

Draft – for consultation as part of CP18/16, available at: www.bankofengland.co.uk/pra/Pages/publications/cp/2016/cp1816.aspx

Form 1

Statement of solvency – general insurance business

Name of insurer Global business/UK branch business/EEA branch business Financial year ended Solo solvency calculation / Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	units
R1						£000
				this fi	end of nancial ear 1	As at end of the previous year 2
Capital resources						
Capital resources arising outs insurance fund	side the long-terr	11				
Capital resources allocated to insurance business arising ou insurance fund		12				
Capital resources available to business capital resources re		13				
Guarantee fund						
Guarantee fund requirement			21			
Excess (deficiency) of available cover guarantee fund require		ces to	22			
Capital resources requirem	ent (CR Require	ements)				
General insurance capital red	uirement		31			
Base capital resources requir			33			
Individual minimum capital re	•		34			
Capital requirements of regulate	d related undertak	ings	35			
Capital resources requiremen			36			
Excess (deficiency) of available cover 50% of CR Requirement	nts		37			
Excess (deficiency) of available cover 75% of CR Requirement		ces to	38			
CR requirement			41			
Excess (deficiency) of available cover general insurance business (13-41)		42				
Contingent liabilities						
Quantifiable contingent liabilit than long-term insurance bus supplementary note to Form	iness as shown		51			



Form 2

Statement of solvency – long-term insurance business

Name of insurer
Global business/UK branch business/EEA branch business
Financial year ended
Solo solvency calculation / Adjusted solo solvency calculation

Financial year ended				
Solo solvency calculation / Adjusted solo solvency calcu	ulation			
Company GL/ registration UK/ number CM	day	month	year	units
R2				£000
		this fi	end of nancial ear 1	As at end of the previous year 2
Capital resources				
Capital resources arising within the long-term insurance fund	11			
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12			
Capital resources available to cover long-term insurance business capital resources requirement (11+12)	13			
Guarantee fund				
Guarantee fund requirement	21			
Excess (deficiency) of available capital resources to- cover guarantee fund requirement	22			
Capital resources requirement (CR Requirements)				
Long-term insurance capital requirement (incl. resilience capital requirement)	31			
Resilience capital requirement	32			
Base capital resources requirement	33			
Individual minimum capital requirement	34			
Capital requirements of regulated related undertakings	35			
Capital resources requirement	36			
Excess (deficiency) of available capital resources to cover 50% of CR Requirements	37			
Excess (deficiency) of available capital resources to cover 75% of CR Requirements	38			
Enhanced capital requirement				
With profits insurance capital component	39			
Enhanced capital requirement	40			
CR Requirement	41			
Excess (deficiency) of available capital resources to cover long-term insurance business CR Requirement (13-41)	42			
Contingent liabilities				
Quantifiable contingent liabilities in respect of long- term insurance business as shown in a supplementary note to Form 14	51			



Components of capital resources

Form 3 (Sheet 1)

Name of insurer Global business Financial year ended

Financial year ended		.				
Compar registrat		GL/ UK/				. 14 -
number	.011	CM	day	month	year	units
R3						£000
		insu	neral rance iness	Long-term insurance business	Total as the end this financia year	of the end of the
			1	2 3		4
Core tier one capital		ı				
Permanent share capital	11					
Profit and loss account and other Reserves	12					
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					
Tier one waivers						
Unpaid share capital / unpaid initial fu and calls for supplementary contribution						
Implicit items	22					
Tier one waivers in related undertakin	gs 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	d 27					
Innovative tier one capital in related Undertakings	28					
Total tier one capital before deductions (19+24+25+26+27+28)	31					
Investments in own shares	32					
Intangible assets	33					
Amounts deducted from technical provisions for discounting	34					
Other negative valuation differences	35					
Deductions in related undertakings	36					
Deductions from tier one (32 to 36)	37					
Total tier one capital after deductio (31-37)	ns 39					



Components of capital resources

Form 3 (Sheet 2)

Name of insurer Global business Financial year ended

Company registration number		GL/ UK/ CM	day	month	year		units
R3							£000
			eral ance ness	Long-term insurance business	Total a the end this financ yea	d of	Total as at the end of the previous year
		•		23			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						
		ı			1		
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						
	I	ı	Т		1	1	
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 Global business Financial year ended

Financial year ended					
Company registration number		GL/ UK/ day CM	month	year	units
R3					£000
		General insurance business	Long-term insurance business	Total as the end this financi year	of the end of the al previous year
Total control or control		1	2 3		4
Total capital resources	-				
Positive adjustments for regulated non- insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72				
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74				
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital Total capital resources after	77 79				
deductions (72-73-74-75-76-77)	. •				
Available capital resources for CR Requirements tests					
Available capital resources for guarantee fund requirement	81				
Available capital resources for 50% CR Requirements	82				
Available capital resources for 75% CR Requirements	83				
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				



Form 10

Statement of net assets

Name of insurer
UK branch business/EEA branch business
Financial year ended

Financial year ended								
		Company registration number	GL/ UK/ CM		day	month	year	units
	R10							£000
						at end of financial year 1		end of the ous year 2
Long term insurance business - admis	sible ass	ets		11				
Long term insurance business - liabiliti		12						
Other than long term insurance busine Other than long term insurance busine	S	21						
Net admissible assets (21-22)				23				
Movement of balance of net admiss 23	sible ass	ets as per li	ne				1	
Balance brought forward at the beginn	ing of the	e financial ye	ar	61				
Retained profit / (loss) for the financial	year			62				
Movement in asset valuation difference	es			63				
Decrease (increase) in the provision for "reasonably foreseeable adverse variations"				64				
Other movements (particulars to be sp supplementary note)				65				
Balance carried forward at the end of t 65)	the financ	cial year (61 t	to	69				



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

Form 11

Name of insurer
Global business / UK branch business / EEA branch business
Financial year ended
General/long-term insurance business

Company GL/ registration UK/ day units month year number R11 £000 This financial year Previous year Gross premiums written 11 12 Premium taxes and levies (included in line 11) 13 Premiums written net of taxes and levies (11-12) 14 Premiums for classes 11, 12 or 13 (included in line 13) Premiums for "actuarial health insurance" (included in line 13) 15 **Sub-total A** $(13 + \frac{1}{2} 14 - \frac{2}{3} 15)$ 16 Gross premiums earned 21 Premium taxes and levies (included in line 21) 22 23 Premiums earned net of taxes and levies (21-22) Premiums for classes 11, 12 or 13 (included in line 23) 24 Premiums for "actuarial health insurance" (included in line 23) 25 **Sub-total H** $(23 + \frac{1}{2} 24 - \frac{2}{3} 25)$ 26 Sub-total I (higher of sub-total A and sub-total H) 30 Adjusted sub-total I if financial year is not a 12 month period to 31 produce an annual figure Division of gross adjusted x 0.18 32 premiums amount: sub-total I 33 Sub-total J (32-33) 34 Claims paid in period of 3 financial years 41 For insurance business accounted for Claims outstanding on an underwriting year basis 42 brought forward at the For insurance business accounted for beginning of the 3 year period on an accident year basis 43 For insurance business accounted for Claims outstanding brought forward at the on an underwriting year basis 44 beginning of the 3 year For insurance business accounted for period on an accident year basis 45 Sub-total C (41+42+43-44-45) 46 Amounts recoverable from reinsurers in respect of claims included in Sub-total C 47 Sub-total D (46-47) 48 Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00) 49 Premiums amount (Sub-total J x reinsurance ratio) 50 Provision for claims outstanding (before discounting and net of reinsurance) 51 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 Greater of lines 50 and 53 54



Calculation of general insurance capital requirement- claims amount and result

Form 12

Name of insurer Global business / UK branch business / EEA branch business Financial year ended General/long-term insurance business

	Company registration number	GL/ UK/	day	month	year	units
	R12					£000
				This fin	ancial year 1	Previous year 2
Reference period (No. of months	s) See Insurance Company – Cap	ital Resources 9.4	11			
Claims paid in reference period			21			
Claims outstanding carried forward at the end of the						
reference period	For insurance business ac on an accident year basis	23				
Claims outstanding brought forward at the	For insurance business ac on an underwriting year ba		24			
beginning of the reference period	For insurance business ac on an accident year basis	counted for	25			
Claims incurred in reference per	iod (21+22+23-24-25)		26			
Claims incurred for classes 11,	12 or 13 (included in 26)		27			
Claims incurred for "actuarial he	alth insurance" (included in 26	6)	27			
Sub-total E $(26 + \frac{1}{2} 27 - \frac{2}{3})^2$	8)		27			
Sub-total F – Conversion of subdivide by number of months in the	• ,	iply by 12 and	31			
Sub-total F	x 0.26		32			
Sub-total G (32 - 33)			33			
Claims amount Sub-total G x re	einsurance ratio (11.49)		39		_	
Higher of premiums amount ar	nd brought forward amount ((11.54)	41			
General insurance capital req	uirement (higher of lines 41 a	nd 42)	42			



Analysis of admissible assets

Form 13 (Sheet 1)

Name of insurer
Global business/UK branch business/EEA branch business
Financial year ended
Category of assets

Category of assets							
_	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
R13						£000	
					As at end this financ year 1	ial As	at end of the revious year 2
Land and buildings				11			
Investments in affiliated cor	mpanies						
UK insurance dependants	Shares			21			
OK insurance dependants	debts and loa	ins		22			
Other insurance dependants	Shares			23			
Other insurance dependants	debts and loa	ins		24			
Non- insurance dependants	Shares			25			
Non- insurance dependants	debts and loa	ins		26			
Other group undertakings	Shares			27			
Other group undertakings	debts and loa	ins		28			
Participating interests	Shares			29			
r articipating interests	debts and loa	ins		30			
Other financial investments							
Equity shares				41			
Other shares and other variab	le yield participa	ations		42			
Holdings in collective investme	ent schemes			43			
Rights under derivative contra	cts			44			
Fixed interest securities	Approved			45			
Tixed interest securities	Other			46			
Variable interest securities	Approved			47			
variable interest securities	Other			48			
Participation in investment po	ols			49			
Loans secured by mortgages				50			
Loans to public or local author or undertakings			dustries	51			
Loans secured by policies of in company	nsurance issued	by the		52			
Other loans				53			
Bank and approved credit &	One month of			54			
financial institution deposits	More than on Withdrawal	e month		55			
Other financial investments				56			



Analysis of admissible assets

Form 13 (Sheet 2)

Name of insurer
Global business/UK branch business/EEA branch business
Financial year ended
Category of assets

Financial year ended Category of assets		Company registration number	GL/ UK/	day	month	year	units	Category of assets
	R13	number	CM				£000	
			l			As at end this financ year 1	A lei	s at end of the previous year
Deposits with ceding un	dertakir	ngs			57			
Assets held to match lin		Index linked			58			
liabilities	inou	Property link	ed		59			
Reinsurers' share of to					60			
Claims outstanding	<u> </u>				61			
Provision for unexpired	risks				62			
Other					63			_
Debtors and salvage								
		Policyholders	S		71			
Direct insurance busine	SS -	Intermediarie			72			
Salvage and subrogation	n recov	eries			73			
Reinsurance		Accepted			74			
Remourance	Ī	Ceded			75			
Dependants		due in 12 mc	onths or I	less	76			
Dopondanto		due in more			77			
Other		due in 12 mo			78			
		due in more	than 12	months	79			
Other assets								
Tangible assets					80			
Deposits not subject to approved institutions	time res	triction on with	ndrawal	with	81			
Cash in hand					82			
Other assets (particular supplementary note)		specified by w	ay of		83			
Accrued interest and re					84			
Deferred acquisition cos			only)		85			
Other prepayments and	accrue	d income			86			
Deductions from the ag	gregate	value of asse	ts		87			
Grand total of admissible assets in excess of mar 86 less 87)					89			



Analysis of admissible assets

Form 13 (Sheet 3)

Name of insurer

Name of insurer									
Global business/UK bra	nch busir	ness /EEA bra	anch bus	iness					
Financial year ended									
Category of assets									
		Company	GL/						Category
		registration number	UK/ CM	day	month	year	u	ınits	of assets
	R13	number	UM				f	000	
	11.0					As at er		1	
						this fina			at end of the
						yea		pre	evious year
						1	•		2
Reconciliation to asse	t values	determined	in accor	dance				•	
with the insurance acc	counts ru	iles or interi	national						
accounting standards			firm for	the					
purpose of its externa									
Total admissible assets					91				
in excess of market risk	and cour	nterparty limi	ts (as pe	r line 89					
above) Admissible assets in exc	cocc of m	arket and co	untornar	ty limite	92				
		iarket and co	unterpar	ty IIIIIIIS	92				
Inadmissible assets dire	ectly nela				93				
Capital resources requir	ement de	eduction for i	nvestmer	nt in	94				
affiliated companies					94				
Restricted assets for invinsurance undertakings	estment	in affiliated c	ompanie	s that are	95				
Inadmissible assets of a	ffiliated o	ompanies							
		•			96				
Book value of related ar	-		•		97				
Other differences in the		of assets (o	ther than	ı for	98				
assets not valued above									
Deferred acquisition cos					99				
Reinsurers' share of tec	hnical pro	ovisions excl	uded fror	n line	100				
89									
Other asset adjustments		• ,			101				
Total assets determined									
accounts rules or interna					102				
applicable to the firm for reporting (91 to 101)	ine purp	ose of its ex	ternal fina	ancial					
reporting (81 to 101)									

Amounts included in line 89 attributable to debts due from		
related insurers, other than those under contracts of insurance	103	
or reinsurance		





Long term insurance business liabilities and margins

Name of insurer Global business/UK branch business/EEA branch business Financial year ended Total business / subfund Units

			As at end of this financial year	As at end of the previous year
			1	2
Mathematical reserves, after	<u>-</u>	11		
Cash bonuses which had not to end of the financial year	been paid to policyholders prior	12		
Balance of surplus / (valuation	on deficit)	13		
Long term insurance busines				
(11 to 13)		14		
	Gross	15		
Claims outstanding	Reinsurers' share	16		
	Net (15-16)	17		
Provisions	Taxation	21		
	Other risks and charges	22		
Deposits received from reins	urers	23		
	Direct insurance business	31		
Creditors	Reinsurance accepted	32		
	Reinsurance ceded	33		
Debenture loans	Secured	34		
Dependie loans	Unsecured	35		
Amounts owed to credit instit	utions	36		
Creditors	Taxation	37		
Orealiors .	Other	38		
Accruals and deferred incom	е	39		
Provision for "reasonably for	eseeable adverse variations"	41		
Total other insurance and no	n-insurance liabilities (17 to 41)	49		
Excess of the value of net ac	lmissible assets	51		
Total liabilities and margins		59		
Amounts included in line 50	attributable to liabilities to related			
	under contracts of insurance or	61		
Amounts included in line 59 a of property linked benefits	attributable to liabilities in respect	62		
Total liabilities (11+12+49)		71		
Increase to liabilities – DAC	related	72		
Reinsurers' share of technica		73		
Other adjustments to liabilitie	-	74		
Capital and reserves and fun		75		
Total liabilities under insuran	ce accounts rules or international licable to the firm for the purpose	76		



Liabilities (other than long term insurance business)

Form 15

Name of insurer Global business/UK branch business/EEA branch business Financial year ended

	Company			d		.,
	number	CM	day	montn	year	units
R15						£000
						end of the ous year 2
amount)						
ums						
Other than cre	dit business					
		16				
s (11 to 16)		19				
Taxation		21				
Other risks and	d charges	22				
ers		31				
Direct insurance	ce business	41				
Reinsurance a	ccepted	42				
Reinsurance c	eded	43				
Secured		44				
Unsecured		45				
tions		46				
Taxation		47				
Foreseeable d	ividend	48				
Other		49				
		51				
		59				
eeable adverse	variations"	61				
apital		62				
		63				
		69				
		.				
		e 71				
cal provisions fo	r discounting	82				
•					+	
3 /						
cable to the firm	for the purpos	al				
	amount) ums Credit busines Other than cre s (11 to 16) Taxation Other risks and ers Direct insurance at Reinsurance at Reinsurance at Unsecured tions Taxation Foreseeable do Other table to liabilities to outracts of insurance at a counts rules able to the firm the cable to the cable	R15 R15 Amount) Imms Credit business Other than credit business S (11 to 16) Taxation Other risks and charges ers Direct insurance business Reinsurance accepted Reinsurance accepted Reinsurance ceded Secured Unsecured tions Taxation Foreseeable dividend Other ceable adverse variations" capital table to liabilities to related outracts of insurance or reinsurance cal provisions for discounting gative)	R15	R15 As this R15 R1	R15	R15 As at end of this financial year





Profit and loss account (non-technical account)

Name of insurer Global business/UK branch business/EEA branch business Financial year ended

GL/ Company registration UK/ day month year units number CM R16 £000 This financial Previous year year 2 Transfer (to) / from the From Form 20 11 general insurance business 12 **Equalisation provisions** technical account Transfer from the long term insurance business 13 revenue account Income 14 Value re-adjustments on Investment income 15 investments Gains on the realisation of 16 investments Investment management 17 charges, including interest Value re-adjustments on 18 Investment charges investments Loss on the realisation of 19 investments Allocated investment return transferred to the general 20 insurance business technical account Other income and charges (particulars to be specified 21 by way of supplementary note) Profit or loss on ordinary activities before tax 29 (11+12+13+14+15+16-17-18-19-20+21) Tax on profit or loss on ordinary activities 31 Profit or loss on ordinary activities after tax (29-31) 39 Extraordinary profit or loss (particulars to be specified 41 by way of supplementary note) Tax on extraordinary profit or loss 42 Other taxes not shown under the preceding items 43 49 Profit or loss for the financial year (39+41-(42+43)) Dividends (paid or foreseeable) 51 Profit or loss retained for the financial year (49-51) 59



Analysis of derivative contracts

BANK OF ENGLAND

AUTHORITY

PRUDENTIAL REGULATION

Name of insurer Global business/UK branch business/EEA branch business Financial year ended Category of assets

Company GL/ Category registration UK/ day month year units of assets number GM

Form 17

R17 £000 Notional amount as at Value as at the end of the end of this financial this financial year **Derivative contracts** year Sold / Bought / Liabilities Assets Short Long 3 1 4 Fixed-interest securities 11 Futures and Interest rates 12 contracts 13 Inflation for Credit index / basket 14 differences Credit single name 15 Equity index 16 Equity stock 17 18 Land Currencies 19 Mortality 20 Other 21 **Swaptions** 31 In the 32 Equity index calls money Equity stock calls 33 options 34 Equity index puts Equity stock puts 35 Other 36 **Swaptions** 41 Out of the 42 Equity index calls money 43 Equity stock calls options Equity index puts 44 45 Equity stock puts Other 46 51 Total (11 to 46) Adjustment for variation margin 52 Total (51 + 52) 53



General insurance business - summary of business carried on

Form 20A Sheet 1

Name of insurer Global business/UK branch business/EEA branch business Financial year ended

Company GL/ registratio UK/

	registratio UK/ n number CM		day	m	onth	vear	units
	R20A						£0
Category number	PRA return general insurance business reporting category		Gross premium written this fina year	in	claims outstand this financial y		Provision for gross unearned premium at the end of this financial year
			year		Reported	Incurred but not reported	4
001	Total business	1	1		2	3	
001	Total primary (direct) and facultative business	2					
002	Total treaty reinsurance accepted business	3					
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4					
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5					
160	Primary (direct) and facultative household and domestic all risks	6					
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7					
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8					
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9					
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10					
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11					
330	Total primary (direct) and facultative aviation (category numbers 331 to 333)	12					
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13					
350	Total primary (direct) and facultative goods in transit	14					
400	Miscellaneous primary (direct) and facultative business	15					
500	Total non-proportional treaty reinsurance business accepted (category numbers 510 to 590)	16					
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17					
700	Miscellaneous treaty reinsurance accepted business	18					
	TOTAL (lines 4 to 18)	20					



General insurance business - summary of business carried on

Form 20A Sheet 2

Name of insurer Global business/UK branch business/EEA branch business Financial year ended

Company GL/ registration UK/ number CM day month units year R20A £000 Categor PRA return general insurance business Gross Provision for undiscounted Provision for premium gross claims outstanding at gross reporting category number written in the end of this financial year unearned this premium at financial the end of this Reported Incurred but year financial year not reported 2 3 PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS 111 Medical insurance 112 HealthCare cash plans 22 113 Travel 23 114 Personal accident or sickness 24 121 Private motor - comprehensive 25 122 Private motor – non-comprehensive 26 123 Motor cycle 27 160 Household and domestic all risks (equals line 6) 28 181 Assistance 29 182 Creditor 30 183 31 Extended warranty 184 _egal expenses 32 185 Mortgage indemnity 33 34 186 Pet insurance 187 Other personal financial loss 35 PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS 221 Fleets 222 Commercial vehicles (non-fleet) 42 223 Motor other 43 Commercial property 261 44 45 262 Consequential loss 263 Contractors or engineering all risks 46 271 Employers liability 47 Professional indemnity 272 48 273 Public and products liability 49 50 274 Mixed commercial package 281 Fidelity and contract guarantee 51 282 Credit 52 283 Suretyship 53 284 54 Commercial contingency

General insurance business - summary of business carried on

Form 20A Sheet 3

Name of insurer Global business/UK branch business/ Financial year ended

Company Registration UK/ day month year units number R20A £000 Category PRA return general insurance business Gross Provision for undiscounted Provision for premium gross claims outstanding at gross number reporting category written in the end of this financial year unearned premium at financial the end of this Incurred but Reported year financial year not reported 2 3 PRIMARY (DIRECT) and FACULTATIVE: AVIATION, MARINE and TRANSPORT Aviation liability 331 332 Aviation hull 62 333 Space and satellite 63 Marine liability 64 341 Marine hull 342 65 66 343 Energy (on and off-shore) 344 67 Protection and indemnity 345 Freight demurrage and defence 68 346 War risks 69 347 Yacht 70 350 Total primary (direct) and facultative goods in 71 transit (equals line 14) PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS Miscellaneous primary (direct) and facultative 400 72 business NON-PROPORTIONAL TREATY 81 510 Non-proportional accident & health 520 Non-proportional motor 82 530 Non-proportional aviation 83 540 Non-proportional marine 84 85 550 Non-proportional transport 560 Non-proportional property 86 570 Non-proportional liability (non-motor) 87 580 Non-proportional financial lines 88 89 590 Non-proportional aggregate cover PROPORTIONAL TREATY 610 Proportional accident & health 91 92 620 Proportional motor 93 630 Proportional aviation 640 Proportional marine 94 650 Proportional transport 95 660 Proportional property 96 670 Proportional liability (non-motor) 97 680 Proportional financial lines 98 690 Proportional aggregate cover 99 TREATY REINSURANCE: MISCELLANEOUS 700 Miscellaneous treaty reinsurance accepted 101 business (equals line 18) 111 Total (lines 21 to 101)



General insurance business: Technical account

Name of insurer
Global business/UK branch business/EEA branch business
Financial year ended
PRA general insurance business reporting category

Company GL/ Category registration UK/ day month year units number

R20 £000 This financial Previous year year Items to be shown net of reinsurance 1 2 This year's Earned premium (21. 19. 5) 11 underwriting Claims incurred (22. 17. 4) 12 (accident year Claims management costs (22. 18. 4) 13 accounting) Adjustment for discounting (22. 52. 4) 14 Increase in provision for unexpired 15 risks (22. 19. 4) Other technical income or charges (particulars to be specified by way of 16 supplementary note) 17 Net operating expenses (22. 42. 4) Balance of year's underwriting 19 (11-12-13+14-15+16-17) Adjustment for Earned premium (21.11.5) 21 prior years' 22 Claims incurred (22. 13. 4) underwriting Claims management costs (22. 14. 4) 23 (accident year Adjustment for discounting (22. 51. 4) 24 accounting) Other technical income or charges (particulars to be specified by way of 25 supplementary note) Net operating expenses (22. 41. 4) 26 Balance (21-22-23+24+25-26) 29 Balance from 31 Per Form 24 (24. 69. 99-99) underwriting Other technical income and charges year (particulars to be specified by way of 32 accounting supplementary note) Total 39 Balance of all years' underwriting (19+29+39) 49 Allocated investment income 51 Transfer to non-technical account (49+51) 59



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

Form 21

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category

Company GL/ Category registration UK/ day month year units number

				number	CM			
			R21				£00	0
Premiums			Gross pre written	emiums	Reinsurer	s' share	Net of rein	nsurance
the financ			Earned in		Earned in		Earned in	
			previous		previous		previous	
			financial years 1		financial years 3		financial years 5	
In respectincepted in previous to years	in	11			years o		years o	
			Earned in this	Unearned at end of this	Earned in this	Unearned at end of	Earned in this	Unearned at end of
			financial	financial	financial	this	financial	this
			year	year	year	financial	year	financial
			1	2	3	year 4	5	year 6
In respectincepted in previous frequency years	in	12						
In	For periods of less than 12 months	13						
respect of risks incepted in this	For periods of 12 months	14						
financial year	For periods of more than 12 months	15						
Premiums	S	16						
receivable rebates a refunds) i previous f years and forward to financial y	nd n financial d brought o the							
Total (12		19						



Form 22

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

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category

		Company registration number	GL/ UK/ CM	day	m	onth	yea	ar	units	Category number
	R22								£000	
				Amount brought forward fro previous financial ye	om S	Amo payak receiva this fina yea	ole / ble in ancial	forv	ount carried vard to next ancial year	Amount attributable to this financial year
				1		:	2		3	4
Claims incurred in	Gross amount		11							
respect of incidents	Reinsurers' share	;	12							
occurring prior to this financial year	Net (11-12)		13							
ililaliciai yeal	Claims managem	ent costs	14							
Claims incurred in	Gross amount		15							
respect of incidents occurring in this	Reinsurers' share	:	16							
financial year	Net (15-16)		17							
	Claims managem	ent costs	18							
Provision for unexpired	risks		19							
Net operating	Commissions		21							
expenses	Other acquisition	expenses	22							
	Administrative ex	penses	23							
	Reinsurance com profit participation		24							
	Total (21+22+23-	24)	29							
Adjustments for	Gross amount	·	31							
discounting in respect	Reinsurers' share	•	32							
of the items shown at lines 11 to 18 above	Claims managem	ent costs	33							
lines 11 to 10 above	Total (31-32+33)		39							
Split of line 29	Prior financial yea	ars	41							
	This financial yea	r	42							
Split of line 39	Incidents occurrin financial year	g prior to this	51							
	Incidents occurrin year	g in this financial	52							

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

Form 23

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category

GL/ Company registration UK/ day month year units Category number CM number R23 £000 Total claims paid Accident year ended Claims paid Claims Claims paid Claims outstanding Claims outstanding Claims ratio 9 (latest year) or discounting from (surplus) of (net) since the brought outstanding (net) during (net) during carried forward premiums end of the developed (other claims original claims (net) as at end the this financial (net) Reported years) during outstanding reserve % accident year bu Reported Month Year Incurred but Incurred but of the accident accident prior to this this financial carried forward year (net) not not reported (net) year financial year year (net) year reported (net) (net) (4+5+6-7-8) 2 3 4 5 6 8 10 11 12 13 1 11 12 13 14 15 16 17 18 19 20 Prior accident years 21 Reconciliation 22 Total (11 to 22) 29

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

Form 24

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category

GL/UK/ Company registration number day month year units Category Number CM R24 Underwriting year ended Prior Total all MM ΥY previous underwriting columns years 29 29 99 99 11 Premiums Gross amount 12 written Reinsurers' share Net (11-12) 19 21 Claims Gross amount 22 paid Reinsurers' share 29 Net (21-22) 39 Claims management costs 41 Commissions Other acquisition 42 Net expenses operating Administrative expenses 43 expenses Reinsurers' commissions 44 and profit participation 49 Payable net (41+42+43+44) 51 Undiscounted Brought Adjustment 52 forward for discounting Technical Undiscounted 53 provisions Carried Adjustment 54 forward discounting Increase (decrease) in 59 the financial year (53-54-51+52) Balance on each underwriting year (19-29-39-49-59)



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

Form 25

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category

									C	Company	y registra	ation n	umber	GI Cl	L/UK/ M		day	m	nonth	yea	ar	units	s (Catego	y Num	ıber
							F	R25																		
	Underwriting year ended		Prior unde years	rwriting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total previ colur	ious
Reported	Gross amount	11	20	23						-															55	- 55
claims outstanding	Reinsurers' share	12																								
Claims	Gross amount	13																								
incurred but not reported	Reinsurers' share	14																								
Crisis manag	ement costs	15																								
Adjustment	Gross amount	16																								
for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
	(from) another risk nticipated surplus	19																								
Balance of fu	nd	20																								
Claims outsta (11-12+13-14	anding I+15-16+17-18+19+20)	21																								
Provision for	unearned premiums	22																								
Provision for	unexpired risks	23																								
Deferred acq	uisition costs	24																								
	al provisions (particulars	25																								
to be specifie																										
supplementa	•																									
Total (21+22-	+23-24+25)	29																								



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

Form 26

Name of insurer Financial year ended PRA general insurance business reporting category

Currency

						_		Comp registi numb	ration	GL/ UK/ CM		day	month	year	Monetary units	Category nu	ımber Curr	ency code
						Ī	R26											
Accident y	ear ended		Claims paid (net) during	outstanding	Total claims paid (net) since the end	Claims paid (net) during	9	ims outs arried fo	standing orward	g	Cla br	ims ou rought t	forward	Claims incurred (latest year) or developed (other	Deduction for discounting from claims	Earned premiums	Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	of the accident	this financia year	Reporte (net)		Incurred not repo (ne	orted	Repo (ne		Incurred but not reported (net)	years) during this financial year (4+5+6-7-8)	outstanding carried forward (net)	(net)	original claims reserve %	
			1	2	3	4	5	5	6		7	7	8	9	10	11	12	13
		11																
		12																
		13																
		14																
		15																
		16																
		17																
		18																
		19																
		20																
Prior accident	years	21																
Reconciliation	ı	22																
Total (11 to 22	2)	29																



Form 26

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

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category

Currency

Company GL/
registration UK/ day month year Monetary Category number Currency code
number CM units

						man	DCI OIVI				uriito			
					R2									
Accident yea	ar ended	Claims paid (net)	Claims outstanding (net) as at	Total claims paid (net) since the end of the	(net)	Claims of carried	utstanding forward	Claims or brought	utstanding forward	Claims incurred (latest year) or developed	Deduction for discounting from claims	Earned premiums	Deterioration / (surplus) of original claims	Claims ratio %
Month	Year	during the accident year	end of the accident year	accident year but prior to this financial year	during this financial year	Reported (net)	Incurred but not reported (net)	<i>i</i>	Incurred but not reported (net)	(other years) during this financial year (4+5+6-7-8)	outstanding carried forward (net)	(net)	reserve %	
			2	3	4	E	6	7	8	0	10	11	12	13



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

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category

Currency

registration UK/ day month year Monetary Currency code number CM units Category number **R27** Accident year ended Claims paid Claims Total claims Claims paid Claims outstanding Claims outstanding Claims Deduction Earned Deterioration / Claims ratio carried forward brought forward incurred for premiums (surplus) of outstanding paid (gross) (gross) (gross) (gross) as a since the latest year discounting (gross) original during during this Month Year Reported Reported Incurred but Incurred but end of the end of the financial from claims claims reserve the (gross) not reported (gross) not reported developed outstandin % accident accident accident year (gross) (gross) g carried year year year but (other forward prior to this years) financial during this (gross) financial year year (4+5+6-7-8)1 2 3 4 5 6 7 8 9 10 11 12 13 11 12 13 14 15 16 17 18 19 20 Prior accident years 21 Reconciliation 22 Total (11 to 22) 29

Company

GL/



Form 27
General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for treaty reinsurance (continuation sheet)

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category

Currency

Company GL/ registration UK/ day month Monetary Currency code number CM units Category number R27 Claims Total claims paid Claims outstanding Earned Claims ratio % Accident year ended Claims paid Claims paid Claims outstanding (latest year) or discounting (surplus) of (gross) since the carried brought outstanding (gross) (gross) premiums end of the developed (other from claims original claims (gross) as at during the during this (gross) Month accident year bu Reported Incurred but Reported Incurred but years) during outstanding reserve % end of the accident year prior to this financial this financial carried forward (gross) not reported (gross) not reported accident financial year year (gross) year (gross) (gross) year (4+5+6-7-8) 1 2 3 4 5 6 7 8 9 10 11 12 13



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

Name of insurer Financial year ended PRA general insurance business reporting category

Currency

										(Compan	y registi	ation r	umber	G Cl	L/UK/ M		day	m	onth	ye	ar	units	. (Catego	ry Number
								Π	₹28																	
	Underwritin	ig year ended		Prior																						Total all
				unde	erwriting	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	previous
			_	year	S																					columns
				29	29																					99 99
Premiums	Gross amou	unt	11																							
written	Reinsurers'	share	12																							
	Net (11-12)		19																							
Claims	Gross amou		21																							
paid	Reinsurers'	share	22																							
	Net (21-22)		29																							
Claims mana	agement costs		39																							
	Commission		41																							
Net	Other acqui		42																							
operating		ve expenses	43																							
expenses		commissions	44																							
	and profit pa																									
	Payable net	(41+42+43-44)	49																							
	D 1.	Undiscounted	51																							
	Brought forward	Adjustment for	52																							
	lorwaru	discounting																								
Technical		Undiscounted	53																							
provisions	Carried	Adjustment	54																							
'	forward	for	0.																							
		discounting																								
	Increase (de	ecrease) in the	59																							
	financial yea	ars (53-54-																								
	51+52)																									
Balance on e	each underwrit	ing year	69																							
(19-29-39-49	9-59)																									



Form 28
General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by risk category for treaty reinsurance (continuation sheet)

Name of insurer Global business/UK branch business/EEA branchbusiness Financial year ended PRA general insurance business reporting category

Currency

										(Compan	y registr	ation r	number	GI CI	L/UK/ ₩		day	m	onth	yea	ar	unit	s (Catego	ry Number
									R28																	
	Underwritin	g year ended		Prior unde years	rwriting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MN	1 YY	ММ	YY	Total all previous columns
				29	29																					99 99
Premiums	Gross amou	unt	11																							
written	Reinsurers'	share	12																							
	Net (11-12)		19																							
Claims	Gross amou	unt	21																							
paid	Reinsurers'	share	22																							
	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commission		41																							
Net	Other acqui		42																							
operating		ve expenses	43																							
expenses		commissions	44																							
	and profit pa	•																								
	Payable net	(41+42+43-44)	49															-								
	Danisaht	Undiscounted	51															-								
	Brought forward	Adjustment for	52																							
	lorward	discounting																								
Technical		Undiscounted	53																							
provisions	Carried	Adjustment	54																							
	forward	for																								
		discounting																								
	Increase (de	ecrease) in the	59																							
	financial year																									
	51+52)																									
Balance on e (19-29-39-49	each underwrit 9-59)	ing year	69																							





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

Form 29

Name of insurer
Global business/UK branch business/EEA branch business
Financial year ended
PRA general insurance business reporting category

									C	Compan	y registr	ation n	umber	G Cl	L/UK/ M		day	m	onth	yea	ar	units	; (Catego	ry Number
							Ī	₹29																	
	Underwriting year ended		years	erwriting s	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all previous columns
Reported	Gross amount	11	29	29																					99 99
claims outstanding	Reinsurers' share	12																							
Claims	Gross amount	13																							
incurred but not reported	Reinsurers' share	14																							
Claims mana	gement costs	15																							
Adjustment	Gross amount	16																							
for	Reinsurers' share	17																							
discounting	Claims management costs	18																							
	(from) another risk nticipated surplus	19																							
Balance of fu	nd	20																							
Claims outsta (11-12+13-14	anding 1+15-16+17-18+19-20)	21																							
Provision for	unearned premiums	22																							
Provision for	unexpired risks	23																							
Deferred acq	uisition costs	24																							
to be specifie		25																							
supplemental Total (21+22-	•	29																							

Form 29

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

Name of insurer
Global business/UK branch business/EEA branch business
Financial year ended
PRA general insurance business reporting category

Currency

									(Compan	y registra	ation n	umber	GI CI	L/UK/ M		day	m	nonth	yea	ar	units	s (Catego	y Number
								R29																	
	Underwriting year ended		years	rwriting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all previous columns
Reported	Gross amount	11	29	29																					99 99
claims outstanding	Reinsurers' share	12																							
Claims	Gross amount	13																							
incurred but not reported	Reinsurers' share	14																							
Claims mana	gement costs	15																							
Adjustment	Gross amount	16																							
for	Reinsurers' share	17																							
discounting	Claims management costs	18																							
	(from) another risk nticipated surplus	19																							
Balance of fu		20																							
Claims outsta (11-12+13-14	anding 1+15-16+17-18+19-20)	21																							
Provision for	unearned premiums	22																							
Provision for	unexpired risks	23																							
Deferred acq		24																							
Other technic to be specifie supplementa		25																							
Total (21+22-	+23-24+25)	29																							

General insurance business: Expected income and yield from admissible assets covering discounted provisions

Form 30 (Sheet 1)

Name of insurer Global business/UK branch business/EEA branch business Financial year ended

Company registration number GL/UK/ day month year units

CM

£000

Major Reporting Total Admissible assets Expected Yield % Technical Provisions for outstanding Unwind in Rates of interest at which the provision is currencies territory/ admissible hypothecated to income from provisions claims being discounted the discount being discounted code assets as cover the assets in the next Before Deduction Highest Lowest Average provision for shown on Form included in financial deduction for rate 13 outstanding column 2 year discounting discounting claims being discounted 3 5 6 8 10 1 11 11 12 13 14 15 16 17 18 19 20 21 Other currencies 29 Total



General insurance business: Expected income and yield from admissible assets covering discounted provisions

Form 30 (Sheet 2)

Name of insurer Global business/UK branch business/EEA branch business Financial year ended

Company registration number GL/UK/ day month year units

CM

£000

Type of asset			Value of admissible assets as shown in Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %
Land and buildings		31	·	-	Ű	
Fixed interest securities	Approved securities	32				
	Other	33				
Variable interest and variable	Approved securities	34				
yield securities (excluding items shown at line 36)	Other	35				
Equity shares and holdings in c	ollective investment schemes	36				
Loans secured by mortgages		37				
All other assets	Producing income	38				<u>-</u>
	Not producing income	39				
Total		40				



Form 31

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

Name of insurer
Global business/UK branch business/EEA branchbusiness
Financial year ended
PRA general insurance business reporting category

Currency

Reporting territory

					regis numl	pany GL/ tration UK/ per CM	day	nonth yea	r Mone uni	-			ng territory code
Accident year ended			Number of claims		1 Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this	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	(other years) during this financial year (4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
		11											
		12											
		13											
		14											
		15											
		16											
		17											
		18											
		19											
		20		·									
Prior accident years		21											
Total (11 to 21)		29		·									
Line 29 expressed in sterling		30											



Form 31 (continuation sheet)

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

Name of insurer
Global business/UK branch business/EEA branch
business
Financial year ended
PRA general insurance business reporting category

Currency
Reporting territory

			<u></u>	Company registration number	GL/ n UK/ CM	day	month	year	Monetary units	Catego numb		ency code Rep	orting territory code
Accident ye	ear ended	Number	of claims	Gross cla	ims paid	Gross	claims outst	anding	Gross o		Claims incurred (latest year) or developed (other	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding		In this financial year	Repo	but	urred not orted	Reported	Incurred but not reported	years) during this financial year		
		1	2	3	4	5		6	7	8	9	10	11
I)													

Form 32

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

Name of insurer Currency

Company

Global business/UK branch business/EEA branch

business

Financial year ended Reporting territory

GL/

PRA general insurance business reporting category

29

30

Prior accident years
Total (11 to 21)

Line 29 expressed

in sterling

registration UK/ Currency code Reporting territory day month year Monetary Category number CM units number code R32 Claims incurred Gross Gross claims Gross claims Claims ratio Vehicle years Claims (latest year) or earned outstanding outstanding (000s) frequency Accident year ended Number of claims Gross claims paid leveloped (othe premiums Closed at Month Year Reported In previous In this Reported Reported Incurred Incurred years) during some cost this financial claims financial financial but not but not during this or year outstandin years year reported reported previous financial years (4+5+6-7-8) 4 6 7 10 13 2 3 5 11 12 11 12 13 14 15 16 17



Form 34

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

Name of insurer Global business/UK branch business/EEA branchbusiness Financial year ended PRA general insurance business reporting category Currency

Reporting territory

					Company registratio number		day	month	year	Monet ary units	Category	y number	Curre	ency code	Reporting territory code
				R34											
Accident y	ear ended		Gros	s claims paid		Gross claims outst carried						Claims incurred (latest year) or developed	/ear) or	Gross earned premiums	d Claims ratio %
Month	Year		In previous financial years	In this f	inancial ear	Reported	Incurred not repor		Reported	Incurred not repo		devel (other durin financi (4+5+	years) g this al year		
			1	-	2	3	4		5	(6	` -		8	9
		11													
		12													
		13													
		14													
		15													
		16													
		17													
		18													
		19													
		20		_											
Prior accident y		21													
Total (11 to 21)		29													
Line 29 express	sed in sterling	30													



Form 34 (continuation sheet)

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

Name of insurer Global business/UK branch business/EEA branch business Financial year ended PRA general insurance business reporting category Currency

Reporting territory

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

			number	· CM	CM units				Category number		
			R34								
Underwriting	Underwriting year ended Gi		claims paid	Gross claims outst forward	oss claims outstanding carried Gross claims out brought			ght (latest year) or		Claims ratio %	
Month	Year	In previous financial years	In this financial year	Reported	Incurred but not reported	Reporterpught f	onwerdred but not reported	developed (other years) during this financial year			
		1	2	3	4	5	6	7	8	9	



Form 36

Currency rates

Name of insurer Global business/UK branch business/EEA branch business Financial year ended

			Company registration number	GL/ UK/ CM	day	month	year
	R36	Ö					
Name of currency			Currency of	ode	no. o	f units to £	2 sterling



Long-term insurance business: Revenue account

Form 40

Name of insurer Total business / subfund Financial year ended Units

		Financial year	Previous year
		1 manciai year	2
Income		•	
Earned premiums	11		
Investment income receivable before deduction of tax	12		
Increase (decrease) in the value of non- linked	13		
Increase (decrease) in the value of linked Assets	14		
Other income	15		
Total income	19		
Expenditure			
Claims incurred	21		
Expenses payable	22		
Interest payable before deduction of tax	23		
Taxation	24		
Other expenditure	25		
Transfer to (from) non technical account	26		
Total expenditure	29		
Business transfers-in	31		
Business transfers-out	32		
Increase (decrease) in fund in financial year (19 - 29 + 31 – 32)	39		
Fund brought forward	49		
Fund carried forward (39+49)	59		<u> </u>

Long-term insurance business: Analysis of premiums

Form 41

Name of insurer Total business / subfund Financial year ended Units

		UK Life	UK Pensio n	Overseas	Total Financia I year	Total Previou s year
		1	2	3	4	5
Gross						
Regular premiums	11					
Single premiums	12					
Reinsurance - external						
Regular premiums	13					
Single premiums	14					
Reinsurance - intra-group						
Regular premiums	15					
Single premiums	16					
Net of reinsurance						
Regular premiums	17					
Single premiums	18					
Total						
Gross	19					
Reinsurance	20					
Net	21		·			



Long-term insurance business: Analysis of claims

Name of insurer Total business / subfund Financial year ended Units

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Death or disability lump sums	11					
Disability periodic payments	12					
Surrender or partial surrender	13					
Annuity payments	14					
Lump sums on maturity	15					
Total	16					
Reinsurance - external						
Death or disability lump sums	21					
Disability periodic payments	22					
Surrender or partial surrender	23					
Annuity payments	24					
Lump sums on maturity	25					
Total	26					
Reinsurance - intra-group	0.4					
Death or disability lump sums	31					
Disability periodic payments	32					
Surrender or partial surrender	33					
Annuity payments	34					
Lump sums on maturity	35					
Total	36					
Net of reinsurance						
Death or disability lump sums	41	1		1		
Disability periodic payments	42	1		1		
Surrender or partial surrender	43					
Annuity payments	43					
Lump sums on maturity	44					
Total	45					
I Otal	40					



Long-term insurance business: Analysis of expenses

Name of insurer Total business / subfund Financial year ended Units

		UK Life	UK Pensio n	Overseas	Total Financia I year	Total Previou s year
		1	2	3	4	5
Gross						
Commission - acquisition	11					
Commission - other	12					
Management - acquisition	13					
Management - maintenance	14					
Management - other	15					
Total	16					
Deingurance external						
Reinsurance - external Commission - acquisition	21					
Commission - acquisition	22					
	23					
Management - acquisition	24					
Management - maintenance Management - other	25					
Total	26					
Total	20					
Reinsurance - intra-group						
Commission - acquisition	31					
Commission - other	32					
Management - acquisition	33					
Management - maintenance	34					
Management - other	35					
Total	36					
Net of reinsurance						
Commission - acquisition	41					
Commission - other	42					
Management - acquisition	43					
Management - maintenance	44					
Management - other	45					
Total	46					
I Ulai	40					



Long-term insurance business: Linked funds balance sheet

Form 44

Name of insurer Total business Financial year ended Units

		Financial year	Previous year
		1	2
Internal linked funds (excluding cross			
investment)			
Directly held assets (excluding collective	11		
investment schemes)			
Directly held assets in collective investment	12		
schemes of connected companies			
Directly held assets in other collective	13		
investment schemes			
Total assets (excluding cross	14		
investment)			
Provision for tax on unrealised capital gains	15		
Secured and unsecured loans	16		
Other liabilities	17		
Total net assets (14-15-16-17)	18		
Directly held linked assets			
Value of directly held linked assets	21		
Total			
Value of directly held linked assets and	31		
units			
Surplus units	32		
Deficit units	33		
Net unit liability (31-32+33)	34		



Long-term insurance business: revenue account for internal linked funds

Form 45

Name of insurer Total business Financial year ended Units

		Financial year	Previous year
		1	2
Income			
Value of total creation of units	11		
Investment income attributable to the funds before deduction of tax	12		
Increase (decrease) in the value of investments	13		
Other income	14		
Total income	19		
Expenditure			
Value of total cancellation of units	21		
Charges for management	22		
Charges in respect of tax on investment income	23		
Taxation on realised capital gains	24		
Increase (decrease) in amount set aside for tax	25		
Other expenditure	26		
Total expenditure	29		
Increase (decrease) in funds in financial year	39		
Internal linked fund brought forward	49		
Internal linked funds carried forward	59		



Long-term insurance business: Summary of new business

Name of insurer Total business Financial year ended Units

		UK Life	UK Pensio n	Overseas	Total Financia I year	Total Previou s year
		1	2	3	4	5
Number of new policyholders /						
scheme members for						
Regular premium business	11					
Single premium business	12					
Total	13					
Amount of new regular						
premiums						
Direct insurance business	21					
External reinsurance	22					
Intra-group reinsurance	23					
Total	24					
Amount of new single premiums						
Direct insurance business	25					
External reinsurance	26					
Intra-group reinsurance	27					
Total	28					



Long-term insurance business: Summary of mathematical reserves

Form 50

Name of insurer Total business / subfund Financial year ended Units

		UK Life	UK Pension	Overseas	Total Financia I year	Total Previou s year
_		1	2	3	4	5
Gross						
Not linked with-profits (excluding accumulating	11					
Not linked non-profit	12					
Not linked accumulating	13					
Property linked	14					
Form 53 non-linked	15					
Index linked	16					
Form 54 - non-linked	17					
Total	18					
Reinsurance - external						
Not linked with-profits	21					
(excluding accumulating						
Not linked non-profit	22					
Not linked accumulating profits	23					
Property linked	24					
Form 53- non-linked	25					
Index linked	26					
Form 54 - non-linked	27					
Total	28					
Reinsurance - intra-group						
Not linked with-profits	31					
Not linked non-profit	32					
Not linked accumulating profits	33					
Property linked	34					
Form 53 - non-linked	35					
Index – linked	36					
Form 54 - non-linked	37					
Total	38					
Net of reinsurance						
Not linked with-profits	41					
Not linked with-profit Not linked non-profit	42					
Not linked accumulating profits	43		1			
Property linked	44		1	+		
From 53 - non-linked	45					
Index linked	46					
Form 54 - non-linked	46					
Total	48					



Long-term insurance business: distribution of surplus

Name of insurer Total business / subfund Financial year ended Units

		Financial year	Previous year
		1	2
Valuation result			
Fund carried forward	11		
Bonus payments in anticipation of a surplus	12		
Transfer to non-technical account	13		
Transfer to other funds / parts of funds	14		
Subtotal (11 to 14)	15		
Mathematical reserves	21		
Surplus including contingency and other reserves held towards the capital requirements	29		
Composition of surplus			
Balance brought forward	31		
Transfer from non-technical account	32		
Transfer from other funds / parts of fund	33		
Surplus arising since the last valuation	34		
Total	39		
Distribution of surplus			
Bonus paid in anticipation of a surplus	41		
Cash bonuses	42		
Reversionary bonuses	43		
Other bonuses	44		
Premium reductions	45		
Total allocated to policyholders (41 to 45)	46		
Net transfer out of fund / part of fund	47		
Total distributed surplus (46+47)	48		
Surplus carried forward	49		
Total (48+49)	59		
Percentage of distributed surplus allocated			
Current year	61		
Current year – 1	62		
Current year – 2	63		
Current year – 3	64		



Long term insurance capital requirement

				L60	Global	Financial Year ending XX/XX/xx	Units £000s
		LTICR factor	Gross reserves / capital at risk	Net reserves / capital at risk	Reinsurance factor	LTICR Financial year	LTICR Previous year
		1	2	3	4	5	6
Insurance death risk capital component		Т	T	T	T	T	
Life protection reinsurance	11	0.00%					
Classes I (other), II and IX	12	0.10%					
Classes I (other), II and IX	13	0.15%					
Classes I (other), II and IX	14	0.30%					
Classes III, VII and VIII	15	0.30%					
Total	16						
Insurance health risk and life protection reinsurance capit	al co	mponent					
Class IV, supplementary classes 1 and 2 and life protection reinsurance	21						
Insurance expense risk capital component	1	ı	Γ	Γ	T		
Life protection and permanent health reinsurance	31	0%					
Classes I (other), II and IX	32	1%					
Classes III, VII and VIII (investment risk)	33	1%					
Classes III, VII and VIII (expenses fixed 5 yrs +)	34	1%					
Classes III, VII and VIII (other)	35	25%					
Class IV (other)	36	1%					
Class V	37	1%					
Class VI	38	1%					
Total	39						
Insurance market risk capital component							
Life protection and permanent health reinsurance	41	0%					
Classes I (other), II and IX	42	3%					
Classes III, VII and VIII (investment risk)	43	3%					
Classes III, VII and VIII (expenses fixed 5 yrs +)	44	0%					
Classes III, VII and VIII (other)	45	0%					
Class IV (other)	46	3%					
Class V	47	0%					
Class VI	48	3%					
Total	49	370					
	70						1
Positiones capital requirement	50						
Resilience capital requirement Long term insurance capital requirement	50 51						



Form M1

Marine mutuals: Revenue account

Name of insurer

Financial year ended

			Company registration number		Period ended day month year			Units (See instruction 1)	
			M1						
				This financial year	ye	/ious ear 2		Source	
	Gross income	from contributions etc	11						
	Reinsurance	premiums paid	12						
	Net income fr	om contributions and premiums	13						
		Income before tax	14						
Income	Investments	Value re-adjustments on investments	15						
		Gains on realisation of investments	16						
	Other income		17				See	nstruction 2	
	Total (13 to 1	7)	19						
	Claims paid		21						
	Reinsurance	recoveries received	22						
	Net claims pa	id (21-22)	23						
	Claims outsta	nding carried forward	24						
	Claims outsta	nding brought forward	25						
	Increase (decoutstanding (2	rease) in claims 24-25)	26						
	premiums (if	contributions and unearned any) and any amounts set aside risks carried forward	27				See	nstruction 3	
Expenditure	premiums (if	contributions and unearned any) and any amounts set aside risks brought forward	28				See	nstruction 3	
	contributions	rease) in unexpended and unearned premiums ny additional amounts set aside risks (27-28)	29				See	nstruction 3	
	Administrative	expenses	30						
	Acquisition co	ests including commission	31						
	Taxation		32						
	Other expend	iture	33				See	nstruction 4	
	Total (23+26+	-29 to 33)	39						
Surplus/defici	t of income over	er expenditure (19-39)	49						

Form M2

Marine mutuals: Statement of assets and liabilities

Name of insurer

Financial year ended

		Company registration	F day	er iod en month	ded year	Units (See instruction 1	
	Г	number			you.		
	-						
						Fig.	
ASSETS			l				
Admissible assets	11				МЗ	. 89	
Calls approved by the Board but unmade at the end of the financial year	12						
Total (11+12)	19						
LIABILITIES							
Unexpended contributions and unearned premiums and any additional amounts set aside for unexpired risks, gross of reinsurance and deferred acquisition costs	21				See i	nstruction 2	
Gross provision for outstanding claims	22				See i	nstruction 3	
Creditors	23						
Taxation	24						
Other liabilities	25				See i	nstruction 4	
Total (21 to 25)	29						



Marine Mutuals: Analysis of admissible assets

Form M3 (Sheet 1)

Name of insurer Financial year ended

Financial year ended									
		Company registration number	day	y month		year	Units (see instruction 1)		
	M3								
				1	_	at end of financial year 1	As at end of the previous year		
Land and buildings				11					
Investments in group undert interests	akings and	d participating	•						
UK insurance dependants	shares			21					
Ort modranos doponadino	debts and	d loans		22					
Other insurance dependants	shares			23					
	debts and	d loans		24					
Non- insurance dependants	shares			25					
·	debts and	d loans		26					
Other group undertakings	shares			27					
	debts and	d loans		28					
Participating interests	shares			29					
	debts and	dioans		30					
Other financial investments									
Equity shares				41					
Other shares and other variable	e yield part	icipations		42					
Holdings in collective investme	nt schemes	3		43					
Rights under derivative contract	ts			44					
Fixed interest securities	Approved	d		45					
Tixed interest securities	Other			46					
Variable interest securities	Approved	d		47					
variable interest securities	Other			48					
Participation in investment poo	ls			49					
Loans secured by mortgages				50					
Loans to public or local authori or undertakings			es	51					
Loans secured by policies of in company	surance iss	sued by the		52					
Other loans	One	the or loop with draw	<u> </u>	53					
Bank and approved credit &		th or less withdray	wai	54					
financial institution deposits	withdrawa	n one month al		55					
Other financial investments			56						



Marine Mutuals: Analysis of admissible assets

Form M3 (Sheet 2)

Name of insurer Financial year ended

Financial year ended							
		Company registration number	day	m	nonth	year	Units (see instruction 1)
	M3						
				·		at end of financial year 1	As at end of the previous year
Deposits with ceding undertak	ings			57			
Assets held to match linked	Index link	red		58			
liabilities	Property	linked		59			
Reinsurers' share of technic	al provisio	ns					
Provision for unearned premiu	ms			60			
Claims outstanding				61			
Provision for unexpired risks				62			
Other				63			
Debtors and salvage							
Direct insurance business	Policyhol			71			
	Intermed	iaries		72			
Salvage and subrogation reco	veries			73			
Reinsurance	Accepted			74			
Remadiance	Ceded			75			
Dependants	due in 12	months or less		76			
Bopondamo	due in mo	ore than 12 mon	ths	77			
Other	due in 12	months or less		78			
Otrici	due in mo	ore than 12 mon	ths	79			
Other assets							
Tangible assets				80			
Deposits not subject to time re approved institutions	striction on	withdrawal with		81			
Cash in hand				82			
Other assets (particulars to be supplementary note)	specified b	y way of		83			
Accrued interest and rent				84			
Deferred acquisition costs (ge		ess only)		85			
Other prepayments and accru	ed income			86			
Deductions from the aggregate	e value of a	ssets		87			
Grand total of admissible asse assets in excess of market risk 86 less 87)				89			



Marine Mutuals: Analysis of admissible assets

Form M3 (Sheet 3)

Name of insurer Financial year ended

		Company registration number	day	n	nonth	year	Units (see instruction 1)
	M3						
						at end of financial year 1	As at end of the previous year
Reconciliation to asset values with the insurance accounts ru accounting standards as applic purpose of its external financia	lles or in cable to to il reporti	ternational the firm for the ng			ı		
Total admissible assets after ded in excess of market risk and cour above)				91			
Admissible assets in excess of m	arket and	d counterparty lin	nits	92			
Inadmissible assets directly held				93			
Capital resources requirement de Undertakings	eduction o	of regulated relat	ed	94			
Ineligible surplus capital and rest related insurance undertakings	ricted ass	ets in regulated		95			
Inadmissible assets of regulated	related u	ndertakings		96			
Book value of related ancillary se	rvices un	dertakings		97			
Other differences in the valuation assets not valued above)	of assets	s (other than for		98			
Deferred acquisition costs exclud	ed from I	ine 89		99			
Reinsurers' share of technical pro	visions e	excluded from lin	е	100			
Other asset adjustments (may be	negative	9)		101			
Total assets determined in accordance accounts rules or international acapplicable to the firm for the purp reporting (91 to 101)	counting	standards as		102			
Amounts included in line 89 attrib related insurers, other than those or reinsurance			ance	103			

Form M4

Marine mutuals: Annual analysis of calls, premiums and claims

Name of insurer

Financial y	ear ended								Company registration number	-	P	eriod en month	ded year	Class co	Units de (See instruction
Marine cla (See instruction								M4							
	cy year nded		Calls made/refunded in financial year	Anticipated future calls/refunds	Reinsurance premiums paid/ payable in financial year	Outstanding net claims reserve b/f (including IBNR)	Net payment made in financia I yea		Outstanding net claims reserve c/f (including IBNR)		ss pay e in fin year		Estimat gross pay remainir reported	ments g on	Estimate of gross payments for IBNR claims
Month	Year		1	2	3	4	5		6		7		8		9
		11													
		12												-	
		14												+	
		15													
		16													
		17													
		18						_							
		19 20						+						-	
		21						+							
		22													
		23													
		24													
		25													
Prior years		26													
Totals (11	to 26)	29													



Form M5

Marine mutuals: Analysis of derivative contracts

Name of insurer

Financial year ended

			_	Company registration number			Period ended day month year			Units (See instruction 1	
				М5							
			As at the end	of this	financial year	As	s at th	ne end d	of the pre	evious year	
Derivative co	Perivative contracts				Liabilities 2	Assets 3			ı	iabilities 4	
	Fixed-interest securities	11									
	Equity shares	12									
Futures contracts	Land	13									
Contracts	Currencies	14									
	Other	15									
	Fixed-interest securities	21									
	Equity shares	22									
Options	Land	23									
	Currencies	24									
	Other	25									
	Fixed-interest securities	31									
Contracts	Equity shares	32									
for	Land	33									
differences	Currencies	34									
	Other	35									
Adjustments f	or variation margin	41									
Total (11 to 4	1)	49									

