

Norwich Union Insurance Limited

**Annual FSA Insurance Returns for the year ended
31st December 2008**



(Appendices 9.1, 9.2, 9.5, 9.6)

NORWICH UNION INSURANCE LIMITED

Year ended 31st December 2008

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The companies included in this return are:

Norwich Union Insurance Limited
London and Edinburgh Insurance 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 2008**

Solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	units
R1	99122	GL	31	12	2008	£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	917645	885012
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	917645	885012

Guarantee fund

Guarantee fund requirement	21	98529	99750
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	819116	785262

Minimum capital requirement (MCR)

General insurance capital requirement	31	295587	299249
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	295587	299249
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	295587	299249
Excess (deficiency) of available capital resources to cover 50% of MCR	37	769851	735388
Excess (deficiency) of available capital resources to cover 75% of MCR	38	695955	660575

Capital resources requirement (CRR)

Capital resources requirement	41	295587	299249
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	622058	585763

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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Covering sheet to Form 1

Form 1

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**



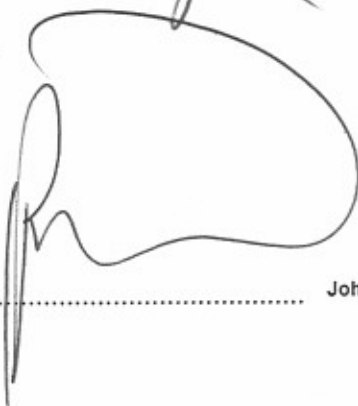
David Watson

Director



Igal Mayer

Chief Executive Officer



John Kitson

Director

Norwich, 19th March 2009

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

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/ UK/ CM	day	month	year	units
R3	99122	GL	31	12	2008	£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	85010		85010	184420
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	1144160		1144160	1243570

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	1144160		1144160	1243570
Investments in own shares	32				
Intangible assets	33	12456		12456	23365
Amounts deducted from technical provisions for discounting	34	82912		82912	27969
Other negative valuation differences	35	62630		62630	66624
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	157998		157998	117958
Total tier one capital after deductions (31-37)	39	986162		986162	1125612

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

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/ UK/ CM	day	month	year	units
R3	99122	GL	31	12	2008	£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 resources**Form 3
(Sheet 3)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/ UK/ CM	day	month	year	units
R3	99122	GL	31	12	2008	£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	986162		986162	1125612
Inadmissible assets other than intangibles and own shares	73	21250		21250	68311
Assets in excess of market risk and counterparty limits	74	47267		47267	172289
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	917645		917645	885012

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	917645		917645	885012
Available capital resources for 50% MCR requirement	82	917645		917645	885012
Available capital resources for 75% MCR requirement	83	917645		917645	885012

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**Form 11**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

General Insurance Business

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R11	99122	GL	31	12	2008	£000
				This financial year		Previous year		
				1		2		
Gross premiums written				11	3361303		3722206	
Premiums taxes and levies (included in line 11)				12	52767		62830	
Premiums written net of taxes and levies (11-12)				13	3308536		3659376	
Premiums for classes 11, 12 or 13 (included in line 13)				14	95706		102693	
Premiums for "actuarial health insurance" (included in line 13)				15				
Sub-total A (13 + 1/2 14 - 2/3 15)				16	3356389		3710723	
Gross premiums earned				21	3603780		3730251	
Premium taxes and levies (included in line 21)				22	52767		62830	
Premiums earned net of taxes and levies (21-22)				23	3551013		3667421	
Premiums for classes 11, 12 or 13 (included in line 23)				24	102800		101624	
Premiums for "actuarial health insurance" (included in line 23)				25				
Sub-total H (23 + 1/2 24 - 2/3 25)				26	3602413		3718233	
Sub-total I (higher of sub-total A and sub-total H)				30	3602413		3718233	
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	648434		669282	
	Excess (if any) over 53.1M EURO x 0.02			33	71213		73624	
Sub-total J (32-33)				34	577221		595658	
Claims paid in period of 3 financial years				41	8276787		7921605	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis			42	82874		60352	
	For insurance business accounted for on an accident year basis			43	2590899		2893763	
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis			44	61064		38804	
	For insurance business accounted for on an accident year basis			45	3343555		3159705	
Sub-total C (41+42+43-44-45)				46	7545941		7677211	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C				47	4154261		3947852	
Sub-total D (46-47)				48	3391680		3729359	
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	288611		297829	
Provisions for claims outstanding (before discounting and net of reinsurance)				51	1266873		1473063	
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	257362		299249	
Greater of lines 50 and 53				54	288611		299249	

Calculation of general insurance capital requirement - claims amount and result

Form 12

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

General Insurance Business

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R12	99122	GL	31	12	2008	£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	8276787		7921605		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	82874		60352		
	For insurance business accounted for on an accident year basis		23	2590899		2893763		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	61064		38804		
	For insurance business accounted for on an accident year basis		25	3343555		3159705		
Claims incurred in reference period (21+22+23-24-25)			26	7545941		7677211		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	307131		177948		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	7699507		7766185		
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	2566502		2588728		
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	667291		673069		
	Excess (if any) over 37.2M EURO x 0.03		33	76117		76884		
Sub-total G (32 - 33)			39	591174		596185		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	295587		298093		
Higher of premiums amount and brought forward amount (11.54)			42	288611		299249		
General insurance capital requirement (higher of lines 41 and 42)			43	295587		299249		

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

Global business

Financial year ended **31st December 2008**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	2008	£000	1
				As at end of this financial year		As at end of the previous year	
				1		2	
Land and buildings			11		9250		13500

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	536093	544205
	debts and loans	26	23643	18709
Other group undertakings	shares	27		
	debts and loans	28	63889	59661
Participating interests	shares	29		
	debts and loans	30		

Other financial investments

Equity shares	41		5396
Other shares and other variable yield participations	42		
Holdings in collective investment schemes	43	89204	35900
Rights under derivative contracts	44	448	
Fixed interest securities	Approved	45	31756
	Other	46	406484
Variable interest securities	Approved	47	
	Other	48	31458
Participation in investment pools	49		
Loans secured by mortgages	50	797417	859930
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	13438	22714
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	320607
	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 2008**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	2008	£000	1
				As at end of this financial year		As at end of the previous year		
				1		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	984926	950393
Claims outstanding	61	1406900	1481051
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	387805	482122
	Intermediaries	72	457882	562657
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75	224846	133942
Dependants	Due in 12 months or less	76		
	Due in more than 12 months	77		
Other	Due in 12 months or less	78	28923	
	Due in more than 12 months	79	6483	63748

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	133418	137839
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	17745	23719
Deferred acquisition costs (general business only)	85	409851	488335
Other prepayments and accrued income	86	4035	41117

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	6399062	6958119
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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 2008**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	2008	£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	6399062	6958119
Admissible assets in excess of market and counterparty limits	92	47267	172289
Inadmissible assets directly held	93	33706	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	(42392)	(32531)
Other asset adjustments (may be negative)	101		
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	6437643	7189553
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	60468	59661

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

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/ UK/ CM	day	month	year	units	
	R15	99122	GL	31	12	2008	£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	1601692	1844170
Claims outstanding		12	2673773	2954114
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14		
	Other than credit business	15	87594	95177
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	4363059	4893461

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22		
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	65872	84415
	Reinsurance accepted	42		
	Reinsurance ceded	43	25929	16375
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46	102876	127199
Creditors	Taxation	47		
	Foreseeable dividend	48		
	Other	49	429105	471350
Accruals and deferred income		51	494576	480307
Total (19 to 51)		59	5481417	6073107
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	5481417	6073107

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	95946	94967
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Amounts deducted from technical provisions for discounting	82	125304	60500
Other adjustments (may be negative)	83	(62630)	(66624)
Capital and reserves	84	1144160	1243570
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	6437643	7189553

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

Global business

Financial year ended **31st December 2008**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R16	99122	GL	31	12	2008	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11	(65068)		(49310)			
	Equalisation provisions	12	7583		(792)			
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	105942		204291			
	Value re-adjustments on investments	15						
	Gains on the realisation of investments	16			81671			
Investment charges	Investment management charges, including interest	17	1973		3555			
	Value re-adjustments on investments	18	72929		163025			
	Loss on the realisation of investments	19	3620					
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	(85574)		(69900)			
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	(115639)		(620)			
Tax on profit or loss on ordinary activities		31	(20223)		(11403)			
Profit or loss on ordinary activities after tax (29-31)		39	(95416)		10783			
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	(95416)		10783			
Dividends (paid or foreseeable)		51			128000			
Profit or loss retained for the financial year (49-51)		59	(95416)		(117217)			

Analysis of derivative contracts

Form 17

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**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	2008	£000	1
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year			
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4	
Futures and contracts for differences	Fixed-interest securities	11								
	Interest rates	12								
	Inflation	13								
	Credit index / basket	14								
	Credit single name	15								
	Equity index	16								
	Equity stock	17								
	Land	18								
	Currencies	19	448	546	5323	5224				
	Mortality	20								
	Other	21								
In the money options	Swaptions	31								
	Equity index calls	32								
	Equity stock calls	33								
	Equity index puts	34								
	Equity stock puts	35								
	Other	36								
Out of the money options	Swaptions	41								
	Equity index calls	42								
	Equity stock calls	43								
	Equity index puts	44								
	Equity stock puts	45								
	Other	46								
Total (11 to 46)		51	448	546	5323	5224				
Adjustments for variation margin		52								
Total (51 + 52)		53	448	546						

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE. Please see instructions 11 and 12 to this Form for the meaning of these figures

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 2008**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			R20A	99122	GL	31	12	2008	£000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
			Reported	Incurred but not reported					
			1	2	3	4			
001	Total business	1	3361303	2075620	545967	1601692			
002	Total primary (direct) and facultative business	2	3250581	2060428	510410	1586017			
003	Total treaty reinsurance accepted business	3	110722	15192	35557	15675			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	507228	23116	37650	217090			
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	1008563	1089263	154505	448423			
160	Primary (direct) and facultative household and domestic all risks.	6	843055	197941	29254	449345			
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	315101	38418	11010	138913			
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	443231	519110	30685	241948			
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	17045	18673	1939	12087			
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	95704	150986	236176	66316			
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	20597	6349	354	11881			
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	2	2486	899				
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	55	12481	4796	14			
350	Total primary (direct) and facultative goods in transit	14		1605	3142				
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16		4416	20				
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	110722	10776	35537	15675			
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	3361303	2075620	545967	1601692			

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 2008**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	day month year units			
				R20A	99122	GL	31 12 2008 £000
				Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year
				1	Reported 2	Incurred but not reported 3	4

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

111	Medical insurance	21	388468	8938	32406	173322
112	HealthCare cash plans	22				
113	Travel	23	92281	7560	1377	42395
114	Personal accident or sickness	24	26479	6618	3867	1373
121	Private motor - comprehensive	25	958699	918876	142385	431528
122	Private motor - non-comprehensive	26	16324	149619	3697	3209
123	Motor cycle	27	33540	20768	8423	13686
160	Household and domestic all risks (equals line 6)	28	843055	197941	29254	449345
181	Assistance	29				
182	Creditor	30	249036	25500	9429	131439
183	Extended warranty	31		12		
184	Legal expenses	32	314	9		158
185	Mortgage indemnity	33		4467		
186	Pet insurance	34	26611	5440	1581	1893
187	Other personal financial loss	35	39140	2990		5423

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41	346181	426417	21153	185292
222	Commercial vehicles (non-fleet)	42	62459	42100	5166	35400
223	Motor other	43	34591	50593	4366	21256
261	Commercial property	44	11480	16673	1809	9565
262	Consequential loss	45	5392	1216	127	2389
263	Contractors or engineering all risks	46	173	784	3	133
271	Employers liability	47	1974	81101	225893	101
272	Professional indemnity	48	78	6377		28
273	Public and products liability	49	5243	17640	2964	1170
274	Mixed commercial package	50	88409	45868	7319	65017
281	Fidelity and contract guarantee	51	11772	94	3	7250
282	Credit	52				
283	Suretyship	53	8825	6255	351	4631
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 2008**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R20A	99122	GL	31	12	2008	£000
Category number	FSA return general insurance business reporting category	Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
			Reported	Incurred but not reported				
		1	2	3		4		

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

331	Aviation liability	61	2	2486	899	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64		850	145	
342	Marine hull	65		11629	4651	
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	55	2		14
350	Total primary (direct) and facultative goods in transit (equals line 14)	71		1605	3142	

PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83				
540	Non-proportional marine	84		4416	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		77	228	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96		146	41	
670	Proportional liability (non-motor)	97		7233	34682	
680	Proportional financial lines	98	110722	3320	586	15675
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	3361303	2075620	545967	1601692	
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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 2008**

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	2008	£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			1317350		1712327		
	Claims incurred (22. 17. 4)	12			896382		1233956		
	Claims management costs (22. 18. 4)	13			62678		82111		
	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			467317		590618		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(109027)		(194358)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			(4883)		5208		
	Claims incurred (22. 13. 4)	22			(12703)		(192262)		
	Claims management costs (22. 14. 4)	23			21982		43340		
	Adjustment for discounting (22. 51. 4)	24			55230		(2556)		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			(7178)		6500		
	Balance (21-22-23+24+25-26)	29			48246		145074		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31			(4287)		(26)		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39			(4287)		(26)		
Balance of all years' underwriting (19+29+39)				49		(65068)		(49310)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(65068)		(49310)	

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

Global business

Financial year ended **31st December 2008**

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	2008	£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	1317350		1712327	
	Claims incurred (22. 17. 4)				12	896382		1233956	
	Claims management costs (22. 18. 4)				13	62678		82111	
	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	467644		590985	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(109354)		(194725)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(4883)		5208	
	Claims incurred (22. 13. 4)				22	(12703)		(192262)	
	Claims management costs (22. 14. 4)				23	21982		43340	
	Adjustment for discounting (22. 51. 4)				24	55230		(2556)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(7178)		6500	
	Balance (21-22-23+24+25-26)				29	48246		145074	
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	(61108)		(49651)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(61108)		(49651)	

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

Global business

Financial year ended **31st December 2008**

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	2008	£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		(327)		(367)
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		327		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		(4287)		(26)
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39		(4287)		(26)
Balance of all years' underwriting (19+29+39)				49		(3960)		341
Allocated investment return				51				
Transfer to non-technical account (49+51)				59		(3960)		341

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

Global business

Financial year ended **31st December 2008**

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	2008	£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	198041		235246	
	Claims incurred (22. 17. 4)				12	137501		168167	
	Claims management costs (22. 18. 4)				13	6600		16758	
	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	66243		73801	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(12303)		(23480)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	1117		878	
	Claims incurred (22. 13. 4)				22	(8679)		(5615)	
	Claims management costs (22. 14. 4)				23	(904)		(202)	
	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	(888)			
	Balance (21-22-23+24+25-26)				29	11588		6695	
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	(715)		(16785)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(715)		(16785)	

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

Global business

Financial year ended **31st December 2008**

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	2008	£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	433092		604436	
	Claims incurred (22. 17. 4)				12	371733		491668	
	Claims management costs (22. 18. 4)				13	25746		30155	
	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	103424		142510	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(67811)		(59897)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(2963)			
	Claims incurred (22. 13. 4)				22	(38669)		(68995)	
	Claims management costs (22. 14. 4)				23	5796		23486	
	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	(2626)		5000	
	Balance (21-22-23+24+25-26)				29	32536		40509	
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	(35275)		(19388)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(35275)		(19388)	

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

Global business

Financial year ended **31st December 2008**

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	2008	£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	320836		416388	
	Claims incurred (22. 17. 4)				12	176233		318524	
	Claims management costs (22. 18. 4)				13	16070		21901	
	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	121874		144888	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	6659		(68925)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(1357)			
	Claims incurred (22. 13. 4)				22	19366		(19826)	
	Claims management costs (22. 14. 4)				23	7906		6108	
	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	(1879)		1500	
	Balance (21-22-23+24+25-26)				29	(26750)		12218	
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	(20091)		(56707)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(20091)		(56707)	

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

Global business

Financial year ended **31st December 2008**

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	2008	£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			118689		155509		
	Claims incurred (22. 17. 4)	12			20441		23852		
	Claims management costs (22. 18. 4)	13			1087		2283		
	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			88728		128062		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			8433		1312		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			(850)				
	Claims incurred (22. 13. 4)	22			(2880)		(10142)		
	Claims management costs (22. 14. 4)	23			721		2353		
	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			(656)				
	Balance (21-22-23+24+25-26)	29			1965		7789		
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		10398		9101	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		10398		9101	

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

Global business

Financial year ended **31st December 2008**

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	2008	£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	192689		239553		
	Claims incurred (22. 17. 4)			12	156866		189256		
	Claims management costs (22. 18. 4)			13	11597		9503		
	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	57013		71063		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	(32787)		(30269)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22	(88455)		(49056)		
	Claims management costs (22. 14. 4)			23	5620		5617		
	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	(905)				
	Balance (21-22-23+24+25-26)			29	83740		43439		
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	50953		13170		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	50953		13170		

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

Global business

Financial year ended **31st December 2008**

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	2008	£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	6920	9890					
	Claims incurred (22. 17. 4)	12	8659	12987					
	Claims management costs (22. 18. 4)	13	413	1223					
	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	10715	13715					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(12867)	(18035)					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	(830)						
	Claims incurred (22. 13. 4)	22	(4804)	(7450)					
	Claims management costs (22. 14. 4)	23	201	1407					
	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	6						
	Balance (21-22-23+24+25-26)	29	3767	6043					
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	(9100)	(11992)					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(9100)	(11992)					

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

Global business

Financial year ended **31st December 2008**

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	2008	£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	38984		41493	
	Claims incurred (22. 17. 4)				12	24180		28364	
	Claims management costs (22. 18. 4)				13	1038		191	
	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	17853		13648	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(4087)		(710)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21			4330	
	Claims incurred (22. 13. 4)				22	123242		(25932)	
	Claims management costs (22. 14. 4)				23	3020		4223	
	Adjustment for discounting (22. 51. 4)				24	55230		(2556)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(188)			
	Balance (21-22-23+24+25-26)				29	(70844)		23483	
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	(74931)		22773	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(74931)		22773	

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

Global business

Financial year ended **31st December 2008**

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	2008	£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			8099		9812		
	Claims incurred (22. 17. 4)	12			769		1138		
	Claims management costs (22. 18. 4)	13			127		97		
	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			1794		3298		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			5409		5279		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22			(11824)		(5246)		
	Claims management costs (22. 14. 4)	23			(378)		348		
	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			(42)				
	Balance (21-22-23+24+25-26)	29			12244		4898		
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		17653		10177	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		17653		10177	

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

Global business

Financial year ended **31st December 2008**

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	2008	£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		(327)		(367)
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		327		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		327		367
Allocated investment return				51				
Transfer to non-technical account (49+51)				59		327		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 2008**

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	2008	£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		(4287)		(26)
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39		(4287)		(26)
Balance of all years' underwriting (19+29+39)				49		(4287)		(26)
Allocated investment return				51				
Transfer to non-technical account (49+51)				59		(4287)		(26)

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 2008**

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	2008	£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	(9954)		(5071)		(4883)		
		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	712		356		356		
In respect of risks incepted in this financial year	For periods of less than 12 months	13	426862	47889	345529	32442	81333		15447
	For periods of 12 months	14	1449050	1422008	1072079	859167	376971		562841
	For periods of more than 12 months	15	8388	16346	7992	13351	396		2995
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1728722	115449	870428	79966	858294		35483
Total (12 to 16)		19	3613734	1601692	2296384	984926	1317350		616766

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 2008**

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	2008	£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	(9954)		(5071)		(4883)			
		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	712		356		356			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	331815	32214	250482	16767	81333	15447	
	For periods of 12 months	14	1449050	1422008	1072079	859167	376971	562841	
	For periods of more than 12 months	15	8388	16346	7992	13351	396	2995	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1714563	115449	856269	79966	858294	35483	
Total (12 to 16)		19	3504528	1586017	2187178	969251	1317350	616766	

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 2008**

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	2008	£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	95047	15675	95047	15675			
	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	14159		14159				
Total (12 to 16)		19	109206	15675	109206	15675			

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 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative accident & health

Total primary (direct) and facultative accident & health					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2008	£000
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	2235		1118		1117				
			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	712		356		356				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	52599	3412	37089	2884	15510	528			
	For periods of 12 months	14	234647	213573	168067	122149	66580	91424			
	For periods of more than 12 months	15	11	39	10	36	1	3			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	226322	66	110728	44	115594	22			
Total (12 to 16)		19	514291	217090	316250	125113	198041	91977			

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 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative personal motor business

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	2008	£000
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	(6113)		(3150)		(2963)				
			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	18499	1649	13210	1000	5289	649			
	For periods of 12 months	14	548159	446369	384028	268586	164131	177783			
	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	532123	405	268451	245	263672	160			
Total (12 to 16)		19	1098781	448423	665689	269831	433092	178592			

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 2008**

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	2008	£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	(2715)		(1358)		(1357)			
		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	113812	12646	85122	7756	28690	4890	
	For periods of 12 months	14	337710	381592	260495	236350	77215	145242	
	For periods of more than 12 months	15	4	6	2	4	2	2	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	436381	55101	221452	33202	214929	21899	
Total (12 to 16)		19	887907	449345	567071	277312	320836	172033	

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 2008**

FSA general insurance business reporting category

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

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	2008	£000
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	(1700)		(850)		(850)				
			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	133990	13478	106277	4469	27713	9009			
	For periods of 12 months	14	70111	77501	63067	49635	7044	27866			
	For periods of more than 12 months	15	7834	13887	7499	11776	335	2111			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	161408	34047	77811	30901	83597	3146			
Total (12 to 16)		19	373343	138913	254654	96781	118689	42132			

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 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

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	2008	£000
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	3616	638	2182	383	1434	255			
	For periods of 12 months	14	201110	236086	149661	141652	51449	94434			
	For periods of more than 12 months	15	267	1514	233	908	34	606			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	278728	3710	138956	2189	139772	1521		
Total (12 to 16)			19	483721	241948	291032	145132	192689	96816		

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 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

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	2008	£000
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	(1661)		(831)		(830)				
			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	42	5	28	3	14	2			
	For periods of 12 months	14	7320	11308	6514	7310	806	3998			
	For periods of more than 12 months	15	10	21	8	13	2	8			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	13454	753	7356	679	6098	74			
Total (12 to 16)		19	20826	12087	13906	8005	6920	4082			

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 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

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	2008	£000
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	5511	230	4015	138	1496	92			
	For periods of 12 months	14	44921	44872	35703	26923	9218	17949			
	For periods of more than 12 months	15	68	102	57	63	11	39			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	52298	21112	24039	12667	28259	8445		
Total (12 to 16)			19	102798	66316	63814	39791	38984	26525		

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 2008**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

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	2008	£000
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	3746	156	2559	134	1187	22			
	For periods of 12 months	14	5072	10707	4544	6562	528	4145			
	For periods of more than 12 months	15	194	777	183	551	11	226			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	13849	255	7476	39	6373	216		
Total (12 to 16)			19	22861	11895	14762	7286	8099	4609		

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 2008**

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	2008	£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	95047	15675	95047	15675			
	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	14159		14159					
Total (12 to 16)	19	109206	15675	109206	15675				

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 2008**

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	2008	£000	001
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2841383		1215934		1584320		(41129)	
	Reinsurers' share	12	1399631		657769		713436		(28426)	
	Net (11-12)	13	1441752		558165		870884		(12703)	
	Claims management costs	14	29319		35250		16051		21982	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1354162		954393		2308555	
	Reinsurers' share	16			829363		582810		1412173	
	Net (15-16)	17			524799		371583		896382	
	Claims management costs	18			54323		8355		62678	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	350037		694129		288346		755820	
	Other acquisition expenses	22	75297		81601		48601		108297	
	Administrative expenses	23			84161				84161	
	Reinsurance commissions and profit participations	24	181168		486243		179272		488139	
	Total (21+22+23-24)	29	244166		373648		157675		460139	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	36066				104721		68655	
	Reinsurers' share	32	8384				21809		13425	
	Claims management costs	33								
	Total (31-32+33)	39	27682				82912		55230	
Split of line 29	Prior financial years	41			(7175)		3		(7178)	
	This financial year	42	244166		380823		157672		467317	
Split of line 39	Incidents occurring prior to this financial year	51	27682				82912		55230	
	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 2008**

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	2008	£000	002
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2822015		1213800		1580004		(28211)	
	Reinsurers' share	12	1380263		655635		709120		(15508)	
	Net (11-12)	13	1441752		558165		870884		(12703)	
	Claims management costs	14	29319		35250		16051		21982	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1338387		950487		2288874	
	Reinsurers' share	16			813588		578904		1392492	
	Net (15-16)	17			524799		371583		896382	
	Claims management costs	18			54323		8355		62678	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	344311		655222		282408		717125	
	Other acquisition expenses	22	75297		81601		48601		108297	
	Administrative expenses	23			84161				84161	
	Reinsurance commissions and profit participations	24	175442		447009		173334		449117	
	Total (21+22+23-24)	29	244166		373975		157675		460466	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	36066				104721		68655	
	Reinsurers' share	32	8384				21809		13425	
	Claims management costs	33								
	Total (31-32+33)	39	27682				82912		55230	
Split of line 29	Prior financial years	41			(7175)		3		(7178)	
	This financial year	42	244166		381150		157672		467644	
Split of line 39	Incidents occurring prior to this financial year	51	27682				82912		55230	
	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 2008**

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	2008	£000	003
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	19368		2134		4316		(12918)	
	Reinsurers' share	12	19368		2134		4316		(12918)	
	Net (11-12)	13								
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			15775		3906		19681	
	Reinsurers' share	16			15775		3906		19681	
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	5726		38907		5938		38695	
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24	5726		39234		5938		39022	
	Total (21+22+23-24)	29			(327)				(327)	
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			(327)				(327)	
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 2008**

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	2008	£000	110
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	65236	37423	13466	(14347)			
	Reinsurers' share	12	32942	19379	7895	(5668)			
	Net (11-12)	13	32294	18044	5571	(8679)			
	Claims management costs	14	1551	482	165	(904)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		303704	47299	351003			
	Reinsurers' share	16		184533	28969	213502			
	Net (15-16)	17		119171	18330	137501			
	Claims management costs	18		4961	1639	6600			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	37257	90285	38942	88600			
	Other acquisition expenses	22	9368	11113	6928	13553			
	Administrative expenses	23		22289		22289			
	Reinsurance commissions and profit participations	24	18400	64961	24274	59087			
	Total (21+22+23-24)	29	28225	58726	21596	65355			
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		(888)		(888)			
	This financial year	42	28225	59614	21596	66243			
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 2008**

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	2008	£000	120
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1469524		606435		808906		(54183)	
	Reinsurers' share	12	712200		295976		400710		(15514)	
	Net (11-12)	13	757324		310459		408196		(38669)	
	Claims management costs	14	13672		11154		8314		5796	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			498618		434858		933476	
	Reinsurers' share	16			300828		260915		561743	
	Net (15-16)	17			197790		173943		371733	
	Claims management costs	18			23669		2077		25746	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	28759		63947		27549		65157	
	Other acquisition expenses	22	30615		36140		21162		45593	
	Administrative expenses	23			29143				29143	
	Reinsurance commissions and profit participations	24	14380		41242		16527		39095	
	Total (21+22+23-24)	29	44994		87988		32184		100798	
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			(2623)		3		(2626)	
	This financial year	42	44994		90611		32181		103424	
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 2008**

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	2008	£000	160
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	309118		291929		59460		42271	
	Reinsurers' share	12	157174		149853		30226		22905	
	Net (11-12)	13	151944		142076		29234		19366	
	Claims management costs	14	3062		9603		1365		7906	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			293666		167736		461402	
	Reinsurers' share	16			180011		105158		285169	
	Net (15-16)	17			113655		62578		176233	
	Claims management costs	18			14341		1729		16070	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	94430		203221		86935		210716	
	Other acquisition expenses	22	17274		17697		10628		24343	
	Administrative expenses	23			14213				14213	
	Reinsurance commissions and profit participations	24	49170		133899		53792		129277	
	Total (21+22+23-24)	29	62534		101232		43771		119995	
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			(1879)				(1879)	
	This financial year	42	62534		103111		43771		121874	
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 2008**

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	2008	£000	180
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	48120		23781		17506		(6833)	
	Reinsurers' share	12	26529		13778		8798		(3953)	
	Net (11-12)	13	21591		10003		8708		(2880)	
	Claims management costs	14	523		1151		93		721	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			34395		31923		66318	
	Reinsurers' share	16			23462		22415		45877	
	Net (15-16)	17			10933		9508		20441	
	Claims management costs	18			977		110		1087	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	137474		183178		89022		231630	
	Other acquisition expenses	22	2600		3371		3242		2729	
	Administrative expenses	23			2431				2431	
	Reinsurance commissions and profit participations	24	69910		133268		54460		148718	
	Total (21+22+23-24)	29	70164		55712		37804		88072	
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			(656)				(656)	
	This financial year	42	70164		56368		37804		88728	
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 2008**

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	2008	£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	643242	200608	329226	(113408)			
	Reinsurers' share	12	289946	96535	168458	(24953)			
	Net (11-12)	13	353296	104073	160768	(88455)			
	Claims management costs	14	7222	8726	4116	5620			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		171595	220570	392165			
	Reinsurers' share	16		102957	132342	235299			
	Net (15-16)	17		68638	88228	156866			
	Claims management costs	18		9131	2466	11597			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	29985	59833	23904	65914			
	Other acquisition expenses	22	10495	10069	4566	15998			
	Administrative expenses	23		13829		13829			
	Reinsurance commissions and profit participations	24	15099	38877	14343	39633			
	Total (21+22+23-24)	29	25381	44854	14127	56108			
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		(905)		(905)			
	This financial year	42	25381	45759	14127	57013			
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 2008**

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	2008	£000	260
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	30114	14251	12185	(3678)			
	Reinsurers' share	12	14843	7233	8736	1126			
	Net (11-12)	13	15271	7018	3449	(4804)			
	Claims management costs	14	771	754	218	201			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		13220	8427	21647			
	Reinsurers' share	16		7932	5056	12988			
	Net (15-16)	17		5288	3371	8659			
	Claims management costs	18		362	51	413			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	3940	14454	1024	17370			
	Other acquisition expenses	22	816	2683	1784	1715			
	Administrative expenses	23		2072		2072			
	Reinsurance commissions and profit participations	24	1096	10091	751	10436			
	Total (21+22+23-24)	29	3660	9118	2057	10721			
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		6		6			
	This financial year	42	3660	9112	2057	10715			
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 2008**

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	2008	£000	270
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	201897	38392	315231	151726			
	Reinsurers' share	12	113947	72663	69768	28484			
	Net (11-12)	13	87950	(34271)	245463	123242			
	Claims management costs	14	1973	3300	1693	3020			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		22826	37502	60328			
	Reinsurers' share	16		13648	22500	36148			
	Net (15-16)	17		9178	15002	24180			
	Claims management costs	18		856	182	1038			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	10923	34777	11939	33761			
	Other acquisition expenses	22	3120	121	58	3183			
	Administrative expenses	23		84		84			
	Reinsurance commissions and profit participations	24	5504	21022	7163	19363			
	Total (21+22+23-24)	29	8539	13960	4834	17665			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	36066		104721	68655			
	Reinsurers' share	32	8384		21809	13425			
	Claims management costs	33							
	Total (31-32+33)	39	27682		82912	55230			
Split of line 29	Prior financial years	41		(188)		(188)			
	This financial year	42	8539	14148	4834	17853			
Split of line 39	Incidents occurring prior to this financial year	51	27682		82912	55230			
	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 2008**

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	2008	£000	409
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	54764		981		24024		(29759)	
	Reinsurers' share	12	32682		218		14529		(17935)	
	Net (11-12)	13	22082		763		9495		(11824)	
	Claims management costs	14	545		80		87		(378)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			363		2172		2535	
	Reinsurers' share	16			217		1549		1766	
	Net (15-16)	17			146		623		769	
	Claims management costs	18			26		101		127	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	1543		5527		3093		3977	
	Other acquisition expenses	22	1009		407		233		1183	
	Administrative expenses	23			100				100	
	Reinsurance commissions and profit participations	24	1883		3649		2024		3508	
	Total (21+22+23-24)	29	669		2385		1302		1752	
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			(42)				(42)	
	This financial year	42	669		2427		1302		1794	
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 2008**

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	2008	£000	600
				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	15398		1432					(13966)
	Reinsurers' share	12	15398		1432					(13966)
	Net (11-12)	13								
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			15775		3906			19681
	Reinsurers' share	16			15775		3906			19681
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	5726		38907		5938			38695
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24	5726		39234		5938			39022
	Total (21+22+23-24)	29			(327)					(327)
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			(327)					(327)
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 2008**

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	2008	£000	709
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3970	702	4316		1048		
	Reinsurers' share	12	3970	702	4316		1048		
	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 2008**

FSA general insurance business reporting category

Total Business

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	99122	GL	31	12	2008	£000	001
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		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 %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2008	11				524799	272760	98823			896382		1317350		68.0		
12	2007	12	732479	501477		338039	191254	8055	365561	135916	35871		1712594	7.2	74.1		
12	2006	13	675201	591130	281588	102490	181438	2352	272773	17459	(3952)		1842566	(3.9)	67.5		
12	2005	14	572147	665017	417654	61825	104741	737	182449	6611	(21757)		1856789	(12.0)	62.3		
12	2004	15	530830	656104	420709	41130	53143	283	124774	1144	(31362)		1831287	(21.5)	57.1		
12	2003	16	504195	595857	418228	22842	30804	119	77919	1814	(25968)		1774001	(20.8)	55.0		
12	2002	17	481208	488485	421938	13519	19063	37	42270	154	(9805)		1629013	(6.9)	57.4		
12	2001	18	858395	979880	662386	8172	10575	16	29158	123	(10518)		2369839	(30.5)	65.0		
12	2000	19	856117	886253	865073	7355	14152	6	25889	216	(4592)		2506589		69.5		
12	1999	20	837248	831007	838427	(34816)	13113	1	28874	96	(50672)		2282304	(1.7)	72.5		
Prior accident years		21				(2391)	58365	182630	68264	60288	110052	82912					
Reconciliation		22															
Total (11 to 22)		29				1082964	949408	293059	1217931	223821	883679	82912					

Form 23

Total Primary (Direct) and Facultative Business

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	99122	GL	31	12	2008	£000	002
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		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 %			
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)									
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2008	11				524799	272760	98823			896382		1317350		68.0			
12	2007	12	732479	501477		338039	191254	8055	365561	135916	35871		1712594	7.2	74.1			
12	2006	13	675201	591130	281588	102490	181438	2352	272773	17459	(3952)		1842566	(3.9)	67.5			
12	2005	14	572147	665017	417654	61825	104741	737	182449	6611	(21757)		1856789	(12.0)	62.3			
12	2004	15	530830	656104	420709	41130	53143	283	124774	1144	(31362)		1831287	(21.5)	57.1			
12	2003	16	504195	595857	418228	22842	30804	119	77919	1814	(25968)		1774001	(20.8)	55.0			
12	2002	17	481208	488485	421938	13519	19063	37	42270	154	(9805)		1629013	(6.9)	57.4			
12	2001	18	858395	979880	662386	8172	10575	16	29158	123	(10518)		2369839	(30.5)	65.0			
12	2000	19	856117	886253	865073	7355	14152	6	25889	216	(4592)		2506589		69.5			
12	1999	20	837248	831007	838427	(34816)	13113	1	28874	96	(50672)		2282304	(1.7)	72.5			
Prior accident years		21				(2391)	58365	182630	68264	60288	110052	82912						
Reconciliation		22																
Total (11 to 22)		29				1082964	949408	293059	1217931	223821	883679	82912						

Form 23

FSA general insurance business reporting category

Company registration number		GL/UK/CM	day	month	year	units	Category number	
R23		99122	GL	31	12	2008	£000	110
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 %	
ted (net)	Incurred but not reported (net)							
7	8	9	10	11	12	13		
		137501		198041		69.4		
7961	18034	(7102)		236363	(27.3)	68.1		
2719	29	(164)		217851	(27.7)	63.2		
554	5	(353)		182467	(19.4)	63.0		
326	1	(171)		232445	(47.0)	41.1		
220	1	(109)		218141	(12.5)	44.1		
97		(50)		198518	(17.0)	46.6		
135	1	(80)		339107	(37.1)	51.5		
745	1	(476)		335546	(2.7)	50.7		
75		(51)		266370	(9.7)	53.7		
672	718	(123)						
13504	18790	128822						

Form 23

FSA general insurance business reporting category

Company registration number		GL/UK/CM	day	month	year	units	Category number
R23	99122	GL	31	12	2008	£000	120
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 %	
ted (net)	Incurred but not reported (net)						
7	8	9	10	11	12	13	
		371733		433092		85.8	
154107	70559	26989		604436	12.0	85.8	
174989	9929	(3424)		721082	.9	85.0	
127347	1657	(15823)		766401	(13.3)	74.2	
89249	634	(20234)		689707	(18.3)	69.5	
47859	201	(10550)		668223	(16.2)	67.4	
23862	51	(2736)		600187	(20.9)	64.5	
14426	10	(3359)		801177	(29.3)	78.5	
6072	53	(987)		799841	4.9	81.8	
8841		874		726123	10.8	94.8	
27265	213	(9419)					
674017	83307	333064					

Form 23

FSA general insurance business reporting category

Company registration number	GL/ UK/ CM	day	month	year	units	Category number
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										R23	99122	GL	31	12	2008	£000	160
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		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 %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)						8	
12	2008	11				113655	52283	10295			176233		320836		54.9		
12	2007	12	209133	109391		112811	14743	992	86985	22406	19155		416388	17.5	81.1		
12	2006	13	150323	109194	76772	19679	3774	268	15607	6005	2109		427383	(8.0)	58.7		
12	2005	14	146436	98757	90413	5917	4632	94	3416	4314	2913		437333	2.3	56.6		
12	2004	15	103356	128231	88010	609	568	31	698	167	343		371048	(30.4)	51.9		
12	2003	16	112592	94865	48972	357	1947	13	3832	1458	(2973)		342918	(45.9)	47.8		
12	2002	17	100655	71789	91976	26	142	2	85	8	77		310584	28.4	62.1		
12	2001	18	172980	197356	138620	156	188	1	2248	4	(1907)		496495	(29.6)	62.8		
12	2000	19	209477	227739	218013	19	34		1230	3	(1180)		584919	(4.2)	73.1		
12	1999	20	199273	171344	159111	184	85		603		(334)		558976	(7.0)	64.2		
Prior accident years		21				2318	1720		2875		1163						
Reconciliation		22															
Total (11 to 22)		29				255731	80116	11696	117579	34365	195599						

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 2008**

FSA general insurance business reporting category

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

Accident year ended		11	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 %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				10933	6024	3484			20441		118689		17.2
12	2007	12	14020	9832		7659	1726	492	5032	4800	45		154659	.5	15.5
12	2006	13	15275	14198	10687	965	1048	290	1968	753	(418)		175623	(8.5)	16.1
12	2005	14	12817	22164	15789	876	1237	167	2388	375	(483)		184223	(18.5)	16.8
12	2004	15	23381	13397	22349	221	120	100	297	203	(59)		129228	70.1	35.7
12	2003	16	21488	15037	13479	126	609	42	692	92	(7)		126747	(5.2)	28.2
12	2002	17	24714	11730	11599	48	369	22	224	35	180		129235	2.6	28.4
12	2001	18	40920	42028	24838	11	347	11	64	22	283		187802	(40.0)	35.2
12	2000	19	38169	36514	31627	86	194	4	14	7	263		190749	(12.6)	36.7
12	1999	20	34521	33304	26576	7	348			2	353		181024	(19.1)	33.9
Prior accident years		21				4	1582		4623		(3037)				
Reconciliation		22													
Total (11 to 22)		29				20936	13604	4612	15302	6289	17561				

Form 23

Total primary (direct) and facultative commercial motor business

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	99122	GL	31	12	2008	£000	220
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		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 %		
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13		
12	2008	11				68638	76227	12001			156866		192689		81.4		
12	2007	12	79570	109686		52736	52576	158	93714	15972	(4216)		239553	(3.8)	77.2		
12	2006	13	74867	115825	42647	16153	53580	136	70290	300	(721)		241399	(2.9)	77.6		
12	2005	14	66819	113752	59895	12067	25092	23	44208	47	(7073)		227123	(14.7)	72.2		
12	2004	15	78281	118301	71675	8539	8483	16	24050	7	(7019)		258791	(25.0)	64.5		
12	2003	16	70336	113060	86474	6431	3266	7	18345	7	(8648)		251286	(14.9)	66.3		
12	2002	17	67168	94266	75772	3046	4387		11100	5	(3672)		228270	(11.7)	65.9		
12	2001	18	121880	153957	103718	1600	1268		7248		(4380)		301130	(30.8)	75.9		
12	2000	19	115886	117584	114270	453	8032		13449		(4964)		301168	4.4	79.2		
12	1999	20	118516	120970	128417	24	156		376		(196)		275347	6.3	89.7		
Prior accident years		21				3024	3588		54178		(47566)						
Reconciliation		22															
Total (11 to 22)		29				172711	236655	12341	336958	16338	68411						

Form 23

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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	
										R23	99122	GL	31	12	2008	£000	260
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		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 %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)						8	9
12	2008	11				5288	2725	646			8659		6920		125.1		
12	2007	12	7218	5769		5236	482	122	4838	931	71		9890	1.2	132.0		
12	2006	13	3944	4866	4057	252	81	27	146	77	137		17959	(9.2)	46.6		
12	2005	14	6452	7628	6788	213	136	10	143	45	171		15606	(6.3)	87.1		
12	2004	15	25928	32409	19601	571	428		1243	34	(278)		99997	(36.4)	46.5		
12	2003	16	28056	25450	14972	384	483		1732	1	(866)		109359	(37.8)	40.1		
12	2002	17	26649	18892	27005	61	118		3333		(3154)		104694	43.9	51.4		
12	2001	18	44420	55863	38760	136	427		684		(121)		157875	(29.6)	53.0		
12	2000	19	53976	61390	58970	72	579		969		(318)		179986	(2.9)	63.1		
12	1999	20	51389	47913	43074	12	481		519		(26)		176480	(9.1)	53.8		
Prior accident years		21				81	75		576		(420)						
Reconciliation		22															
Total (11 to 22)		29				12306	6015	805	14183	1088	3855						

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 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		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 %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				9178	11584	3418			24180		38984		62.0
12	2007	12	13231	15133		9616	6270	539	12041	3092	1292		41493	8.5	71.5
12	2006	13	6458	13376	4809	1326	2880	141	3706	334	307		32639	(31.5)	47.8
12	2005	14	6111	11934	7778	670	1652	48	1749	163	458		34160	(15.0)	47.6
12	2004	15	3219	7744	7910	871	1428	34	3840	98	(1605)		46177	32.3	29.2
12	2003	16	4161	10154	8479	466	788	18	2036	54	(818)		54012	(4.0)	25.8
12	2002	17	6478	6821	9173	710	646	10	1357	55	(46)		53565	54.5	31.8
12	2001	18	11369	40052	27048	2215	1256	2	4186	86	(799)		84188	(23.8)	49.8
12	2000	19	10992	55107	44715	2064	4529		3177	152	3264		110113	(6.9)	56.6
12	1999	20	12338	72586	76866	(37716)	4959		18403	94	(51254)		95116	(39.2)	59.3
Prior accident years		21				(14493)	38557	181706	(26030)	59357	172443	82912			
Reconciliation		22													
Total (11 to 22)		29				(25093)	74549	185916	24465	63485	147422	82912			

Form 23

FSA general insurance business reporting category

Company registration number		GL/UK/CM	day	month	year	units	Category number
R23	99122	GL	31	12	2008	£000	409
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 %	
ted (net)	Incurred but not reported (net)						
7	8	9	10	11	12	13	
		769		8099		9.5	
883	122	(363)		9812	(36.1)	7.9	
3348	32	(1778)		8630	(42.0)	25.7	
2644	5	(1567)		9476	(72.2)	14.1	
5071		(2339)		3894	42.1	146.7	
3203		(1997)		3315	39.9	171.6	
2212		(404)		3960	141.9	137.1	
167		(155)		2065	(73.8)	180.5	
233		(194)		4267	55.3	145.6	
57		(38)		2868	(49.4)	140.7	
4105		(2989)					
21923	159	(11055)					

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 2008**

FSA general insurance business reporting category

Total Business

Total Business												Company registration number				GL/ UK/ CM				day		month		year		units		Category number	
												R24		99122		GL		31		12		2008		£000		001			
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns				
				29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99		
Premiums written	Gross Amount		11	2																						2			
	Reinsurers' share		12	2																						2			
	Net (11-12)		19																										
Claims paid	Gross Amount		21	7547																						7547			
	Reinsurers' share		22	1555																						1555			
	Net (21-22)		29	5992																						5992			
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	287																						287			
	Carried forward	Undiscounted	53																										
		Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)		59	(1705)																						(1705)			
Balance on each underwriting year (19-29-39-49-59)			69	(4287)																						(4287)			

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 2008**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Total Primary (Direct) and Facultative Business														Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
														R24		99122		GL		31		12		2008		£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	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99			
Premiums written	Gross Amount		11	2																				2					
	Reinsurers' share		12	2																				2					
	Net (11-12)		19																										
Claims paid	Gross Amount		21	1540																				1540					
	Reinsurers' share		22	1540																				1540					
	Net (21-22)		29																										
Claims management costs			39																										
Net operating expenses	Commissions		41																										
	Other acquisition expenses		42																										
	Administrative expenses		43																										
	Reinsurers' commissions and profit participations		44																										
	Payable net (41+42+43-44)		49																										
Technical provisions	Brought forward	Undiscounted	51																										
		Adjustment for discounting	52																										
	Carried forward	Undiscounted	53																										
		Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)		59																										
Balance on each underwriting year (19-29-39-49-59)			69																										

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses**Form 24**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Total Treaty Reinsurance Accepted Business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		99122		GL		31		12		2008		£000		003	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99		
Premiums written	Gross Amount		11																									
	Reinsurers' share		12																									
	Net (11-12)		19																									
Claims paid	Gross Amount		21	6007																						6007		
	Reinsurers' share		22	15																						15		
	Net (21-22)		29	5992																						5992		
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	287																						287		
	Carried forward	Undiscounted	53																									
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59	(1705)																						(1705)		
Balance on each underwriting year (19-29-39-49-59)			69	(4287)																						(4287)		

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 2008**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

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		2008		£000		409	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns						
			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99			
Premiums written	Gross Amount		11	2																				2					
	Reinsurers' share		12	2																				2					
	Net (11-12)		19																										
Claims paid	Gross Amount		21	1540																				1540					
	Reinsurers' share		22	1540																				1540					
	Net (21-22)		29																										
Claims management costs			39																										
Net operating expenses	Commissions		41																										
	Other acquisition expenses		42																										
	Administrative expenses		43																										
	Reinsurers' commissions and profit participations		44																										
	Payable net (41+42+43-44)		49																										
Technical provisions	Brought forward	Undiscounted	51																										
		Adjustment for discounting	52																										
	Carried forward	Undiscounted	53																										
		Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)		59																										
Balance on each underwriting year (19-29-39-49-59)			69																										

Form 24

FSA general insurance business reporting category

Category
number[illegible]

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 2008**

FSA general insurance business reporting category

Total Business

Total Business												Company registration number				GL/ UK/ CM		day		month		year		units		Category number	
												R25		99122		GL		31		12		2008		£000		001	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns		
Reported claims outstanding	Gross Amount	11	29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99	
	Reinsurers' share	12	29	190																						30190	
Claims incurred but not reported	Gross Amount	13	52	684																						52684	
	Reinsurers' share	14	52	684																						52684	
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16	20	583																						20583	
	Reinsurers' share	17	20	583																						20583	
	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																									

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code		
										R27	99122	GL	31	12	2008	000	680	GBP	
Accident year ended			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 %				
Month	Year		1	2	3	4	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)						5	6	7	8
12	2008	11				15775	3320	586			19681		109206		18.0				
12	2007	12	23764	15398		1432			13088	2310	(13966)		100756	(90.7)	25.0				
12	2006	13																	
12	2005	14																	
12	2004	15																	
12	2003	16																	
12	2002	17																	
12	2001	18																	
12	2000	19																	
12	1999	20																	
Prior accident years		21																	
Reconciliation		22																	
Total (11 to 22)		29				17207	3320	586	13088	2310	5715								

General insurance business: Expected income and yield from admissible assets covering discounted provisions**Form 30**
(Sheet 1)Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

								Company registration number	GL/ UK/ CM	day	month	year	units	
								R30	99122	GL	31	12	2008	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted			
								Before deduction for discounting 6	Deduction for discounting 7		Highest 9	Lowest 10	Average rate 11	
GBP	AA	11	3597385	128572	4500	3.5	204318	204318	82912	4500	5.2	2.6	3.5	
		12												
		13												
		14												
		15												
		16												
		17												
		18												
		19												
		20												
Other currencies		21												
Total		29	3597385	128572			204318	204318	82912	4500				

General insurance business: Expected income and yield from admissible assets covering discounted provisions**Form 30
(Sheet 2)**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			R30	99122	GL	31	12	2008	£000
Type of Asset			Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2		Yield %		
			1	2	3		4		
Land and buildings			31						
Fixed interest securities	Approved securities		32						
	Other		33						
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities		34						
	Other		35						
Equity shares and holdings in collective investment schemes			36						
Loans secured by mortgages			37						
All other assets	Producing income		38						
	Not producing income		39						
Total			49						

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 2008**Reporting territory **United Kingdom other than home foreign**

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	2008	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												
			1	2	3	4	5	6	7	8	9	10	11									
12	2008	11	547958	21712		260809	8677	32406			301892	391801	77.1									
12	2007	12	574935	374	252412	27248	163		8215	34576	(15380)	389087	71.9									
12	2006	13	509047	194	236143	629	98		359		368	333483	71.0									
12	2005	14	433645		200761	93					93	286994	70.0									
12	2004	15	419834		189214	24					24	271156	69.8									
12	2003	16	397091		176584							264899	66.7									
12	2002	17	362388		164196							256580	64.0									
12	2001	18	360519		156913							230960	67.9									
12	2000	19	362038		145160							192465	75.4									
12	1999	20	308191		125146							165748	75.5									
Prior accident years		21																				
Total (11 to 21)		29		22280		288803	8938	32406	8574	34576	286997											
Line 29 expressed in sterling		30				288803	8938	32406	8574	34576	286997											

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 2008**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

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

														Company registration number	GL/ UK/ CM	day month year			Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2008	000	160	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	2008	11	216924	100109		293666	141304	26432			461402	887907	52.0										
12	2007	12	594196	21954	432501	236500	31193	1998	183373	46008	40310	926562	75.8										
12	2006	13	441013	8808	468352	39916	8803	537	32696	12266	4294	937693	55.2										
12	2005	14	382161	13515	477056	11952	9676	190	7224	8693	5901	927531	53.8										
12	2004	15	298688	505	397652	1116	758	64	1440	334	164	766133	52.2										
12	2003	16	371949	1107	334206	715	3896	27	7664	2916	(5942)	752577	45.0										
12	2002	17	372893	163	427763	52	285	5	171	17	154	680423	62.9										
12	2001	18	338702	74	363863	156	188	1	1598	5	(1258)	664280	54.8										
12	2000	19	465379	35	426956	19	35		1230	3	(1179)	627368	68.1										
12	1999	20	441945	35	365351	184	85		603		(334)	612966	59.6										
Prior accident years		21		1086		1319	1719		2877		161												
Total (11 to 21)		29		147391		585595	197942	29254	238876	70242	503673												
Line 29 expressed in sterling		30				585595	197942	29254	238876	70242	503673												

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 2008**Reporting territory **United Kingdom other than home foreign**

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	2008	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	2008	11	6986	20708		14524	19817	7202			41543	311184	13.3										
12	2007	12	23535	756	16661	16352	1694	955	11940	7238	(177)	331878	10.7										
12	2006	13	34732	482	42053	1063	1294	583	3238	1466	(1764)	357725	12.6										
12	2005	14	54926	790	51335	1160	2123	338	4544	746	(1669)	426058	12.9										
12	2004	15	50695	275	74859	681	492	203	1426	406	(456)	537123	14.2										
12	2003	16	50798	96	81997	98	67	87	400	187	(335)	535871	15.3										
12	2002	17	54064	6	86340	30	13	46	19	73	(3)	457608	18.9										
12	2001	18	61725		74614	10		11	16	22	(17)	418517	17.8										
12	2000	19	64638		74507	81		4		7	78	357830	20.8										
12	1999	20	54923		59163					2	(2)	315113	18.8										
Prior accident years		21																					
Total (11 to 21)		29		23113		33999	25500	9429	21583	10147	37198												
Line 29 expressed in sterling		30				33999	25500	9429	21583	10147	37198												

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 2008**Reporting territory **United Kingdom other than home foreign**

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	2008	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													
			1	2	3	4	5	6	7	8	9	10	11										
12	2008	11	17	18		7	258	131			396	2109	18.8										
12	2007	12	13	43	17	64	798	59	426	207	288	2073	45.2										
12	2006	13	31	5	139	51	557	28	252	44	340	980	79.1										
12	2005	14	146	53	2005	274	843	38	1580	117	(542)	3960	79.8										
12	2004	15	508	41	3699	881	772	39	3129	106	(1543)	7534	71.6										
12	2003	16	582	20	8292	508	674	20	1770	62	(630)	12008	79.1										
12	2002	17	808	7	11956	269	340	14	672	91	(140)	12541	100.3										
12	2001	18	1361	13	13349	142	360	1	385	91	27	16368	84.6										
12	2000	19	3018	59	22511	1954	2125		1625	144	2310	23484	113.2										
12	1999	20	2808	23	27657	293	442		1102	92	(459)	26837	105.8										
Prior accident years		21		3959		7903	55200	209859	33147	58696	181119												
Total (11 to 21)		29		4241		12346	62369	210189	44088	59650	181166												
Line 29 expressed in sterling		30				12346	62369	210189	44088	59650	181166												

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 2008**Reporting territory **United Kingdom other than home foreign**

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	2008	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													
		1	2	3	4	5	6	7	8	9	10	11										
12	1998	2457	140	30197	82	1391		1556	27	(110)	28140	112.5										
12	1997	3607	113	35891	92	2204		5737		(3441)	31161	122.5										
12	1996	2869	126	39979	71	1580	21	6666	21	(5015)	33232	125.3										
12	1995	3240	127	41296	97	469	363	360	364	205	41059	102.8										
12	1994	3462	190	41642	84	186	363	177	364	92	39593	106.8										
12	1993	3611	168	35092	395	786	363	669	364	511												
12	1992	4312	250	32053	145	3406	14410	377	364	17220												
12	1991	4018	161	29426	60	2738	14075	325	364	16184												
12	1990	4118	271	28292	153	2707	14778	168	364	17106												
12	1989	4273	387	26442	695	5154	17618	1099	655	21713												
12	1988	3546	240	19165	282	2898	12321	318	655	14528												
12	1987	2623	134	14348	47	1321	8019	95	655	8637												
12	1986	2198	98	11823	141	1459	6553	89	655	7409												

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 2008**Reporting territory **United Kingdom other than home foreign**

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	2008	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												
		1	2	3	4	5	6	7	8	9	10	11									
12	1985	1713	101	8210	194	1622	5765	345	655	6581											
12	1984	1095	50	4834	47	622	3190	45	655	3159											
12	1983	1142	62	4950	87	610	3439	98	655	3383											
12	1982	1123	51	4525	79	577	3231	93	655	3139											
12	1981	1082	64	4743	117	765	3531	47	655	3711											
12	1980	1346	85	4417	80	1136	4206	378	655	4389											
12	1979	1453	151	4911	285	2474	7129	1245	1601	7042											
12	1978	1292	64	4176	27	991	4497	110	1601	3804											
12	1977	1062	53	3970	34	558	3140	189	1601	1942											
12	1976	1151	40	2863	67	767	3107	684	1602	1655											
12	1975	8529	833	26372	4542	18779	79740	12277	43509	47275											

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 2008**Reporting territory **United Kingdom other than home foreign**

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	2008	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										
			1	2	3	4	5	6	7	8	9	10	11							
12	2008	11	7534	5146		18538	25967	6446			50951	94636	53.8							
12	2007	12	9294	6011	23771	17235	10399	650	22237	4666	1381	89885	57.9							
12	2006	13	12493	1001	30033	1961	5332	190	6311	445	727	61512	61.0							
12	2005	14	8555	567	24423	747	3027	32	2470	133	1203	59804	47.2							
12	2004	15	6870	38	17334	107	965	1	2125	21	(1073)	78181	23.5							
12	2003	16	4541	12	12291	35	135		470	1	(301)	41616	29.9							
12	2002	17	1215		3547	1			21		(20)	12284	28.9							
12	2001	18	1171		3503							6579	53.2							
12	2000	19	1351	1	4035		1				1	6977	57.8							
12	1999	20	1254	1	3883	3	7				10	5690	68.4							
Prior accident years		21		12			35		118		(83)									
Total (11 to 21)		29		12789		38627	45868	7319	33752	5266	52796									
Line 29 expressed in sterling		30				38627	45868	7319	33752	5266	52796									

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 2008**Reporting territory **United Kingdom other than home foreign**

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	2008	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												
		1	2	3	4	5	6	7	8	9	10	11									
12	1998	1098	12	3263		35		118		(83)	6211	53.1									
12	1997																				
12	1996																				
12	1995																				
12	1994																				
12	1993																				
12	1992																				
12	1991																				
12	1990																				
12	1989																				
12	1988																				
12	1987																				
12	1986																				

Form 32

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2008**

Reporting territory	United Kingdom other than home foreign
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FSA general insurance business reporting category

Private motor comprehensive

															Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
															R32	99122	GL	31	12	2008	000	121	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 %	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	2008	11	215809	88940		479484	280283	128845			888612	1045720	85.0	1795	17.0									
12	2007	12	274033	75983	511007	245543	206856	10023	270624	130622	61176	1140836	85.3	2056	17.0									
12	2006	13	392750	29005	800272	99502	190575	2601	281856	13903	(3081)	1326766	82.4	2530	16.7									
12	2005	14	434985	12238	805465	67989	107337	699	200643	3070	(27688)	1347499	72.8	2713	16.5									
12	2004	15	399811	4383	756091	43898	62399	148	140027	1107	(34689)	1214341	71.0	2530	16.0									
12	2003	16	377129	2559	738591	18913	27225	61	63381	328	(17510)	1174273	66.8	2465	15.4									
12	2002	17	364405	929	695848	16692	21945	4	42395	72	(3826)	1087756	67.5	2299	15.9									
12	2001	18	331307	376	647980	4872	6758	1	14350	8	(2727)	997341	66.1	2164	15.3									
12	2000	19	338495	402	577159	5716	3471	2	10101	52	(964)	773977	75.8	1895	17.9									
12	1999	20	274823	64	508376	2009	6681	1	8170		521	625191	82.7	1772	15.5									
Prior accident years		21		619		2838	5346		16517		(8333)													
Total (11 to 21)		29		215498		987456	918876	142385	1048064	149162	851491													
Line 29 expressed in sterling		30				987456	918876	142385	1048064	149162	851491													

Form 32

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2008**

Reporting territory	United Kingdom other than home foreign
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FSA general insurance business reporting category

Private motor non-comprehensive

															Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
															R32	99122	GL	31	12	2008	000	122	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 %	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	2008	11	2681	3005		8400	10268	2824			21492	20948	102.6	40	14.2									
12	2007	12	8305	5441	14146	14860	24082	582	31359	6013	2152	50381	106.5	100	13.7									
12	2006	13	17811	7085	52607	13543	37664	189	52860	762	(2226)	107243	97.0	225	11.1									
12	2005	14	40785	5873	84818	14729	32303	42	50283	130	(3339)	142422	92.6	314	14.9									
12	2004	15	47302	3988	108650	15441	16450	46	35863	91	(4017)	149086	94.3	342	15.0									
12	2003	16	35247	6163	108800	10674	17574	12	31181	33	(2954)	133183	102.9	311	13.3									
12	2002	17	31252	293	83482	1778	1206	2	4394	16	(1424)	112002	77.2	261	12.1									
12	2001	18	36032	616	83882	318	2577		4098	3	(1206)	110518	78.5	262	14.0									
12	2000	19	43919	742	85510	1085	2297		3310	1	71	113683	78.2	379	11.8									
12	1999	20	51610	97	120505	359	262		450		171	137398	88.2	498	10.4									
Prior accident years		21		53		3519	4936		9514		(1059)													
Total (11 to 21)		29		33356		84706	149619	3697	223312	7049	7661													
Line 29 expressed in sterling		30				84706	149619	3697	223312	7049	7661													

Form 32

Name of insurer **Norwich Union Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2008**

Reporting territory	United Kingdom other than home foreign
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FSA general insurance business reporting category

Fleets

															Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
															R32	99122	GL	31	12	2008	000	221	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 %	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	2008	11	63612	25405		146125	162489	21153			329767	388154	85.0	435	20.5									
12	2007	12	78234	10027	140013	91065	93622		160707	23746	234	399653	81.2	461	19.1									
12	2006	13	83650	10713	210169	27393	83490		119807		(8924)	420196	76.4	512	18.4									
12	2005	14	96636	4073	228129	21550	45540		77138		(10048)	387844	76.1	463	21.8									
12	2004	15	88250	1892	243966	13052	14435		38776		(11289)	451901	60.1	534	16.9									
12	2003	16	83298	1662	216840	8627	12511		36468		(15330)	445411	53.4	530	16.0									
12	2002	17	84865	704	155164	4782	7157		15824		(3885)	390156	42.8	470	18.2									
12	2001	18	86152	153	180492	1888	1745		7828		(4195)	299065	61.6	327	26.4									
12	2000	19	90891	117	166532	401	1380		5951		(4170)	216109	77.9	280	32.5									
12	1999	20	90865	10	186499	57	68		168		(43)	196980	94.7	295	30.8									
Prior accident years		21		586		2878	3980		52637		(45779)													
Total (11 to 21)		29		55342		317818	426417	21153	515304	23746	226338													
Line 29 expressed in sterling		30				317818	426417	21153	515304	23746	226338													

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

Global business

Financial year ended **31st December 2008**

					Company registration number	GL/ UK/ CM	day	month	year	units	
					R37	99122	GL	31	12	2008	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings	Credit insurance business			
Calculation of the maximum provision		1	2	3	4	5	6	7			
Total net premiums written in the previous 4 years	11	1897976	17268								
Net premiums written in the current year	12	272441	2157								
Maximum provision	13	86817	777				87594	99			

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						95177		
Transfers in	22	8173	65				8238		
Total abnormal loss	23								
Provisional transfers out	24								
Excess of provisional transfer out over fund available	25								
Provisional amount carried forward (21+22-24+25)	26						103415		
Excess, if any, of 26 over 13	27						15821		
Equalisation provision carried forward (26-27)	28						87594		
Transfer in/(out) for financial year (28-21)	29						(7583)		

Equalisation provisions technical account: Accident year accounting**Form 38**Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

				Company registration number	GL/ UK/ CM	day	month	year	units	
				R38	99122	GL	31	12	2008	£000
				Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)		Business grouping E (non-proportional treaty)	
Other than credit business				1	2	3	4		5	
Net premiums earned				11	340525	2024				
Claims incurred net of reinsurance				12	207963	493				
Trigger claims value				13	246881	1467				
Abnormal loss				19						
Trigger claims ratio				72.5 %	72.5 %	95 %	25 %		100 %	

Credit business

Net premiums earned	21	14
Claims incurred net of reinsurance	22	(889)
Claims management costs	23	
Net operating expenditure	24	
Technical surplus / (deficit) (21-22-23-24)	29	903

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008****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		964				
Swiss Reinsurance Company Ltd, Mythenquai 50/60, CH-8022 Zurich, Switzerland	None	558	12,482	1,687		1,277	Includes Swiss Re UK
Munich Reinsurance Company Ltd, 107 Koenigstrasse, 80802 Munich, Germany	None	652	8,975	1,992		1,088	
New Reinsurance Company, 6-8 rue de L'Athene, Case postale 3504, CH-1211 Geneve 3	None						With effect from 2007 included in Munich Re
Lloyd's Underwriters, 1 Lime Street, London EC3M 7HA	None						With effect from 2007 included within relevant parent group
ACE Ltd., 30 Woodbourne Avenue, Hamilton HM08, Bermuda	None		1,695	35			
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		1,254	221			
XL Capital Ltd, XL House, One Bermudiana Rd, Hamilton HM 11, Bermuda	None		531	142			

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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		2,896	603			
DaVinci Reinsurance Ltd (as Renaissance)	None						With effect from 2007 included in Ren Re
Top Layer Reinsurance Ltd (as Renaissance)	None						With effect from 2007 included in Ren Re
GE Frankona Reinsurance Ltd, London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD	None						With effect from 2007 included in Swiss Re
Colombia Insurance Company (Berkshire Hathaway Inc), 1441 Kiewit Plaza, Omaha NE68131, USA	None		177			55,500	
Berkshire Hathaway Inc, (General Reinsurance UK Ltd.) 1441 Kiewit Plaza, Omaha NE68131, USA	None		2,044	2,642		5,704	
Transatlantic Reinsurance Company, 80 Pine Street, New York 10005, USA	None		1,391	283			

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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		4,385	4,173			
National Indemnity Company, (Berkshire Hathaway Inc), 1441 Kiewit Plaza, Omaha NE68131, USA	None			12,561		25,283	
Carphone Warehouse Assurance Limited, 49 Victoria Street, Douglas, Isle of Man	None	149,862				1,796	
Aviva International Insurance Ltd, 1 Undershaft, St Helens, London EC3P 3DQ	Parent undertaking	2,011,252		151,410		1,170,719	

Name of insurer **Norwich Union Insurance Limited**

Global Business

Financial year ended **31st December 2008**

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 2008**

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 2008**

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

Derivative Contracts

The following summarises investment policy for the use of derivatives:

a) 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, 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 made 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 not party to any stock underwriting over the financial year, which falls into description b) above. Therefore the end of year exposure was nil.

d) No derivative contracts were held during the financial year, which required a significant provision to be made for them under INSPRU 3.2.17R.

e) During the financial year the Company's use of derivatives did not include the granting of rights under derivative contracts for a fixed consideration. This therefore has resulted in there being no fee income over the financial year.

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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

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

100% of the issued ordinary share capital of the Company has been held throughout the year by Aviva 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 2008**

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 Annual Aggregate Deductible programme
- 1.4: UK Catastrophe Top Layer programme

2. Property Per Risk Cover

- 2.1: Aviva Property, Engineering and CAR Per Risk programme
- 2.2: Aviva Property, Engineering and CAR Per Risk Conflagration programme

3. Casualty - Motor and Liability Covers

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

4. Miscellaneous

- 4.1: Group Marine programme
- 4.2: UK Professional Indemnity – Risk programme
- 4.3: UK Professional Indemnity – Clash programme
- 4.4: Latent Defects programme
- 4.5: Bonds and Guarantees Quota Share
- 4.6: HSBC Corporate Partner Quota Share
- 4.7: Lloyds TSB Corporate Partner Quota Share
- 4.8: Aviva International Insurance Ltd Quota Share

5. Maximum net probable losses

6. Summary of UK Reinsurance Protection

7. Analysis of Reinsurance Premiums

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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 Reinsurance

Business Reinsured: UK companies and branches (excluding Saga)

Details:

From Ground up Cover	-	£1,800m
Deductible	-	£210m
Reinstatements	-	1

Comments - Reinstatement Premium Protection is in place

Period of Cover: 01/04/2008 - 31/03/2009

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	-	£260m
Deductible	-	£40m
Reinstatements	-	1

Comments - Programme is rated on the aggregate sums insured. Total cover is 0.219436% xs 0.040236% of aggregate sums insured. Figures given above are based on original aggregate sums insured estimate at expiration of policy. Reinstatement Premium Protection is in place.

Period of Cover: 01/03/2008 - 28/02/2009

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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

1.3: UK Catastrophe Annual Aggregate Deductible

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Catastrophe Annual Aggregate Deductible

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £400m

Deductible - £300m

Reinstatements - 0

Comments - AAD eroded by individual event losses exceeding franchise. Per event maximum £100m recoverable, Total recoverable: £200m during 3 years of contract

Period of Cover: 23/01/2008 - 31/12/2010

1.4: UK Catastrophe Top Layer

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Catastrophe Top Layer Protection

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £2,260m

Deductible - £2,060m

Reinstatements - 0

Comments Total recovery possible is £400m during 3 years of contract

Period of Cover: 01/04/2008 - 31/03/2011

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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 Per Risk Programme

Type of Business Covered:	Personal & Commercial Property, Engineering and Contract Works
Type of Cover:	Per Risk Excess of Loss Reinsurance
Business Reinsured	UK companies and branches
Details:	
From Ground up Cover	- £200m
Deductible	- £10m
Reinstatements	- Layer: 1 - 4 reinstatements, Layer 2 – 3 reinstatements, Layer 3 – 2 reinstatements, Layer 4 – 1 reinstatement
Comments	- Inures to the benefit of the Group Catastrophe Excess of Loss Programme
Period of Cover:	- 01/01/2008 - 31/12/2008

2.2: Aviva Property, Engineering & CAR Per Risk Conflagration Programme

Type of Business Covered:	Personal & Commercial Property Engineering and Contract Works
Type of Cover:	Per 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:	01/01/2008 - 31/12/2008

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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 Reinsurance

Business Reinsured UK companies and branches

Details:

From Ground up Cover	-	Unlimited
Deductible	-	£10m
Reinstatements	-	Unlimited

Comments - None

Period of Cover: - 01/07/2008 - 30/06/2009

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 Reinsurance

Business Reinsured UK companies and branches

Details:

From Ground up Cover	-	£65m
Deductible	-	£10m
Reinstatements	-	Employers' Liability = 3 Public Liability = 2

Comments - None.

Period of Cover: 01/07/2008 – 30/06/2009

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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 Reinsurance

Business Reinsured UK companies and branches

Details:

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

Comments - None

Period of Cover: - 01/07/2008 - 30/06/2009

3.4: UK Casualty – Personal Accident

Type of Business Covered: Personal Accident, Sickness and Travel

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured UK companies and branches

Details:

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

Comments - None

Period of Cover: - 01/07/2008 - 30/06/2009

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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 Reinsurance

Business Reinsured UK and Non-UK companies and branches

Details:

From Ground up Cover	-	£40m
Deductible	-	£1m
Reinstatements	-	Layers 1, 2 & 3- 2 reinstatements, Layers 4 & 5 – 1 Reinstatement

Comments - Reinstatement Premium Protection is in place

Period of Cover: - 01/01/2008 – 31/12/2008

4.2: UK Professional Indemnity - Risk

Type of Business Covered: Professional Indemnity Liability Insurance

Type of Cover: Excess of Loss Reinsurance

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: - 01/11/2007 - 30/06/2008

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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 Liability Insurance

Type of Cover: Clash Excess of Loss Reinsurance

Business Reinsured UK companies and branches

Details:

From Ground up Cover	-	£25m
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: - 01/11/2007 - 30/06/2008

4.4: Latent Defects

Type of Business Covered: Commercial Property

Type of Cover: Quota Share and Surplus Treaty

Business Reinsured UK companies and branches

Details:

From Ground up Cover	-	£60m
Deductible	-	Maximum retention £10m

Comments - None

Period of Cover: - 01/01/2008 - 31/12/2008

4.5: Bonds

Type of Business Covered: Bonds & Guarantees

Type of Cover: Variable Quota Share

Business Reinsured UK companies and branches

Details:

From Ground up Cover	-	£20m
Deductible	-	Maximum retention £4m

Comments - None

Period of Cover: - 01/01/2008 - 31/12/2008

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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

4.6 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 50% of Creditor business written on the HSBC account. (Excluding PLP, CRP, LifeChoices Unemployment and Mortgage Protection for which a 47% 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:	- 01/01/2008 – 31/12/2008

4.7 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 50% of business written on the Lloyds TSB account
Comments	None
Period of Cover:	- 01/01/2008 – 31/12/2008

4.8 Aviva International Insurance Limited Quota Share

The companies included in this return are both parties to quota share reinsurance agreements with a parent company, Aviva International Insurance Limited (Aii). Under these agreements, 60% of the net 2008 accident year result of the companies is reinsured to Aii. All categories of business are covered. Similar agreements had been in place in 2001 to 2007. The premiums in 2008 were £2,011,252k.

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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

5. Maximum net probable losses (£'s)

UK

Property per Event	£250,236,000
Property per Risk	£10,000,000
Casualty	£10,000,000
Professional Indemnity	£2,500,000
Marine	£1,000,000
Latent Defects	£10,000,000
Bonds & Guarantees	£4,000,000

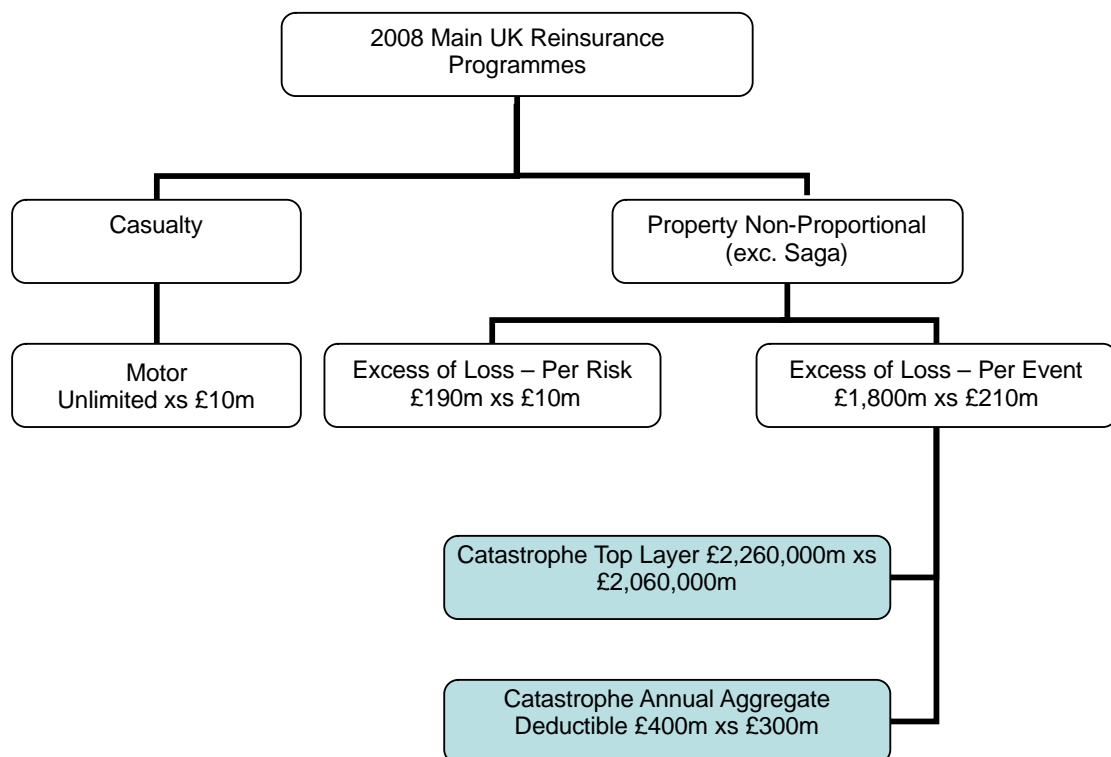
Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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

6. Summary of UK Reinsurance Protections



Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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

7. Analysis of Reinsurance Premiums

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Accident & health (110)		331,709	331,709
Personal lines motor (120)		663,674	663,674
Household and domestic all risks (160)		588,371	588,371
Personal lines financial loss (180)		241,873	241,873
Commercial motor (220)	339	294,680	295,019
Commercial lines property (260)	35	13,010	13,045
Commercial lines liability (270)		66,899	66,899
Commercial lines financial loss (280)	76	14,454	14,530
Marine (340)		5	5
Proportional financial lines (680)		110,722	110,722
Total	450	2,325,397	2,325,847

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

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 2008**

***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 112 to 123.

The capital resources requirement shown in the group return is lower than the sum of the solo capital requirements for the individual legal entities, mainly because the general insurance capital requirement for London and Edinburgh Insurance Company Limited considered in isolation is determined under the brought forward method. 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.

Statement of solvency – general insurance businessName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

Adjusted solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	99122	GL	31 12 2008	£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	929147	903802
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	929147	903802

Guarantee fund

Guarantee fund requirement	21	134548	137924
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	794599	765878

Minimum capital requirement (MCR)

General insurance capital requirement	31	263541	265875
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	263541	265875
Capital requirements of regulated related undertakings	35	46701	49299
Minimum capital requirement (34+35)	36	310242	315174
Excess (deficiency) of available capital resources to cover 50% of MCR	37	774026	746215
Excess (deficiency) of available capital resources to cover 75% of MCR	38	696466	667422

Capital resources requirement (CRR)

Capital resources requirement	41	310242	315174
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	618905	588628

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 2008**

	Company registration number	GL/UK/CM	day month year			units	
	R3	99122	GL	31	12	2008	£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	116426		116426			184420
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	1175576		1175576			1243570

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	1175576		1175576			1243570
Investments in own shares	32						
Intangible assets	33	69452		69452			30972
Amounts deducted from technical provisions for discounting	34	82912		82912			27682
Other negative valuation differences	35	48831		48831			49673
Deductions in related undertakings	36						
Deductions from tier one (32 to 36)	37	201195		201195			108327
Total tier one capital after deductions (31-37)	39	974381		974381			1135243

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

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year			units	
	R3	99122	GL	31	12	2008	£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 2008**

	Company registration number	GL/UK/CM	day month year			units	
	R3	99122	GL	31	12	2008	£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	974381			974381	1135243
Inadmissible assets other than intangibles and own shares	73	19520			19520	59152
Assets in excess of market risk and counterparty limits	74	25714			25714	172289
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	929147			929147	903802

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	929147			929147	903802
Available capital resources for 50% MCR requirement	82	929147			929147	903802
Available capital resources for 75% MCR requirement	83	929147			929147	903802

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 2008**

Company registration number		GL/UK/CM	day month year		units
R11	99122	GL	31	12 2008	£000
			This financial year		Previous year
			1		2
Gross premiums written		11	2874269		3166572
Premium taxes and levies (included in line 11)		12	50131		56035
Premiums written net of taxes and levies (11-12)		13	2824138		3110537
Premiums for classes 11, 12 or 13 (included in line 13)		14	95656		102693
Premiums for "actuarial health insurance" (included in line 13)		15			
Sub-total A (13 + ½ 14 - 2/3 15)		16	2871966		3161884
Gross premiums earned		21	3070786		3163124
Premium taxes and levies (included in line 21)		22	50131		56035
Premiums earned net of taxes and levies (21-22)		23	3020655		3107089
Premiums for classes 11, 12 or 13 (included in line 23)		24	102864		101624
Premiums for "actuarial health insurance" (included in line 23)		25			
Sub-total H (23 + ½ 24 - 2/3 25)		26	3072087		3157901
Sub-total I (higher of sub-total A and sub-total H)		30	3072087		3161884
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	552976		569139
	Excess (if any) over 53.1m EURO x 0.02	33	60606		62497
Sub-total J (32-33)		34	492370		506642
Claims paid in period of 3 financial years		41	7321759		7040041
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	2352697		2601853
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	2975545		2789170
Sub-total C (41+42+43-44-45)		46	6698911		6852724
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3669963		3528952
Sub-total D (46-47)		48	3028948		3323772
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	246185		253321
Provision for claims outstanding (before discounting and net of reinsurance)		51	1164192		1363478
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	227015		240806
Greater of lines 50 and 53		54	246185		253321

Calculation of general insurance capital requirement – claims amount and resultName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			units
R12	99122	GL	31	12	2008	£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	7321759			7040041
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	2352697			2601853
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	2975545			2789170
Claims incurred in reference period (21+22+23-24-25)		26	6698911			6852724
Claims incurred for classes 11, 12 or 13 (included in 26)		27	329198			145991
Claims incurred for "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	6863510			6925720
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	2287837			2308573
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	594838			600229
	Excess (if any) over 37.2m EURO x 0.03	33	67757			68479
Sub-total G (32-33)		39	527081			531750
Claims amount Sub-total G x reinsurance ratio (11.49)		41	263541			265875
Higher of premiums amount and brought forward amount (11.54)		42	246185			253321
General insurance capital requirement (higher of lines 41 and 42)		43	263541			265875

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

Global business

Financial year ended **31st December 2008**

Solo solvency calculation

Company registration
number

GL/UK/CM

day month year

units

R1	924430	GL	31 12 2008	£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	261485	287836
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	261485	287836

Guarantee fund

Guarantee fund requirement	21	15567	16433
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	245918	271403

Minimum capital requirement (MCR)

General insurance capital requirement	31	46701	49299
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	46701	49299
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	46701	49299
Excess (deficiency) of available capital resources to cover 50% of MCR	37	238135	263187
Excess (deficiency) of available capital resources to cover 75% of MCR	38	226459	250862

Capital resources requirement (CRR)

Capital resources requirement	41	46701	49299
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	214784	238537

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 2008**

	Company registration number	GL/UK/CM	day month year			units
R3	924430	GL	31	12	2008	£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	59489			59489	77662
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	299489			299489	317662

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	299489			299489	317662
Investments in own shares	32					
Intangible assets	33	12344			12344	22219
Amounts deducted from technical provisions for discounting	34					287
Other negative valuation differences	35	7794			7794	6838
Deductions in related undertakings	36					
Deductions from tier one (32 to 36)	37	20138			20138	29344
Total tier one capital after deductions (31-37)	39	279351			279351	288318

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

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year			units	
	R3	924430	GL	31	12	2008	£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 **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year			units	
	R3	924430	GL	31	12	2008	£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	279351			279351	288318
Inadmissible assets other than intangibles and own shares	73	213			213	482
Assets in excess of market risk and counterparty limits	74	17653			17653	
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	261485			261485	287836

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	261485			261485	287836
Available capital resources for 50% MCR requirement	82	261485			261485	287836
Available capital resources for 75% MCR requirement	83	261485			261485	287836

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

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			units
R11	924430	GL	31	12	2008	£000
			This financial year			Previous year
			1			2
Gross premiums written		11	487027			555627
Premium taxes and levies (included in line 11)		12	2636			6795
Premiums written net of taxes and levies (11-12)		13	484391			548832
Premiums for classes 11, 12 or 13 (included in line 13)		14	54			
Premiums for "actuarial health insurance" (included in line 13)		15				
Sub-total A (13 + ½ 14 - 2/3 15)		16	484418			548832
Gross premiums earned		21	532992			567121
Premium taxes and levies (included in line 21)		22	2636			6795
Premiums earned net of taxes and levies (21-22)		23	530356			560326
Premiums for classes 11, 12 or 13 (included in line 23)		24	(66)			
Premiums for "actuarial health insurance" (included in line 23)		25				
Sub-total H (23 + ½ 24 - 2/3 25)		26	530323			560326
Sub-total I (higher of sub-total A and sub-total H)		30	530323			560326
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	95458			100859
	Excess (if any) over 53.1m EURO x 0.02	33	9771			10466
Sub-total J (32-33)		34	85687			90393
Claims paid in period of 3 financial years		41	953295			880896
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	78314			55381
	For insurance business accounted for on an accident year basis	43	238202			291909
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	61064			24165
	For insurance business accounted for on an accident year basis	45	365309			379672
Sub-total C (41+42+43-44-45)		46	843438			824349
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	480431			418486
Sub-total D (46-47)		48	363007			405863
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	42844			45197
Provision for claims outstanding (before discounting and net of reinsurance)		51	102682			108395
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	46701			49299
Greater of lines 50 and 53		54	46701			49299

Calculation of general insurance capital requirement – claims amount and resultName of insurer **London and Edinburgh Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2008	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	953295			880896
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	78314			55381
	For insurance business accounted for on an accident year basis	23	238202			291909
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	61064			24165
	For insurance business accounted for on an accident year basis	25	365309			379672
Claims incurred in reference period (21+22+23-24-25)		26	843438			824349
Claims incurred for classes 11, 12 or 13 (included in 26)		27	(8538)			45339
Claims incurred for "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	839169			847019
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	279723			282340
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	72728			73408
	Excess (if any) over 37.2m EURO x 0.03	33	7514			7692
Sub-total G (32-33)		39	65214			65716
Claims amount Sub-total G x reinsurance ratio (11.49)		41	32607			32858
Higher of premiums amount and brought forward amount (11.54)		42	46701			49299
General insurance capital requirement (higher of lines 41 and 42)		43	46701			49299

Supplementary Notes to the ReturnsName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008*****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.

***0111* *0311* *1311* *1511* *1611* *2011* *2201* *2401* Restatement of Comparatives**

During 2008, the Company changed its accounting policy for the estimation of insurance liabilities in respect of latent claims. Prior to 2008, claims were not discounted in arriving at the best estimate. As at 31 December 2008, all latent claims' liabilities have been discounted. The effect of applying discounting retrospectively is a prior year adjustment.

In order to allow an appropriate comparison to be made, certain comparatives in this return have had to be restated, as detailed below.

	Form	As previously reported	Adjustment	As currently reported
		£000	£000	£000
Capital resources	1.11.2	892,983	(7,971)	885,012
Profit and loss account	3.12.4	164,422	19,998	184,420
Amounts deducted for discounting	3.34.4	-	27,969	27,969
Debtors – other	13.79.2	71,719	(7,971)	63,748
Reinsurers' share of technical provisions	13.100.2	-	(32,531)	(32,531)
Amounts deducted for discounting	15.82.2	-	60,500	60,500
Capital and reserves	15.84.2	1,223,572	19,998	1,243,570
Tax on profit	16.31.2	(10,667)	(736)	(11,403)
Transfer to non-technical account	16.11.2	(46,728)	(2,582)	(49,310)
	20.59.2 (001)			
Adjustment for discounting	20.24.2 (270)	-	(2,556)	(2,556)
Balance from underwriting year accounting	20.31.2 (709)	-	(26)	(26)

Supplementary Notes to the ReturnsName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008*****0301* Reconciliation of Net Admissible Assets to Capital Resources**

	2008 £000	2007 £000
Form 13, Line 89	6,399,062	6,958,119
Less		
Form 15, Line 69	5,481,417	6,073,107
	<hr/>	<hr/>
Net admissible assets	917,645	885,012
	<hr/>	<hr/>
Capital resources		
Form 3, Line 79	917,645	885,012
	<hr/>	<hr/>

The amounts included in the 2007 column have been restated as a result of the change in accounting policy for discounting latent claims detailed above.

***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 £62,630k (2007 – £66,624k) in respect of the impact of this adjustment, after tax.

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

	2008 £000	2007 £000
Form 3, Line 12.4	184,420	301,082
Form 16, Line 59.1	(95,416)	(117,217)
Movement in claims equalisation provision, net of tax	(3,994)	555
	<hr/>	<hr/>
Form 3, Line 12.3	85,010	184,420
	<hr/>	<hr/>

The figures for 2007 have been restated as detailed in the note on page 124.

***1301* Unlisted Securities**

Lines 45 and 46 of Form 13 include unlisted corporate debt securities amounting to £19,482k (2007 – £20,840k). These investments are readily realisable.

Supplementary Notes to the Returns

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

***1304* Debtors and Creditors**

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

***1305* Counterparty Limits**

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

***1314* Leased Assets**

There were no tangible leased assets included at line 80 of Form 13 (2007 - nil).

***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. Management has considered current market conditions when valuing investments in accordance with IFRS. 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 (2007 – £nil).
- c. The Company continues to guarantee the pre-1998 liabilities of Maritime Insurance Company Limited, a former member of the Norwich Union plc group of companies. There are no other contingent liabilities in the Company.
- d. There are no guarantees, indemnities or other contractual commitments effected other than in the ordinary course of insurance business, in respect of related companies.
- e. There are no fundamental uncertainties.

Supplementary Notes to the Returns

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

***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 2008.

***1603* Other Charges**

Line 21 of Form 16 relates to the following:-

	2008	2007
	£000	£000
Corporate costs	85,574	69,900
	<hr/>	<hr/>

***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 2008 has been to reduce the profit compared to the Companies Act Accounts by £7,669k (2007 – a reduction of £77,999k).

***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 Returns

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

***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	
TRAVEL	£000	£000	£000	£000
Accident and Health	50,755	4,158	757	23,317
Fire and other damage to property	9,228	756	138	4,239
Classes 16, 17 and 18 combined	32,298	2,646	482	14,839
Total	92,281	7,560	1,377	42,395
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	39,784	20,641	3,294	29,258
Motor	26,523	13,760	2,196	19,505
Liability	17,682	9,174	1,464	13,003
Classes 16, 17 and 18 combined	4,420	2,293	365	3,251
Total	88,409	45,868	7,319	65,017

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

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

***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 2008 year-end, the Form 20A included gross outstanding claims relating to the Haven transfer of £21,569k for risk category 121. There were no unearned premiums provisions.

Supplementary Notes to the Returns

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

***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 60% of their 2008 underwriting result to Aviva International Insurance Limited, a fellow group undertaking. The premiums in 2008 amounted to £2,011,252k. Details of recoveries and outstanding debts are set out on page 93.

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

***2100*, *2300*, *2600* 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 39

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

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

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

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

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

Acquisition costs represent the fixed and variable costs arising from the conclusion of insurance contracts including direct costs, such as the cost of drawing up the insurance document, and indirect costs, such as advertising costs or the administrative expenses connected with the processing of proposals and the issuing of policies. For business accounted for on an annual basis, a proportion of the related acquisition expenses has been deferred commensurate with the unearned premiums provisions. The acquisition costs deferred have been that proportion of the total acquisition costs, which the unearned premiums provision bears to gross written premiums, by category.

Supplementary Notes to the Returns

Name of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

***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 2008 or 2007.

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

Under reporting categories 270, 340 and 500, included on Forms 22 and 25, reinsurance recoveries amounting to £49,950k 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 inception, except for certain business in reporting categories 330, 340 and 350 where the basis is the year of signing the policy.

***3001* *3003* Discounting**

As noted above, the Company has changed its accounting policy in respect of the discounting of latent claims. An adjustment for discounting has been made in the following categories: Commercial Liability (270); and Employers' Liability denominated in US dollars in the Balance of all treaty reinsurance accepted business category (709). The risks that have been discounted relate only to latent claims.

The average interval to the expected claims settlement date is 15 years. This has been estimated by modelling the settlement patterns in the underlying claims. The rate of interest used in the discounting calculations is based on risk-free rates, using applicable swap curves.

Sheet 2 of Form 30 has not been completed because the undiscounted provision for the claims outstanding being discounted does not exceed 25% of the total undiscounted provision.

Certificate required by rule 9.34(1) of the Accounts and Statements RulesName of insurer **Norwich Union Insurance Limited**

Global business

Financial year ended **31st December 2008**

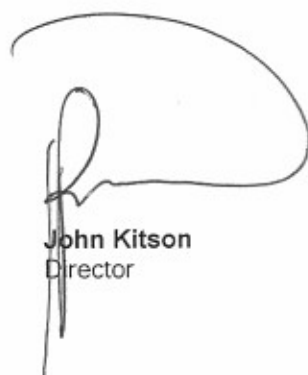
We certify

- a. that the return has been properly prepared in accordance with the requirements in *IPRU (INS)*, *GENPRU* and *INSPRU*, as modified by a direction under section 148 of the *Act* in November 2007; and
- b. that the directors are satisfied that:
 - (i) throughout the financial year in question, each of the companies in the *group* has 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 each of the companies in the *group* has continued so to comply subsequently, and will continue so to comply in future.


David Watson
 Director

 Norwich
 19th March 2009


Igal Mayer
 Chief Executive Officer


John Kitson
 Director

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 2008**

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, 30, 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 91 to 96 ("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 97 to 110; and
- the certificate signed in accordance with IPRU(INS) rule 9.34(1) on page 131.

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 2009. 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 2008**

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

Ernst & Young LLP
Registered Auditor
London
19th March 2009