	28874	96	35648	116	(3313)	2282304	4.4	74.7	
12	1998	20	733706	715098	786479	5654	2077	27	12775	26	(5043)	1993997	11.1	76.6	
Prior accident years		21			23208	66187	60261	103688	45214	754					
Reconciliation		22													
Total (11 to 22)		29			1251779	1217931	223821	1465161	186676	1041694					

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		R23		99122		GL		31		12		2007		£000		002	
Month	Year	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		Claims incurred (latest year) or developed (other years) during this financial 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)								
		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2007	11			732479	365561	135916			1233956		1712327		72.1			
12	2006	12	675201	591130	281588	272773	17459	476463	114667	(19310)		1842566	(3.3)	67.7			
12	2005	13	572147	665017	337814	79840	182449	6611	292440	15213	(38753)	1861044	(8.8)	63.3			
12	2004	14	530830	656104	379552	41157	124774	1144	213085	8167	(54177)	1833111	(16.7)	58.8			
12	2003	15	504195	595857	377542	40686	77919	1814	148318	2447	(30346)	1774001	(16.4)	56.5			
12	2002	16	481208	488485	405394	16544	42270	154	80754	334	(22120)	1629523	(4.9)	58.0			
12	2001	17	858395	979880	650981	11405	29158	123	54425	234	(13973)	2368400	(29.4)	65.4			
12	2000	18	856117	886253	849336	15737	25889	216	47565	258	(5981)	2506589	.6	69.7			
12	1999	19	837248	831007	834946	3481	28874	96	35648	116	(3313)	2282304	4.4	74.7			
12	1998	20	733706	715098	786479	5654	2077	27	12775	26	(5043)	1993997	11.1	76.6			
Prior accident years		21			23208	66187	60261	103688	45214	754							
Reconciliation		22															
Total (11 to 22)		29			1251779	1217931	223821	1465161	186676	1041694							

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative accident & health

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		R23		99122		GL		31		12		2007		£000		110	
Month	Year	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		Claims incurred (latest year) or developed (other years) during this financial 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)								
		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2007	11			142172	7961	18034			168167		235246		71.5			
12	2006	12	120213	24132	14873	2719	29	9601	14531	(6511)		217851	(27.0)	63.3			
12	2005	13	88121	33388	25045	1660	554	5	1604	74	541	182467	(18.3)	63.2			
12	2004	14	79639	29848	13928	1736	326	1	2400	13	(350)	232445	(46.4)	41.1			
12	2003	15	71893	27744	23977	184	220	1	505	3	(103)	218141	(12.1)	44.1			
12	2002	16	70525	26505	21946	1	97		169	1	(72)	198518	(16.8)	46.6			
12	2001	17	129674	71505	44954	2	135	1	126	1	11	339107	(36.9)	51.5			
12	2000	18	106650	65183	63156	6	745	1	149	1	602	335546	(2.0)	50.8			
12	1999	19	93395	54973	49589	1	75		25	2	49	266370	(9.7)	53.7			
12	1998	20	84431	52750	42262	3	111		43		71	233956	(19.7)	54.2			
Prior accident years		21			3	561	718	417	718	147							
Reconciliation		22															
Total (11 to 22)		29			160641	13504	18790	15039	15344	162552							

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative personal motor business

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		R23		99122		GL		31		12		2007		£000		120	
Month	Year	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		Claims incurred (latest year) or developed (other years) during this financial 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)								
		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2007	11			267002	154107	70559			491668		604436		81.3			
12	2006	12	303944	306023	127304	174989	9929	248556	57467	6199		721082	2.0	85.5			
12	2005	13	245266	373048	155593	54565	127347	1657	193154	6314	(15899)	770656	(9.1)	75.8			
12	2004	14	214398	324004	172706	22442	89249	634	128021	2158	(17854)	689854	(12.0)	72.4			
12	2003	15	192637	307649	191032	29209	47859	201	91557	458	(14746)	668223	(12.8)	69.0			
12	2002	16	183959	256676	173748	8158	23862	51	42933	94	(10956)	600187	(19.8)	64.9			
12	2001	17	333806	417659	276612	7464	14426	10	31624	26	(9750)	799738	(28.5)	79.1			
12	2000	18	317390	321039	322093	9627	6072	53	20641	31	(4920)	799841	5.2	81.9			
12	1999	19	324593	328312	350367	3633	8841		13769	23	(1318)	726123	10.5	94.7			
12	1998	20	263281	258957	305439	6531	4254		14807	11	(4033)	592168	22.1	97.9			
Prior accident years		21			10403	23011	213	29200	145	4282							
Reconciliation		22															
Total (11 to 22)		29			546338	674017	83307	814262	66727	422673							

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		R23		99122		GL		31		12		2007		£000		160	
Month	Year	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		Claims incurred (latest year) or developed (other years) during this financial 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)								
		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2007	11			209133	86985	22406			318524		416388		76.5			
12	2006	12	150323	109194	76772	15607	6005	87825	21369	(10810)		427383	(9.9)	58.2			
12	2005	13	146436	98757	86924	3489	3416	4314	12473	4935	(6189)	437333	(.6)	55.9			
12	2004	14	103356	128231	86688	1322	698	167	1386	4282	(3481)	371895	(30.7)	51.7			
12	2003	15	112592	94865	48425	547	3832	1458	4373	1487	(23)	342918	(42.8)	48.7			
12	2002	16	100655	71789	91673	303	85	8	408	17	(29)	311094	28.2	62.0			
12	2001	17	172980	197356	138122	498	2248	4	2882	12	(144)	496495	(28.6)	63.2			
12	2000	18	209477	227739	217377	636	1230	3	1212	7	650	584919	(3.7)	73.3			
12	1999	19	199273	171344	158710	401	603		1694	1	(691)	558976	(6.8)	64.2			
12	1998	20	190347	148432	145410	172	453		379		246	493746	(1.6)	68.1			
Prior accident years		21			117	2422		1894		645							
Reconciliation		22															
Total (11 to 22)		29			293390	117579	34365	114526	32110	298698							

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss business

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number	
		R23		99122		GL		31		12		2007		£000 180	
Month	Year	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		Claims incurred (latest year) or developed (other years) during this financial 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)						
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2007	11			14020	5032	4800			23852		155509		15.3	
12	2006	12	15275	14198	10687	1968	753	9102	5096	(790)		175623	(5.6)	16.3	
12	2005	13	12817	22164	14003	1786	2388	375	4547	2938	(2936)	184223	(16.3)	17.0	
12	2004	14	23381	13397	21605	744	297	203	1873	1145	(1774)	129228	70.6	35.8	
12	2003	15	21488	15037	13084	395	692	92	1965	272	(1058)	126747	(5.1)	28.2	
12	2002	16	24714	11730	11316	283	224	35	787	86	(331)	129235	1.1	28.3	
12	2001	17	40920	42028	24201	637	64	22	221	49	453	187802	(40.7)	35.1	
12	2000	18	38169	36514	31586	41	14	7	48	10	4	190749	(13.3)	36.6	
12	1999	19	34521	33304	26481	95		2	4	4	89	181024	(20.2)	33.8	
12	1998	20	36418	29411	25549				3	1	(4)	152783	(13.1)	40.6	
Prior accident years		21			11	4623		8429		(3795)					
Reconciliation		22													
Total (11 to 22)		29			28699	15302	6289	26979	9601	13710					

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		R23		99122		GL		31		12		2007		£000		220	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13			
						5	6	7	8								
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
12	2007	11			79570	93714	15972			189256		239553		79.0			
12	2006	12	74867	115825	42647	70290	300	104214	11611	(2588)		241399	(2.2)	77.9			
12	2005	13	66819	113752	44583	15312	44208	47	68865	220	(9518)	227123	(8.4)	75.3			
12	2004	14	78281	118301	60148	11527	24050	7	62720	74	(27210)	258791	(19.1)	67.2			
12	2003	15	70336	113060	78199	8275	18345	7	38482	13	(11868)	251286	(7.3)	69.7			
12	2002	16	67168	94266	69046	6726	11100	5	26222	31	(8422)	228270	(7.8)	67.5			
12	2001	17	121880	153957	102178	1540	7248		14300	7	(5519)	301130	(27.9)	77.3			
12	2000	18	115886	117584	111686	2584	13449		17053		(1020)	301168	8.6	80.9			
12	1999	19	118516	120970	127662	755	376		1235		(104)	275347	6.5	89.8			
12	1998	20	96130	95464	113627	361	3303		5380		(1716)	223517	22.9	95.5			
Prior accident years		21			5918	50875		37884		18909							
Reconciliation		22															
Total (11 to 22)		29			175215	336958	16338	376355	11956	140200							

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		R23		99122		GL		31		12		2007		£000		260	
Month	Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13			
						5	6	7	8								
						Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
12	2007	11			7218	4838	931			12987		9890		131.3			
12	2006	12	3944	4866	4057	146	77	4064	802	(586)		17959	(12.0)	45.8			
12	2005	13	6452	7628	5817	971	143	2144	131	(1116)		15606	(8.5)	86.0			
12	2004	14	25928	32409	18625	976	1243	2574	124	(445)		100827	(35.6)	46.4			
12	2003	15	28056	25450	14483	489	1732	3686	41	(1505)		109359	(34.4)	40.9			
12	2002	16	26649	18892	26761	244	3333	5039	2	(1464)		104694	60.6	54.4			
12	2001	17	44420	55863	38646	114	684	1328		(530)		157875	(29.4)	53.1			
12	2000	18	53976	61390	57487	1483	969	2873		(421)		179986	(2.4)	63.3			
12	1999	19	51389	47913	43045	29	519	831		(283)		176480	(9.0)	53.8			
12	1998	20	50863	41254	40179	191	530	1155	6	(440)		153240	(.9)	59.9			
Prior accident years		21			27	46		733		(660)							
Reconciliation		22															
Total (11 to 22)		29			15799	14183	1088	24427	1106	5537							

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

Accident year ended		Company registration number		GL/UK/CM		day		month		year		units		Category number			
		R23		99122		GL		31		12		2007		£000		270	
Month	Year	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		Claims incurred (latest year) or developed (other years) during this financial 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)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)								
		1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2007	11			13231	12041	3092			28364		41493		68.4			
12	2006	12	6458	13376	4809	3706	334	9898	3478	(4527)		32639	(33.8)	46.9			
12	2005	13	6111	11934	5761	2017	1749	163	5598	533	(2202)	34160	(18.8)	46.3			
12	2004	14	3219	7744	5534	2376	3840	98	6182	340	(208)	46177	53.0	32.6			
12	2003	15	4161	10154	6900	1579	2036	54	3677	137	(145)	54012	4.1	27.3			
12	2002	16	6478	6821	8344	829	1357	55	2846	99	(704)	53565	55.2	31.9			
12	2001	17	11369	40052	25933	1115	4186	86	3805	132	1450	84188	(21.8)	50.7			
12	2000	18	10992	55107	43355	1360	3177	152	5336	206	(853)	110113	(12.8)	53.6			
12	1999	19	12338	72586	78299	(1433)	18403	94	18021	86	(1043)	95116	31.4	113.2			
12	1998	20	10997	87050	114186	(1620)	(8363)	27	(11207)	8	1243	143559	19.7	80.3			
Prior accident years		21			6729	(17667)	59330	22984	44351	(18943)							
Reconciliation		22															
Total (11 to 22)		29			30992	24465	63485	67140	49370	2432							

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

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Accident year ended		Company registration number	GL/UK/CM	day	month	year	units	Category number	Claims paid (net) during the accident year		Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	R23	99122	GL	31	12	2007	£000	409	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2007	11											133	883	122			1138		9812		11.6
12	2006	12	177	3516						439	3348	32	3203	313			303		8630	8.6	46.3	
12	2005	13	125	4346	88	40	2644	5	4055	68	(1434)		9476	(36.1)	30.6							
12	2004	14	2628	2170	318	34	5071		7929	31	(2855)		3894	149.9	206.8							
12	2003	15	3032	1898	1442	8	3203		4073	36	(898)		3315	145.2	231.8							
12	2002	16	1060	1806	2560		2212		2350	4	(142)		3960	164.2	147.3							
12	2001	17	3346	1460	335	35	167		139	7	56		2065	(63.2)	188.0							
12	2000	18	3577	1697	2596		233		253	3	(23)		4267	66.7	150.1							
12	1999	19	3223	1605	793		57		69		(12)		2868	(47.0)	142.0							
12	1998	20	1239	1780	(173)	16	1789		2215		(410)		1028	(8.3)	279.3							
Prior accident years		21					2316		2147		169											
Reconciliation		22																				
Total (11 to 22)		29				705	21923	159	26433	462	(4108)											

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

Form 24

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Business

Company registration number

GL/UK/CM

day

month

year

units

Category number

R24	99122	GL	31	12	2007	£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 columns			
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99
Premiums written	Gross Amount	11	6																					6	
	Reinsurers' share	12	6																					6	
	Net (11-12)	19																							
Claims paid	Gross Amount	21	1254																					1254	
	Reinsurers' share	22	1254																					1254	
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41	1																					1	
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44	1																					1	
	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

Form 24

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Company registration number **R24** GL/UK/CM **GL** day **31** month **12** year **2007** units **£000** Category number **002**

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07
Premiums written	Gross Amount	11	6																				6
	Reinsurers' share	12	6																				6
	Net (11-12)	19																					
Claims paid	Gross Amount	21	1247																				1247
	Reinsurers' share	22	1247																				1247
	Net (21-22)	29																					
Claims management costs		39																					
Net operating expenses	Commissions	41	1																				1
	Other acquisition expenses	42																					
	Administrative expenses	43																					
	Reinsurers' commissions and profit participations	44	1																				1
	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

Form 24

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Company registration number **R24** GL/UK/CM **GL** day **31** month **12** year **2007** units **£000** Category number **003**

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99
Premiums written	Gross Amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21	7																					7	
	Reinsurers' share	22	7																					7	
	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

Form 24

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Company registration number

GL/UK/CM

day

month

year

units

Category number

R24	99122	GL	31	12	2007	£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	Total all columns			
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99
Premiums written	Gross Amount	11	6																					6	
	Reinsurers' share	12	6																					6	
	Net (11-12)	19																							
Claims paid	Gross Amount	21	1247																					1247	
	Reinsurers' share	22	1247																					1247	
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41	1																					1	
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44	1																					1	
	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

Form 24

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all treaty reinsurance accepted business

Company registration number **R24** GL/UK/CM **GL** day **31** month **12** year **2007** units **£000** Category number **709**

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99
Premiums written	Gross Amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21	7																					7	
	Reinsurers' share	22	7																					7	
	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

Form 25

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Business

Company registration number	GL/UK/CM	day	month	year	units	Category number	
R25	99122	GL	31	12	2007	£000	001

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07
Reported claims outstanding	Gross Amount	11	24972																				24972
	Reinsurers' share	12	24477																				24477
Claims incurred but not reported	Gross Amount	13	35380																				35380
	Reinsurers' share	14	33883																				33883
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16																					
	Reinsurers' share	17																					
	Claims management costs	18																					
Allocation to / (from) another risk category 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

Form 25

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Company registration number	GL/UK/CM	day	month	year	units	Category number
R25	99122	GL	31	12	2007	£000
						002

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99
Reported claims outstanding	Gross Amount	11	17533																						17533
	Reinsurers' share	12	17533																						17533
Claims incurred but not reported	Gross Amount	13	13132																						13132
	Reinsurers' share	14	13132																						13132
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16																							
	Reinsurers' share	17																							
	Claims management costs	18																							
Allocation to / (from) another risk category 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

Form 25

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Company registration number	GL/UK/CM	day	month	year	units	Category number	
R25	99122	GL	31	12	2007	£000	003

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07
Reported claims outstanding	Gross Amount	11	7439																				7439
	Reinsurers' share	12	6944																				6944
Claims incurred but not reported	Gross Amount	13	22248																				22248
	Reinsurers' share	14	20751																				20751
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16																					
	Reinsurers' share	17																					
	Claims management costs	18																					
Allocation to / (from) another risk category 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

Form 25

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Company registration number

GL/UK/CM

day

month

year

units

Category number

R25	99122	GL	31	12	2007	£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	Total all columns	
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07
Reported claims outstanding	Gross Amount	11	17533																				17533
	Reinsurers' share	12	17533																				17533
Claims incurred but not reported	Gross Amount	13	13132																				13132
	Reinsurers' share	14	13132																				13132
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16																					
	Reinsurers' share	17																					
	Claims management costs	18																					
Allocation to / (from) another risk category 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

Form 25

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Balance of all treaty reinsurance accepted business

Company registration number	GL/UK/CM	day	month	year	units	Category number	
R25	99122	GL	31	12	2007	£000	709

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07
Reported claims outstanding	Gross Amount	11	7439																				7439
	Reinsurers' share	12	6944																				6944
Claims incurred but not reported	Gross Amount	13	22248																				22248
	Reinsurers' share	14	20751																				20751
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16																					
	Reinsurers' share	17																					
	Claims management costs	18																					
Allocation to / (from) another risk category 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 category for treaty reinsurance

Form 27

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**

FSA general insurance business reporting category

Proportional financial lines

Accident year ended		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code						
		R27	99122	GL	31	12	2007	000	680	GBP					
Month	Year	Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %	
						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)						
		1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2007	11			23764	13088	2310			39162		100756		38.9	
12	2006	12											0.0	0.0	
12	2005	13											0.0	0.0	
12	2004	14											0.0	0.0	
12	2003	15											0.0	0.0	
12	2002	16											0.0	0.0	
12	2001	17											0.0	0.0	
12	2000	18											0.0	0.0	
12	1999	19											0.0	0.0	
12	1998	20											0.0	0.0	
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			23764	13088	2310			39162					

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

Form 31

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business
carried on in the United
Kingdom**

FSA general insurance business reporting category

Medical expenses

		Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code		
		R31	99122	GL	31	12	2007	000	111	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	9	10	11
		1	2	3	4	5	6	7	8			
12	2007	11	514104	20934	252412	8215	34576			295203	386852	76.3
12	2006	12	507610	701	210750	25393	359	6938	26852	(8038)	333483	70.9
12	2005	13	433378		200371	390		112		278	286994	70.0
12	2004	14	419834		189066	148				148	271156	69.8
12	2003	15	397091		176553	31				31	264899	66.7
12	2002	16	362388		164196						256580	64.0
12	2001	17	360519		156913						230960	67.9
12	2000	18	362038		145160						192465	75.4
12	1999	19	308191		125146						165748	75.5
12	1998	20	295888		113100						151472	74.7
Prior accident years		21										
Total (11 to 21)		29		21635	278374	8574	34576	7050	26852	287622		
Line 29 expressed in sterling		30			278374	8574	34576	7050	26852	287622		

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

Form 31

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business carried on in the United Kingdom**

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		Claims incurred (latest year) or developed (other years) during this financial 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			
						R31	99122	GL	31	12	2007	000	160	GBP	AA
12	2007	11	448789	129062	432501	183373	46008			661882	926562	71.4			
12	2006	12	417106	32715	308205	160147	32696	12266	184718	44007	(23616)	937693	54.7		
12	2005	13	379162	16515	469917	7139	7224	8693	25772	9950	(12666)	927531	53.1		
12	2004	14	298233	960	395007	2645	1440	334	2582	8564	(6727)	767828	52.0		
12	2003	15	371949	1107	333112	1094	7664	2916	8692	2975	7	752577	45.8		
12	2002	16	372848	208	427157	606	171	17	783	34	(23)	681443	62.8		
12	2001	17	338646	129	363320	543	1598	5	2412	14	(280)	664280	55.0		
12	2000	18	465314	100	426320	636	1230	3	1212	7	650	627368	68.3		
12	1999	19	441920	60	364950	401	603		1694	1	(691)	612966	59.7		
12	1998	20	407090	40	353008	172	453		379		246	552800	64.0		
Prior accident years		21		1531	116	2424			1893		647				
Total (11 to 21)		29		182427	606000	238876	70242		230137	65552	619429				
Line 29 expressed in sterling		30			606000	238876	70242		230137	65552	619429				

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

Form 31

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business
carried on in the United
Kingdom**

FSA general insurance business reporting category

Creditor

		Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code		
		R31	99122	GL	31	12	2007	000	182	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	18186	5329	16661	11940	7238			35839	333578	10.7
12	2006	12	34008	1206	18099	23954	3238	1475	33071	(5888)	357725	13.1
12	2005	13	54024	1692	48527	2808	4544	7377	5899	(5178)	426058	13.3
12	2004	14	50172	798	73945	914	1426	2096	2306	(1656)	537123	14.3
12	2003	15	50737	157	81397	600	400	741	552	(106)	535871	15.4
12	2002	16	54061	9	85902	438	73	428	179	(77)	457608	18.9
12	2001	17	61716	9	74520	94	22	435	51	(354)	418517	17.8
12	2000	18	64638		74484	23	7		11	19	357830	20.8
12	1999	19	54923		59067	96	2		4	94	315113	18.8
12	1998	20	65729		48415				1	(1)	232544	20.8
Prior accident years		21		394987								
Total (11 to 21)		29		404187	45588	21583	10147	12552	42074	22692		
Line 29 expressed in sterling		30			45588	21583	10147	12552	42074	22692		

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

Form 31

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business
carried on in the United
Kingdom**

FSA general insurance business reporting category

Employers liability

		Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code		
		R31	99122	GL	31	12	2007	000	271	GBP	AA	
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	9	10	11
		1	2	3	4	5	6	7	8			
12	2007	11	3	23	17	426	207			650	2073	31.4
12	2006	12	29	7	119	252	44	703	93	(381)	980	44.4
12	2005	13	100	99	1622	1580	117	4088	481	(1250)	3960	93.5
12	2004	14	384	165	1803	3129	106	5328	346	(543)	7534	92.0
12	2003	15	549	53	7113	1770	62	2095	93	823	12008	84.3
12	2002	16	801	14	10322	1634	91	4119	134	(1856)	12541	101.4
12	2001	17	1360	14	12572	777	91	1565	111	(423)	16368	84.5
12	2000	18	3009	68	21733	778	144	4044	162	(1659)	23484	103.4
12	1999	19	2773	58	27153	504	92	1884	63	(249)	26837	107.5
12	1998	20	2423	77	30096	101	27	1767	2	(85)	28140	112.9
Prior accident years		21		4725	10227	31591	58669	59880	43689	(3082)		
Total (11 to 21)		29		5303	18854	44088	59650	85473	45174	(8055)		
Line 29 expressed in sterling		30			18854	44088	59650	85473	45174	(8055)		

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

Form 31
(continuation sheet)Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business
carried on in the United
Kingdom**

FSA general insurance business reporting category

Employers liability

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	1997	3538	182	35718	173	5737		576		5334	31161	133.6
12	1996	2844	151	39568	411	6666	21	5217	21	1860	33232	140.4
12	1995	3194	170	41122	174	360	364	1862	364	(1328)	41059	102.3
12	1994	3368	218	41490	152	177	364	1810	364	(1481)	39593	106.5
12	1993	3548	211	34866	226	669	364	2234	364	(1339)		0.0
12	1992	4145	390	29656	2397	377	364	7987	364	(5213)		0.0
12	1991	3913	258	29236	190	325	364	2762	364	(2247)		0.0
12	1990	3975	397	28064	228	168	364	3401	364	(3005)		0.0
12	1989	4084	508	25773	669	1099	655	3955	655	(2187)		0.0
12	1988	3409	321	18949	216	318	655	2429	655	(1895)		0.0
12	1987	2554	175	13991	357	95	655	1633	655	(1181)		0.0
12	1986	2160	113	11722	101	89	655	1038	655	(848)		0.0
12	1985	1669	106	8081	129	345	655	733	655	(259)		0.0

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

Form 31

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business
carried on in the United
Kingdom**

FSA general insurance business reporting category

Mixed commercial package

		Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code			
		R31	99122	GL	31	12	2007	000	274	GBP	AA		
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	9	10	11	
		1	2	3	4	5	6	7	8				
12	2007	11	7550	7755	23771	22237	4666			50674	89885	56.4	
12	2006	12	10273	3220	19093	10940	6311	445	9955	5433	2308	61512	59.8
12	2005	13	7246	1876	22486	1937	2470	133	3959	317	264	59804	45.2
12	2004	14	6154	754	16220	1114	2125	21	2153	92	1015	78181	24.9
12	2003	15	4387	167	12009	282	470	1	735	14	4	41616	30.7
12	2002	16	1175	40	3480	67	21		126		(38)	12284	29.0
12	2001	17	1171		3503					1	(1)	6579	53.2
12	2000	18	1351		4035					1	(1)	6977	57.8
12	1999	19	1254		3883				1		(1)	5690	68.2
12	1998	20	1098	47	3263		118		462		(344)	6211	54.4
Prior accident years		21											
Total (11 to 21)		29		13859	38111	33752	5266	17391	5858	53880			
Line 29 expressed in sterling		30			38111	33752	5266	17391	5858	53880			

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

Form 32

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business
carried on in the United
Kingdom**

FSA general insurance business reporting category

Private motor comprehensive

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	259393	83745	511007	270624	130622			912253	1140836	80.0	2056	16.7	
12	2006	12	339594	82160	562538	237734	281856	13903	433649	99787	57	1326766	82.6	2530	16.7
12	2005	13	411107	36116	734124	71341	200643	3070	294452	11264	(30662)	1354756	74.5	2713	16.5
12	2004	14	390213	13981	716654	39437	140027	1107	207437	3792	(30658)	1214636	73.9	2530	16.0
12	2003	15	371112	8576	697401	41190	63381	328	131599	781	(27481)	1174273	68.3	2465	15.4
12	2002	16	362974	2361	683458	12390	42395	72	70083	133	(15359)	1087756	67.9	2299	15.9
12	2001	17	330576	1106	638031	9949	14350	8	33181	32	(8906)	995902	66.5	2164	15.3
12	2000	18	338187	710	568427	8732	10101	52	20130	29	(1274)	773977	75.9	1895	17.9
12	1999	19	274627	260	505183	3193	8170		11403	21	(61)	625191	82.6	1772	15.5
12	1998	20	223223	226	384392	6362	2010		12769	10	(4407)	477912	82.2	1391	16.1
Prior accident years		21		1203	1414	14507			9497		6424				
Total (11 to 21)		29		230444	942749	1048064	149162		1224200	115849	799926				
Line 29 expressed in sterling		30			942749	1048064	149162		1224200	115849	799926				

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

Form 32

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business
carried on in the United
Kingdom**

FSA general insurance business reporting category

Private motor non-comprehensive

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	6001	7086	14146	31359	6013			51518	50381	102.3	100	13.1	
12	2006	12	14952	9944	26073	26534	52860	762	61229	12946	5981	107243	99.1	225	11.1
12	2005	13	37516	9142	69768	15050	50283	130	64383	722	358	142422	95.0	314	14.9
12	2004	14	42596	8694	96570	12080	35863	91	51355	326	(3647)	149086	97.0	342	15.0
12	2003	15	33919	7491	92897	15903	31181	33	47179	70	(132)	133183	105.1	311	13.3
12	2002	16	30479	1066	80604	2878	4394	16	15140	9	(7861)	112002	78.5	261	12.1
12	2001	17	35668	980	83116	766	4098	3	7519	2	(2654)	110518	79.6	262	14.0
12	2000	18	43592	1069	83853	1657	3310	1	6645	2	(1679)	113683	78.1	379	11.8
12	1999	19	51540	167	120108	397	450		1693	1	(847)	137398	88.0	498	10.4
12	1998	20	47769	585	93745	161	2217		2030	1	347	95744	100.4	400	12.1
Prior accident years		21		79	3999	7297			11193		103				
Total (11 to 21)		29		46303	93571	223312	7049		268366	14079	41487				
Line 29 expressed in sterling		30			93571	223312	7049		268366	14079	41487				

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

Form 32

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **General insurance business
carried on in the United
Kingdom**

FSA general insurance business reporting category

Fleets

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	69332	18928	140013	160707	23746			324466	399653	81.2	461	19.1
12	2006	12	78990	15373	134025	76144	119807	186762	17961	(8772)	420196	78.5	512	18.4
12	2005	13	93810	6898	200917	27212	77138	118476		(14126)	387844	78.7	463	21.8
12	2004	14	85059	5083	224208	19758	38776	108809		(50275)	451901	62.6	534	16.9
12	2003	15	80117	4843	202606	14234	36468	75548		(24846)	445411	56.9	530	16.0
12	2002	16	84013	1556	148548	6616	15824	39505		(17065)	390156	43.8	470	18.2
12	2001	17	85617	688	178805	1687	7828	15953		(6438)	299065	63.0	327	26.4
12	2000	18	90502	506	164369	2163	5951	8761		(647)	216109	79.8	280	32.5
12	1999	19	90826	25	185926	573	168	253		488	196980	94.8	295	30.8
12	1998	20	88007	208	190376	218	3359	2683		894	183905	105.5	291	30.3
Prior accident years		21		21376		4890	49278	32574		21594				
Total (11 to 21)		29		75484		293508	515304	23746	589324	17961	225273			
Line 29 expressed in sterling		30				293508	515304	23746	589324	17961	225273			

Equalisation provisions**Form 37**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Company registration number	GL/ UK/ CM	day	month	year	units
					R37	99122	GL	31	12	2007
Calculation of the maximum provision		1	2	3	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings			7
Total net premiums written in the previous 4 years	11	1913349	16402							
Net premiums written in the current year	12	443243	6435							
Maximum provision	13	94264	913					95177		99

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21							94385		
Transfers in	22	13297	193					13490		
Total abnormal loss	23									
Provisional transfers out	24									352
Excess of provisional transfer out over fund available	25									352
Provisional amount carried forward (21+22-24+25)	26							107875		
Excess, if any, of 26 over 13	27							12698		
Equalisation provision carried forward (26-27)	28							95177		
Transfer in/(out) for financial year (28-21)	29							792		

Equalisation provisions technical account: Accident year accounting
Form 38

 Name of insurer **Norwich Union Insurance Limited**

Global business

 Financial year ended **31st December 2007**

		Company registration number	GL/UK/CM	day	month	year	units	
		R38	99122	GL	31	12	2007	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
		1	2	3	4	5		
Other than credit business								
Net premiums earned	11	442233	6435					
Claims incurred net of reinsurance	12	312401	4546					
Trigger claims value	13	320619	4665					
Abnormal loss	19							
		Trigger claims ratio	72.5 %	72.5 %	95 %	25 %	100 %	

Credit business

Net premiums earned	21	257
Claims incurred net of reinsurance	22	609
Claims management costs	23	
Net operating expenditure	24	
Technical surplus / (deficit) (21-22-23-24)	29	(352)

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Pool Reinsurance Co Ltd 51 Gresham Street London EC2V 7HQ	None		887				
Swiss Reinsurance Company Ltd Mythenquai 50/60 CH-8022 Zurich Switzerland	None	650	4,847	1,735		693	Includes Swiss Re UK
Munich Reinsurance Company Ltd 107 Koenigstrasse 80802 Munich Germany	None	766	7,915	2,228		632	
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3	None						Wef 2007 Included in Munich Re
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None						Wef 2007 Included in RI Parent Group
ACE Ltd. 30 Woodbourne Avenue, Hamilton HM08 Bermuda	None	765	3,283	247			
CNA Insurance Company Ltd Cavell House, Stannard Place St Crispins Road Norwich NR3 1YE	None						
Montpelier Reinsurance Ltd 94 Pitts Bay Road Pembroke, HM08 Hamilton Bermuda	None	1	1,106	231			
XL Capital Ltd XL House One Bermudiana Rd Hamilton HM 11Bermuda	None		868	164			

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007****Additional information as required by rule 9.25 of the Accounts and Statements Rules**

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Renaissance Reinsurance Ltd Renaissance House 8 - 20 East Broadway Pembroke HM 19 Bermuda	None		6,270	1,400			
DaVinci Reinsurance Ltd (as Renaissance)	None						Wef 2007 Included in Ren Re
Top Layer Reinsurance Ltd (as Renaissance)	None						Wef 2007 Included in Ren Re
GE Frankona Reinsurance Ltd London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD	None						Wef 2007 Included in Swiss Re
Colombia Insurance Company (Berkshire Hathaway Inc) 1441 Kiewit Plaza Omaha NE68131 USA	None		6,098	27		61,000	
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 1441 Kiewit Plaza Omaha NE68131 USA	None	9	1,976	1,975		7,774	
Transatlantic Reinsurance Company 80 Pine Street New York 10005, USA	None		1,444	298			
Aviva International Insurance Ltd 1 Undershaft St Helens London EC3P 3DQ	Parent undertaking	1,699,693		130,383		1,230,949	

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

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

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Aviva Re Ltd Cannon's Court 22 Victoria Street Hamilton HM12 Bermuda	Fellow group undertaking		4,907	2,469		154	
National Indemnity Company, (Berkshire Hathaway Inc) 1441 Kiewit Plaza Omaha NE68131 USA	None			12,561		25,713	
Carphone Warehouse Assurance Limited 49 Victoria Street Douglas Isle of Man	None	138,776				17,572	

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global Business

Financial year ended **31st December 2007**

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 2007**

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 2007**

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 £1,724k 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 £nil.

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 £17k.

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

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.

Until 31st December 2007, 100% of the issued ordinary share capital of the Company was held by Aviva Group Holdings Limited, which also controlled 100% of the voting rights. Since 31st December 2007, 100% of the issued ordinary share capital has been held by Aviva Insurance Limited, which also controls 100% of the voting rights.

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

100% of the issued ordinary share capital of Aviva International Insurance Limited has been held throughout the year by Aviva Group 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 **31st December 2007**

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: Aviva Property Engineering and CAR Programme
- 2.2: Aviva Property Engineering and CAR 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 Limited Quota Share

5. Maximum net probable losses

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

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:

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: 01/04/2007 - 31/03/2008

NB, Aviva Re (Aviva plc's Captive) takes a 10% share across the Cat Programme = £153m

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

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 - £250m
 Deductible - £38.87m
 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 £96.6bn at expiration of policy. Reinstatement Premium Protection is in place.

Period of Cover: 01/03/2007 - 28/02/2008

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 companies and branches

Details:

From Ground up Cover - £300m
 Deductible - £100m
 Reinstatements - 1

Comments - Cover is optional. This option was exercised 02/08/2007 and expired 31/12/2007.

Period of Cover: 01/01/2007 - 31/12/2007

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

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

2. Property Per Risk Cover

2.1: Aviva Property Engineering and CAR Programme

Type of Business Covered: Personal & Commercial Property Engineering and Contract Works

Type of Cover: Property Risk Excess of Loss Reinsurance

Business Reinsured UK companies and branches

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

Details:

From Ground up Cover - £180m

Deductible - £10m

Reinstatements - layers 1 & 2 = 4, 3 & 4 = 2, layer 5 = 1

NB, Aviva Re (Aviva plc's Captive) UK participation = £48.1m exposure

Period of Cover: 01/01/2007 - 31/12/2007

2.2: Aviva Property Engineering and CAR Conflagration Programme

Type of Business Covered: Personal & Commercial Property Engineering and Contract Works

Type of Cover: Property Risk Conflagration 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: 01/01/2007 - 31/12/2007

NB, Aviva Re (Aviva plc's Captive) = £10.6m exposure

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

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: - 01/07/2007 - 30/06/2008

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 - £25m (in addition £25 xs £25m EL/PL Clash Cover)

Deductible - £10m

Reinstatements - Employers’ Liability = 3
Public Liability = 2

Comments - None.

Period of Cover: - 01/07/2007 - 30/06/2008

Name of insurer **NORWICH UNION INSURANCE LIMITED**
 Global business
 Financial year ended **31st December 2007**

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

3.3: UK Casualty - Fidelity

Type of Business Covered: Fidelity
 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: - 01/07/2007 - 30/06/2008

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: - 01/07/2007 - 30/06/2008

NB, Aviva Re (Aviva plc's Captive) takes a 27.5% share in the UK Casualty Programme.

Name of insurer **NORWICH UNION INSURANCE LIMITED**
 Global business
 Financial year ended **31st December 2007**

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 - £40m
 Deductible - £1,000,000, 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: - 01/01/2007 – 31/12/2007
 NB, Aviva Re (Aviva plc's Captive) = £17m exposure

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
 NB, Aviva Re (Aviva plc's Captive) = £5.9m exposure

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

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 insureds' accumulation of Related Losses with costs inclusive

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

NB, Aviva Re (Aviva plc's Captive) = £5m exposure

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.
(Excluding PLP, CRP, LifeChoices Unemployment and Mortgage Protection for which a 50% cession exists).

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: - 01/01/2007 – 31/12/2007

Name of insurer **NORWICH UNION INSURANCE LIMITED**
 Global business
 Financial year ended **31st December 2007**

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 48% of business written on the Lloyds TSB account

Comments The reinsurance arrangement with LTSB was changed for the period 01/10/07 to 31/12/07. The reinsurance changed on the Cards and CORI products from 50% to 35% ceded to LTSB. Looking at 2007 as a whole and taking into account the reinsurance change in 2007Q4. The 48% is an average cession of the business written.

Period of Cover: - 01/01/2007 – 31/06/2008

4.6 Aviva International Insurance Limited Quota Share

The companies in the group are parties to quota share reinsurance agreements with a parent 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 2001 to 2006. The premiums in 2007 were £1,699,693k.

5. Maximum net probable losses

Group	
Property per Event	£308,870,000
Marine	£1,000,000
UK	
Property per Risk	£10,000,000
Casualty	£10,000,000
Professional Indemnity	£2,500,000

These figures do not include the Aviva Re (Aviva plc's Captive) participation in the Reinsurance Programmes protecting the companies in the group. Please see above notes for further details of this participation

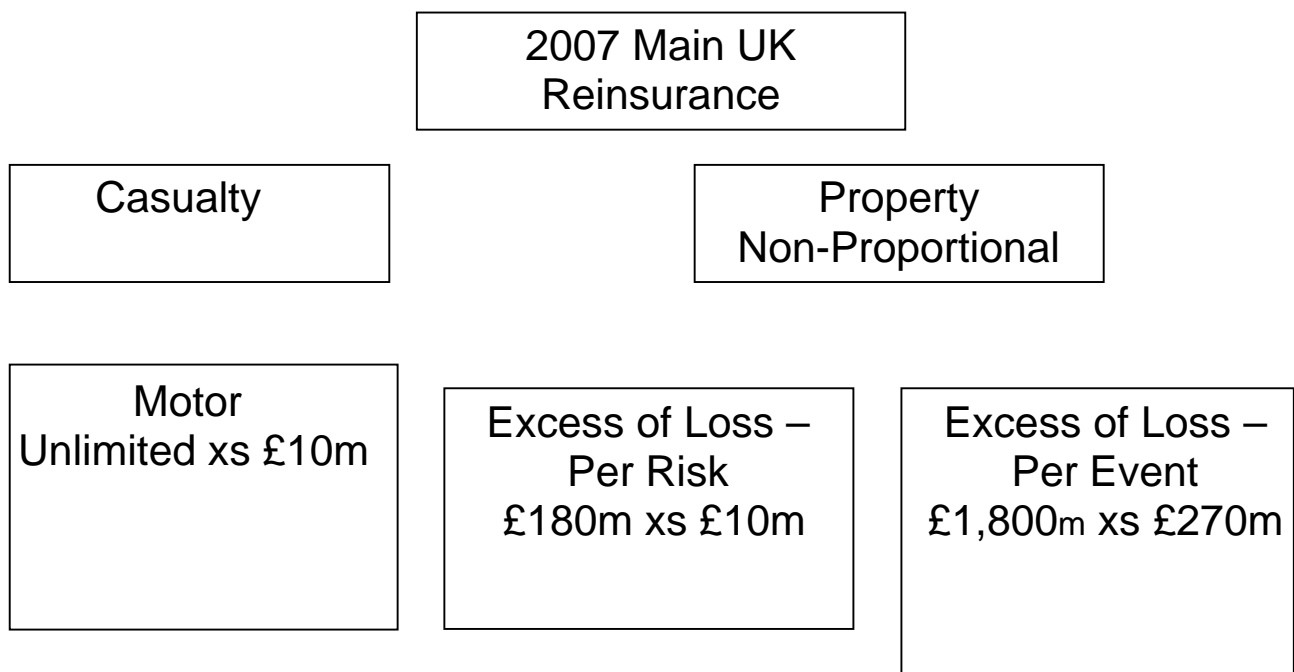
Name of insurer: **NORWICH UNION INSURANCE LIMITED**

Appendix A

Global Business

Financial year ended: **31st December 2007**

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 2007**

**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)		264,861	264,861
Personal lines motor (120)		577,298	577,298
Household and domestic all risks (160)		507,881	507,881
Personal lines financial loss (180)		231,713	231,713
Commercial motor (220)	383	242,936	243,319
Commercial lines property (260)		13,533	13,533
Commercial lines liability (270)	6	55,918	55,924
Commercial lines financial loss (280)	228	12,567	12,795
Aviation (330)		9	9
Marine (340)		31	31
Proportional financial lines (680)		114,916	114,916
Total	617	2,021,663	2,022,280

Name of insurer

NORWICH UNION INSURANCE LIMITED

Global business

Financial year ended **31st December 2007**

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 ensure that they meet the criteria under International Financial Reporting Standard 4 to be classified as insurance contracts.

In carrying out that review the Company has determined that these criteria have been met and 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 2007**

***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 a direction made under section 148 of the Financial Services and Markets Act 2000 in November 2007. The effect of this direction was to enable Norwich Union Insurance Limited to provide a group return in respect of itself and its subsidiary firm, London and Edinburgh Insurance Company Limited, both companies having entered into a Mutual Deed of Guarantee.

***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 November 2007 (refer supplementary note 0101 above) are included below on pages 108 to 119.

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 businessName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

Adjusted solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	99122	GL	31	12	2007	£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		911773	1014781
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		911773	1014781

Guarantee fund

Guarantee fund requirement	21		137924	144662
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22		773849	870119

Minimum capital requirement (MCR)

General insurance capital requirement	31		265875	276744
Base capital resources requirement	33		2231	2139
Individual minimum capital requirement	34		265875	276744
Capital requirements of regulated related undertakings	35		49299	52414
Minimum capital requirement (34+35)	36		315174	329158
Excess (deficiency) of available capital resources to cover 50% of MCR	37		754186	850202
Excess (deficiency) of available capital resources to cover 75% of MCR	38		675393	767913

Capital resources requirement (CRR)

Capital resources requirement	41		315174	329158
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42		596599	685623

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 resourcesName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			Units
R3	99122	GL	31	12	2007	£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	164422			164422	366315
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	1223572			1223572	1425465

Tier one waivers

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

Other tier one capital

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

Total tier one capital before deductions (19+24+25+26+27+28)	31	1223572			1223572	1425465
Investments in own shares	32					
Intangible assets	33	30685			30685	175735
Amounts deducted from technical provisions for discounting	34					
Other negative valuation differences	35	49673			49673	47818
Deductions in related undertakings	36					
Deductions from tier one (32 to 36)	37	80358			80358	223553
Total tier one capital after deductions (31-37)	39	1143214			1143214	1201912

Components of capital resourcesName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	99122	GL	31	12	2007	£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)	41					
Perpetual non-cumulative preference shares excluded from line 25	42					
Innovative tier one capital excluded from line 27	43					
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44					
Perpetual cumulative preference shares	45					
Perpetual subordinated debt and securities	46					
Upper tier two capital in related undertakings	47					
Upper tier two capital (44 to 47)	49					
Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53					
Lower tier two capital (51+52+53)	59					
Total tier two capital before restrictions (49+59)	61					
Excess tier two capital	62					
Further excess lower tier two capital	63					
Total tier two capital after restrictions, before deductions (61-62-63)	69					

Components of capital resourcesName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			units	
	R3	99122	GL	31	12	2007	£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	71					
Total capital resources before deductions (39+69+71)	72	1143214			1143214	1201912
Inadmissible assets other than intangibles and own shares	73	59152			59152	21455
Assets in excess of market risk and counterparty limits	74	172289			172289	165676
Deductions for related ancillary services undertakings	75					
Deductions for regulated non-insurance related undertakings	76					
Deductions of ineligible surplus capital	77					
Total capital resources after deductions (72-73-74-76-77)	79	911773			911773	1014781

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	911773			911773	1014781
Available capital resources for 50% MCR requirement	82	911773			911773	1014781
Available capital resources for 75% MCR requirement	83	911773			911773	1014781

Financial engineering adjustments

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

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

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

		Company registration number	GL/UK/CM	day month year			units
R11	99122	GL	31	12	2007	£000	
			This financial year			Previous year	
			1			2	
Gross premiums written		11	3166572			3186968	
Premium taxes and levies (included in line 11)		12	56035			45006	
Premiums written net of taxes and levies (11-12)		13	3110537			3141962	
Premiums for classes 11, 12 or 13 (included in line 13)		14	102693			99327	
Premiums for "actuarial health insurance" (included in line 13)		15					
Sub-total A (13 + ½ 14 - 2/3 15)		16	3161884			3191626	
Gross premiums earned		21	3163124			3330933	
Premium taxes and levies (included in line 21)		22	56035			45006	
Premiums earned net of taxes and levies (21-22)		23	3107089			3285927	
Premiums for classes 11, 12 or 13 (included in line 23)		24	101624			67401	
Premiums for "actuarial health insurance" (included in line 23)		25					
Sub-total H (23 + ½ 24 - 2/3 25)		26	3157901			3319628	
Sub-total I (higher of sub-total A and sub-total H)		30	3161884			3319628	
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	569139			597533	
	Excess (if any) over 53.1m EURO x 0.02	33	62497			65683	
Sub-total J (32-33)		34	506642			531850	
Claims paid in period of 3 financial years		41	7040041			6537551	
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	2601853			2900100	
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44					
	For insurance business accounted for on an accident year basis	45	2789170			2408830	
Sub-total C (41+42+43-44-45)		46	6852724			7028821	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3528952			3566695	
Sub-total D (46-47)		48	3323772			3462126	
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.50			0.50	
Premiums amount (Sub-total J x reinsurance ratio)		50	253321			265925	
Provision for claims outstanding (before discounting and net of reinsurance)		51	1363478			1566962	
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52					
Brought forward amount (See instruction 4)		53	240806			276744	
Greater of lines 50 and 53		54	253321			276744	

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	99122	GL	31	12	2007	£000
			This financial year		Previous year	
			1		2	
Reference period (No. of months) See INSPRU 1.1.63R		11	36		36	
Claims paid in reference period		21	7040041		6537551	
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	2601853		2900100	
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	2789170		2408830	
Claims incurred in reference period (21+22+23-24-25)		26	6852724		7028821	
Claims incurred for classes 11, 12 or 13 (included in 26)		27	145991		192384	
Claims incurred for "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	6925720		7125013	
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	2308573		2375004	
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	600229		617501	
	Excess (if any) over 37.2m EURO x 0.03	33	68479		70504	
Sub-total G (32-33)		39	531750		546997	
Claims amount Sub-total G x reinsurance ratio (11.49)		41	265875		273499	
Higher of premiums amount and brought forward amount (11.54)		42	253321		276744	
General insurance capital requirement (higher of lines 41 and 42)		43	265875		276744	

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

Global business

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	924430	GL	31	12	2007	£000
			As at end of this financial year			As at end of the previous year
			1			2

Capital resources

Capital resources arising outside the long-term insurance fund	11	287917	212467
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	287917	212467

Guarantee fund

Guarantee fund requirement	21	16433	17471
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	271484	194996

Minimum capital requirement (MCR)

General insurance capital requirement	31	49299	52414
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	49299	52414
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	49299	52414
Excess (deficiency) of available capital resources to cover 50% of MCR	37	263268	186260
Excess (deficiency) of available capital resources to cover 75% of MCR	38	250943	173157

Capital resources requirement (CRR)

Capital resources requirement	41	49299	52414
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	238618	160053

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

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	924430	GL	31	12	2007	£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	77456			77456	108799
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	317456			317456	348799

Tier one waivers

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

Other tier one capital

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

Total tier one capital before deductions (19+24+25+26+27+28)	31	317456			317456	348799
Investments in own shares	32					
Intangible assets	33	22219			22219	32094
Amounts deducted from technical provisions for discounting	34					
Other negative valuation differences	35	6838			6838	16738
Deductions in related undertakings	36					
Deductions from tier one (32 to 36)	37	29057			29057	48832
Total tier one capital after deductions (31-37)	39	288399			288399	299967

Components of capital resourcesName of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			Units
	R3	924430	GL	31	12	2007
	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)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Components of capital resourcesName of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			units	
	R3	924430	GL	31	12	2007	£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	71					
Total capital resources before deductions (39+69+71)	72	288399			288399	299967
Inadmissible assets other than intangibles and own shares	73	482			482	
Assets in excess of market risk and counterparty limits	74					87500
Deductions for related ancillary services undertakings	75					
Deductions for regulated non-insurance related undertakings	76					
Deductions of ineligible surplus capital	77					
Total capital resources after deductions (72-73-74-76-77)	79	287917			287917	212467

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	287917			287917	212467
Available capital resources for 50% MCR requirement	82	287917			287917	212467
Available capital resources for 75% MCR requirement	83	287917			287917	212467

Financial engineering adjustments

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

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

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

Global business

Financial year ended **31st December 2007**

		Company registration number	GL/UK/CM	day month year			units
R11		924430	GL	31	12	2007	£000
				This financial year			Previous year
				1			2
Gross premiums written			11	555627			510762
Premium taxes and levies (included in line 11)			12	6795			2653
Premiums written net of taxes and levies (11-12)			13	548832			508109
Premiums for classes 11, 12 or 13 (included in line 13)			14				(2682)
Premiums for "actuarial health insurance" (included in line 13)			15				
Sub-total A (13 + ½ 14 - 2/3 15)			16	548832			506768
Gross premiums earned			21	567121			513297
Premium taxes and levies (included in line 21)			22	6795			2653
Premiums earned net of taxes and levies (21-22)			23	560326			510644
Premiums for classes 11, 12 or 13 (included in line 23)			24				6708
Premiums for "actuarial health insurance" (included in line 23)			25				
Sub-total H (23 + ½ 24 - 2/3 25)			26	560326			513998
Sub-total I (higher of sub-total A and sub-total H)			30	560326			513998
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	100859			92520
	Excess (if any) over 53.1m EURO x 0.02		33	10466			9570
Sub-total J (32-33)			34	90393			82950
Claims paid in period of 3 financial years			41	880896			780598
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42	55381			39642
	For insurance business accounted for on an accident year basis		43	291909			327174
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44	24165			24813
	For insurance business accounted for on an accident year basis		45	379672			399442
Sub-total C (41+42+43-44-45)			46	824349			723159
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	418486			357365
Sub-total D (46-47)			48	405863			365794
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)			49	0.50			0.51
Premiums amount (Sub-total J x reinsurance ratio)			50	45197			41956
Provision for claims outstanding (before discounting and net of reinsurance)			51	108395			115245
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero.							
Brought forward amount (See instruction 4)			53	49299			52414
Greater of lines 50 and 53			54	49299			52414

Calculation of general insurance capital requirement – claims amount and result

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

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	880896			780598
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	55381			39642
	For insurance business accounted for on an accident year basis	23	291909			327174
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	24165			24813
	For insurance business accounted for on an accident year basis	25	379672			399442
Claims incurred in reference period (21+22+23-24-25)		26	824349			723159
Claims incurred for classes 11, 12 or 13 (included in 26)		27	45339			22322
Claims incurred for "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	847019			734320
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	282340			244773
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	73408			63641
	Excess (if any) over 37.2m EURO x 0.03	33	7692			6597
Sub-total G (32-33)		39	65716			57044
Claims amount Sub-total G x reinsurance ratio (11.49)		41	32858			28854
Higher of premiums amount and brought forward amount (11.54)		42	49299			52414
General insurance capital requirement (higher of lines 41 and 42)		43	49299			52414

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

Global business

Financial year ended **31st December 2007*****0301* Reconciliation of Net Admissible Assets to Capital Resources**

	2007 £000	2006 £000
Form 13, Line 89	6,966,090	7,322,610
Less		
Form 15, Line 69	6,073,107	6,314,026
	<u> </u>	<u> </u>
Net admissible assets	892,983	1,008,584
	<u> </u>	<u> </u>
Capital resources		
Form 3, Line 79	892,983	1,008,584
	<u> </u>	<u> </u>

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

The Company prepares its annual statutory financial statements in accordance with International Financial Reporting Standards. These financial statements do not include a claims equalisation provision (CEP) in liabilities. There is however a CEP in Form 15, line 15 (gross of tax). Consequently, in line 35 of Form 3 there is a negative valuation difference of £66,624k (2006 – £66,069k) in respect of the impact of this adjustment, after tax.

***0313* Reconciliation of Profit and Loss Account and Other Reserves**

	2007 £000	2006 £000
Form 3, Line 12.4	279,238	223,334
Form 16, Line 59.1	(115,371)	59,477
Movement in claims equalisation provision, net of tax	555	(3,573)
	<u> </u>	<u> </u>
Form 3, Line 12.3	164,422	279,238
	<u> </u>	<u> </u>

***1301* Unlisted Securities**

Lines 45 and 46 of Form 13 include unlisted corporate debt securities amounting to £20,840k (2006 – £nil). 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.

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

Global business

Financial year ended **31st December 2007*****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.

***1314* Leased Assets**

There were no tangible leased assets included at line 80 of Form 13 (2006 - nil).

***1318* Other Asset Adjustments**

	2007	2006
	£000	£000
Goodwill and other intangible assets	-	35,124
Debts greater than 3 months beyond due settlement date	-	21,455
Form 13, line 101	-	56,579
	<hr/>	<hr/>

In 2007, these adjustments have been included in Form 13, line 93.

***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 (2006 – £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 ReturnsName of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007*****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 2007.

***1603* Other Charges**

Line 21 of Form 16 relates to the following:-

	2007 £000	2006 £000
Corporate Costs	69,900	50,412

***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 2007 has been to reduce the profit compared to the Companies Act Accounts by £77,999k (2006 – an increase of £12,871k).

***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.

***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 either of category numbers 400 or 700. Risk category 187 includes contracts of insurance against risk of loss to the person insured attributable to loss or breakdown of a personal item that attach to the purchase of that item. Risk category 223 includes all contracts of insurance against loss of, or damage to, taxis or vehicles used in the motor trade; or against the risks of the persons insured incurring liabilities to third parties arising out of or in connection with the use of such vehicles.

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

Global business

Financial year ended **31st December 2007*****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	54,129	6,067	638	25,340
Fire and other damage to property	9,841	1,103	116	4,607
Classes 16, 17 and 18 combined	34,445	3,861	406	16,125
Total	98,415	11,031	1,160	46,072
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	44,779	15,188	2,370	32,060
Motor	29,853	10,126	1,580	21,373
Liability	19,902	6,750	1,053	14,249
Classes 16, 17 and 18 combined	4,975	1,688	264	3,562
Total	99,509	33,752	5,267	71,244

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

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

Supplementary Notes to the Returns

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

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

On 27th 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 outstanding claims of £73,818k for risk category 121 were transferred. Only claims in run-off were transferred.

At the 2007 year-end, the Form 20A included gross outstanding claims relating to the Haven transfer of £29,088k for risk category 121. There were no unearned premiums provisions.

***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 2007 underwriting result to Aviva International Insurance Limited, a fellow group undertaking. The premiums in 2007 amounted to £1,699,693k. Details of recoveries and outstanding debts are set out on page 89.

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

***2100*, *2300*, *2600*, *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 numbers 003, 600 and 709)
 Form 26 (Category number 680)
 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.

Supplementary Notes to the Returns

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

***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 2007 or 2006.

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

Under reporting categories 270, 340 and 500, included on Forms 22 and 25, reinsurance recoveries amounting to £55,500k are expected to be recovered from reinsurers more than 12 months after the payment of the underlying gross claims. These amounts are not discounted.

***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 2007**

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)*, *GENPRU* and *INSPRU*; 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

John Kitson
Director

Richard Spicker
Company Secretary

Norwich
18th March 2008

Independent auditors' report to the directors pursuant to rule 9.35 of the Interim Prudential Sourcebook for Insurers

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

We have examined the following documents prepared by the insurer pursuant to the Accounts and Statements Rules set out in Chapter 9 of IPRU(INS) the Interim Prudential Sourcebook for Insurers, GENPRU the General Prudential Sourcebook and INSPRU 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, 27, 31, 32, 37 and 38 (including the supplementary notes) ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 88 to 93 ("the statements");

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

- the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A on pages 94 to 106; and
- the certificate signed in accordance with IPRU(INS) rule 9.34(1) on page 126.

This report is made solely to the insurer's directors, in accordance with IPRU(INS) rule 9.35. 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 IPRU(INS) 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 are also required to report to you if, in our opinion, the insurer has not kept proper accounting records or if we have not received all the information we require for our examination.

Basis of opinion

We conducted our work in accordance with Practice Note 20 "The audit of insurers in the United Kingdom (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 19th March 2008. 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 Interim Prudential Sourcebook for Insurers

Name of insurer **NORWICH UNION INSURANCE LIMITED**

Global business

Financial year ended **31st December 2007**

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 IPRU(INS) 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
19th March 2008