



Draft – for consultation as part of CP18/16, available at:
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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/GM | day | month | year | units |
|----|-----------------------------|----------|-----|-------|---|---|
| R1 | | | | | | £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 | | |
| 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 | | |

Guarantee fund

| | | | |
|--|----|--|--|
| Guarantee fund requirement | 21 | | |
| Excess (deficiency) of available capital resources to cover guarantee fund requirement | 22 | | |

Capital resources requirement (CR Requirements)

| | | | |
|---|----|--|--|
| General insurance capital requirement | 31 | | |
| 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 | | |
| CR requirement | 41 | | |
| Excess (deficiency) of available capital resources to cover general insurance business CR Requirement (13-41) | 42 | | |

Contingent liabilities

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



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~~

| | Company registration number | GL/UK/CM | day | month | year | units |
|--|-----------------------------|----------|-----|-------|---|---|
| | R2 | | | | | £000 |
| | | | | | As at end of this financial year 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

Name of insurer
Global business
Financial year ended

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

Core tier one capital

| | | | | | |
|---|----|--|--|--|--|
| Permanent share capital | 11 | | | | |
| 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 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 | | | | |
| 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 deductions (31-37) | 39 | | | | |



Components of capital resources

Name of insurer
Global business
Financial year ended

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

Tier two capital

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

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

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



Components of capital resources

Name of insurer
Global business
Financial year ended

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

Total capital resources

| | | | | | |
|---|----|--|--|--|--|
| Positive adjustments for regulated non-insurance related undertakings | 71 | | | | |
| Total capital resources before deductions (39+69+71) | 72 | | | | |
| 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 | 77 | | | | |
| Total capital resources after deductions (72-73-74-75-76-77) | 79 | | | | |

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 | | | | |



Statement of net assets

Name of insurer

UK branch business/~~EEA branch business~~

Financial year ended

| | Company registration number | GL/UK/CM | day | month | year | units |
|---|-----------------------------|----------|-----|-------|---|---|
| | R10 | | | | | £000 |
| | | | | | As at end of this financial year 1 | As at end of the previous year 2 |
| Long term insurance business - admissible assets | | 11 | | | | |
| Long term insurance business - liabilities and margins | | 12 | | | | |
| Other than long term insurance business - admissible assets | | 21 | | | | |
| Other than long term insurance business – liabilities | | 22 | | | | |
| Net admissible assets (21-22) | | 23 | | | | |

Movement of balance of net admissible assets as per line 23

| | | | |
|--|----|--|--|
| Balance brought forward at the beginning of the financial year | 61 | | |
| Retained profit / (loss) for the financial year | 62 | | |
| Movement in asset valuation differences | 63 | | |
| Decrease (increase) in the provision for "reasonably foreseeable adverse variations" | 64 | | |
| Other movements (particulars to be specified by way of supplementary note) | 65 | | |
| Balance carried forward at the end of the financial year (61 to 65) | 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 registration number | GL/ UK- | day | month | year | units |
| R11 | | | | | | £000 |

This financial year
1 Previous year
2

| | | | | |
|--|--|----|--|--|
| Gross premiums written | | 11 | | |
| Premium taxes and levies (included in line 11) | | 12 | | |
| Premiums written net of taxes and levies (11-12) | | 13 | | |
| Premiums for classes 11, 12 or 13 (included in line 13) | | 14 | | |
| Premiums for "actuarial health insurance" (included in line 13) | | 15 | | |
| Sub-total A (13 + ½ 24 - ²/₃ 15) | | 16 | | |
| Gross premiums earned | | 21 | | |
| Premium taxes and levies (included in line 21) | | 22 | | |
| Premiums earned net of taxes and levies (21-22) | | 23 | | |
| 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 + ½ 24 - 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 produce an annual figure | | 31 | | |
| Division of gross adjusted premiums amount: x 0.18 | | 32 | | |
| sub-total I | | 33 | | |
| Sub-total J (32-33) | | 34 | | |
| Claims paid in period of 3 financial years | | 41 | | |
| Claims outstanding brought forward at the beginning of the 3 year period For insurance business accounted for on an underwriting year basis | | 42 | | |
| Claims outstanding brought forward at the beginning of the 3 year period For insurance business accounted for on an accident year basis | | 43 | | |
| Claims outstanding brought forward at the beginning of the 3 year period For insurance business accounted for on an underwriting year basis | | 44 | | |
| Claims outstanding brought forward at the beginning of the 3 year period For insurance business accounted for 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 financial year 1 | Previous year 2 |
| Reference period (No. of months) See Insurance Company – Capital Resources 9.4 | | | | 11 | | | |
| Claims paid in reference period | | | | 21 | | | |
| 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 | | | |
| 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 | | | |
| Claims incurred in reference period (21+22+23-24-25) | | | | 26 | | | |
| Claims incurred for classes 11, 12 or 13 (included in 26) | | | | 27 | | | |
| Claims incurred for "actuarial health insurance" (included in 26) | | | | 27 | | | |
| Sub-total E (26 + 1/2 27 – 2/3 28) | | | | 27 | | | |
| 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 | | | |
| Sub-total F | x 0.26 | | | 32 | | | |
| Sub-total G (32 - 33) | | | | 33 | | | |
| Claims amount Sub-total G x reinsurance ratio (11.49) | | | | 39 | | | |
| Higher of premiums amount and brought forward amount (11.54) | | | | 41 | | | |
| General insurance capital requirement (higher of lines 41 and 42) | | | | 42 | | | |



Analysis of admissible assets

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

| | Company registration number | GL/UK/CM | day | month | year | units | Category of assets |
|--------------------|-----------------------------|----------|-----|-------|------|---|---|
| R13 | | | | | | £000 | |
| | | | | | | As at end of this financial year 1 | As at end of the previous year 2 |
| Land and buildings | | | | 11 | | | |

Investments in affiliated companies

| | | | | |
|----------------------------|-----------------|----|--|--|
| UK insurance dependants | Shares | 21 | | |
| | debts and loans | 22 | | |
| Other insurance dependants | Shares | 23 | | |
| | debts and loans | 24 | | |
| Non- insurance dependants | Shares | 25 | | |
| | debts and loans | 26 | | |
| Other group undertakings | Shares | 27 | | |
| | debts and loans | 28 | | |
| Participating interests | Shares | 29 | | |
| | debts and loans | 30 | | |

Other financial investments

| | | | |
|--|--------------------------------|----|--|
| Equity shares | 41 | | |
| Other shares and other variable yield participations | 42 | | |
| Holdings in collective investment schemes | 43 | | |
| Rights under derivative contracts | 44 | | |
| Fixed interest securities | Approved | 45 | |
| | Other | 46 | |
| Variable interest securities | Approved | 47 | |
| | Other | 48 | |
| Participation in investment pools | 49 | | |
| Loans secured by mortgages | 50 | | |
| Loans to public or local authorities and nationalised industries or undertakings | 51 | | |
| Loans secured by policies of insurance issued by the company | 52 | | |
| Other loans | 53 | | |
| Bank and approved credit & financial institution deposits | One month or less withdrawal | 54 | |
| | More than one month Withdrawal | 55 | |
| Other financial investments | 56 | | |



Analysis of admissible assets

Name of insurer

Global business/UK branch business/EEA branch business

Financial year ended

Category of assets

| | Company registration number | GL/UK/EM | day | month | year | units | Category of assets |
|---|-----------------------------|-----------------|-----|-------|------|---|---|
| R13 | | | | | | £000 | |
| | | | | | | As at end of this financial year 1 | As at end of the previous year 2 |
| Deposits with ceding undertakings | | | | 57 | | | |
| Assets held to match linked liabilities | | Index linked | | 58 | | | |
| | | Property linked | | 59 | | | |

Reinsurers' share of technical provisions

| | | | |
|---------------------------------|----|--|--|
| Provision for unearned premiums | 60 | | |
| Claims outstanding | 61 | | |
| Provision for unexpired risks | 62 | | |
| Other | 63 | | |

Debtors and salvage

| | | | |
|------------------------------------|----------------------------|----|--|
| Direct insurance business | Policyholders | 71 | |
| | Intermediaries | 72 | |
| Salvage and subrogation recoveries | | 73 | |
| Reinsurance | Accepted | 74 | |
| | Ceded | 75 | |
| Dependants | due in 12 months or less | 76 | |
| | due in more than 12 months | 77 | |
| Other | due in 12 months or less | 78 | |
| | due in more than 12 months | 79 | |

Other assets

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

| | | | |
|---|----|--|--|
| Deductions from the aggregate value of assets | 87 | | |
|---|----|--|--|

| | | | |
|---|----|--|--|
| Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87) | 89 | | |
|---|----|--|--|



Analysis of admissible assets

Name of insurer

Global business/UK branch business/EEA branch business

Financial year ended

Category of assets

| | Company registration number | GL/UK/EM | day | month | year | units | Category of assets |
|-----|-----------------------------|----------|-----|-------|------|---|---|
| R13 | | | | | | £000 | |
| | | | | | | As at end of this financial year 1 | As at end of the previous year 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 | | |
| Admissible assets in excess of market and counterparty limits | 92 | | |
| Inadmissible assets directly held | 93 | | |
| Capital resources requirement deduction for investment in affiliated companies | 94 | | |
| Restricted assets for investment in affiliated companies that are insurance undertakings | 95 | | |
| Inadmissible assets of affiliated companies | 96 | | |
| Book value of related ancillary services undertakings | 97 | | |
| Other differences in the valuation of assets (other than for assets not valued above) | 98 | | |
| Deferred acquisition costs excluded from line 89 | 99 | | |
| Reinsurers' share of technical provisions excluded from line 89 | 100 | | |
| Other asset adjustments (may be negative) | 101 | | |
| 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 | | |
| Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance | 103 | | |



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 1 | As at end of the previous year 2 |
|---|---------------------------|---|--|
| Mathematical reserves, after distribution of surplus | 11 | | |
| Cash bonuses which had not been paid to policyholders prior to end of the financial year | 12 | | |
| Balance of surplus / (valuation deficit) | 13 | | |
| Long term insurance business fund carried forward (11 to 13) | 14 | | |
| Claims outstanding | Gross | 15 | |
| | Reinsurers' share | 16 | |
| | Net (15-16) | 17 | |
| Provisions | Taxation | 21 | |
| | Other risks and charges | 22 | |
| Deposits received from reinsurers | 23 | | |
| Creditors | Direct insurance business | 31 | |
| | Reinsurance accepted | 32 | |
| | Reinsurance ceded | 33 | |
| Debenture loans | Secured | 34 | |
| | Unsecured | 35 | |
| Amounts owed to credit institutions | 36 | | |
| Creditors | Taxation | 37 | |
| | Other | 38 | |
| Accruals and deferred income | 39 | | |
| Provision for "reasonably foreseeable adverse variations" | 41 | | |
| Total other insurance and non-insurance liabilities (17 to 41) | 49 | | |
| Excess of the value of net admissible assets | 51 | | |
| Total liabilities and margins | 59 | | |
| Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance | 61 | | |
| Amounts included in line 59 attributable to liabilities in respect of property linked benefits | 62 | | |
| Total liabilities (11+12+49) | 71 | | |
| Increase to liabilities – DAC related | 72 | | |
| Reinsurers' share of technical provisions | 73 | | |
| Other adjustments to liabilities (may be negative) | 74 | | |
| Capital and reserves and fund for future appropriations | 75 | | |
| Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (71 to 75) | 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
registration
number

GL/
UK/
CM

day

month

year

units

| | | | | | | |
|-----|--|--|--|--|--|------|
| R15 | | | | | | £000 |
|-----|--|--|--|--|--|------|

| | | |
|--|---|---|
| | As at end of this financial year 1 | As at end of the previous year 2 |
|--|---|---|

Technical provisions (gross amount)

| | | | |
|---|----------------------------|----|--|
| Provisions for unearned premiums | 11 | | |
| Claims outstanding | 12 | | |
| Provision for unexpired risks | 13 | | |
| Equalisation provisions | Credit business | 14 | |
| | Other than credit business | 15 | |
| Other technical provisions | 16 | | |
| Total gross technical provisions (11 to 16) | 19 | | |

Provisions and creditors

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

| | | | |
|---|----|--|--|
| Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance | 71 | | |
|---|----|--|--|

| | | | |
|--|----|--|--|
| Amounts deducted from technical provisions for discounting | 82 | | |
| Other adjustments (may be negative) | 83 | | |
| Capital and reserves | 84 | | |
| 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 | | |



Profit and loss account (non-technical account)

Name of insurer

Global business/UK branch business/EEA branch business

Financial year ended

Company
registration
number

GL/
UK/
CM

day

month

year

units

| | | | | | | |
|-----|--|--|--|--|--|------|
| R16 | | | | | | £000 |
|-----|--|--|--|--|--|------|

| | | | This financial year 1 | Previous year 2 |
|---|---|----|--------------------------|--------------------|
| Transfer (to) / from the general insurance business technical account | From Form 20 | 11 | | |
| | Equalisation provisions | 12 | | |
| Transfer from the long term insurance business revenue account | | 13 | | |
| Investment income | Income | 14 | | |
| | Value re-adjustments on investments | 15 | | |
| | Gains on the realisation of investments | 16 | | |
| Investment charges | Investment management charges, including interest | 17 | | |
| | Value re-adjustments on investments | 18 | | |
| | Loss on the realisation of investments | 19 | | |
| Allocated investment return transferred to the general insurance business technical account | | 20 | | |
| Other income and charges (particulars to be specified by way of supplementary note) | | 21 | | |
| Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21) | | 29 | | |
| 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 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 | | |
| Dividends (paid or foreseeable) | | 51 | | |
| Profit or loss retained for the financial year (49-51) | | 59 | | |



Analysis of derivative contracts

Name of insurer

Global business/UK branch business/EEA branch business

Financial year ended

Category of assets

| | | Company registration number | GL/UK/GM | day | month | year | units | Category of assets |
|---------------------------------------|---------------------------|-----------------------------|--|------------------|--------------------|--|-------|--------------------|
| | | R17 | | | | | £000 | |
| 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 | | | | | | |
| | 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 | | | | | | |
| Adjustment for variation margin | | 52 | | | | | | |
| Total (51 + 52) | | 53 | | | | | | |



General insurance business - summary of business carried on

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

| | | Company registration number | GL/UK/GM | day | month | year | units |
|-----------------|--|-----------------------------|----------|--|---|---------------------------|--|
| | R20A | | | | | | £0 |
| Category number | PRA 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 | | | | | |
| 002 | Total primary (direct) and facultative business | 2 | | | | | |
| 003 | 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

Name of insurer

Global business/UK branch business/EEA branch business

Financial year ended

| | | Company registration number | GL/UK/CM | day | month | year | units | |
|-----------------|--|-----------------------------|----------|-----|-------|---|---------------------------|--|
| | | R20A | | | | | £000 | |
| Category number | PRA return general insurance business reporting category | | | | | 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 | |
| | | | | | | 2 | 3 | |

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

| | | | | | | | |
|-----|--|----|--|--|--|--|--|
| 111 | Medical insurance | 21 | | | | | |
| 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 | Extended warranty | 31 | | | | | |
| 184 | Legal expenses | 32 | | | | | |
| 185 | Mortgage indemnity | 33 | | | | | |
| 186 | Pet insurance | 34 | | | | | |
| 187 | Other personal financial loss | 35 | | | | | |

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

| | | | | | | | |
|-----|--------------------------------------|----|--|--|--|--|--|
| 221 | Fleets | 41 | | | | | |
| 222 | Commercial vehicles (non-fleet) | 42 | | | | | |
| 223 | Motor other | 43 | | | | | |
| 261 | Commercial property | 44 | | | | | |
| 262 | Consequential loss | 45 | | | | | |
| 263 | Contractors or engineering all risks | 46 | | | | | |
| 271 | Employers liability | 47 | | | | | |
| 272 | Professional indemnity | 48 | | | | | |
| 273 | Public and products liability | 49 | | | | | |
| 274 | Mixed commercial package | 50 | | | | | |
| 281 | Fidelity and contract guarantee | 51 | | | | | |
| 282 | Credit | 52 | | | | | |
| 283 | Suretyship | 53 | | | | | |
| 284 | Commercial contingency | 54 | | | | | |



General insurance business – summary of business carried on

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

Company Registration number GL/UK/CM day month year units

| | | R20A | | | | | £000 |
|---|--|------|--|---|---------------------------|--|------|
| Category number | PRA 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 | | |
| | | | | 2 | 3 | | |
| PRIMARY (DIRECT) and FACULTATIVE: AVIATION, MARINE and TRANSPORT | | | | | | | |
| 331 | Aviation liability | 61 | | | | | |
| 332 | Aviation hull | 62 | | | | | |
| 333 | Space and satellite | 63 | | | | | |
| 341 | Marine liability | 64 | | | | | |
| 342 | Marine hull | 65 | | | | | |
| 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 | | | | | |
| 350 | Total primary (direct) and facultative goods in transit (equals line 14) | 71 | | | | | |
| PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS | | | | | | | |
| 400 | Miscellaneous primary (direct) and facultative business | 72 | | | | | |
| NON-PROPORTIONAL TREATY | | | | | | | |
| 510 | Non-proportional accident & health | 81 | | | | | |
| 520 | Non-proportional motor | 82 | | | | | |
| 530 | Non-proportional aviation | 83 | | | | | |
| 540 | Non-proportional marine | 84 | | | | | |
| 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 | | | | | |
| 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 business (equals line 18) | 101 | | | | | |
| | Total (lines 21 to 101) | 111 | | | | | |



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 registration number | GL/UK/CM | day | month | year | units | Category number |
|---|---|-----------------------------|----------|---------------------|---------------|------|-------|-----------------|
| | | R20 | | | | | £000 | |
| Items to be shown net of reinsurance | | | | This financial year | Previous year | | | |
| | | | | 1 | 2 | | | |
| This year's underwriting (accident year accounting) | Earned premium (21. 19. 5) | | | 11 | | | | |
| | Claims incurred (22. 17. 4) | | | 12 | | | | |
| | Claims management costs (22. 18. 4) | | | 13 | | | | |
| | Adjustment for discounting (22. 52. 4) | | | 14 | | | | |
| | Increase in provision for unexpired risks (22. 19. 4) | | | 15 | | | | |
| | Other technical income or charges (particulars to be specified by way of supplementary note) | | | 16 | | | | |
| | Net operating expenses (22. 42. 4) | | | 17 | | | | |
| | Balance of year's underwriting (11-12-13+14-15+16-17) | | | 19 | | | | |
| Adjustment for prior years' underwriting (accident year accounting) | Earned premium (21.11. 5) | | | 21 | | | | |
| | Claims incurred (22. 13. 4) | | | 22 | | | | |
| | Claims management costs (22. 14. 4) | | | 23 | | | | |
| | Adjustment for discounting (22. 51. 4) | | | 24 | | | | |
| | Other technical income or charges (particulars to be specified by way of supplementary note) | | | 25 | | | | |
| | Net operating expenses (22. 41. 4) | | | 26 | | | | |
| | Balance (21-22-23+24+25-26) | | | 29 | | | | |
| Balance from underwriting year accounting | Per Form 24 (24. 69. 99-99) | | | 31 | | | | |
| | Other technical income and charges (particulars to be specified by way of supplementary note) | | | 32 | | | | |
| | Total | | | 39 | | | | |
| Balance of all years' underwriting (19+29+39) | | | | 49 | | | | |
| Allocated investment 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 registration number GL/UK/GM day month year units Category number

| | | R21 | | | | £000 | |
|--|------------------------------------|--------------------------------------|--|--------------------------------------|--|--------------------------------------|--|
| Premiums receivable during the financial year | | Gross premiums written | | Reinsurers' share | | Net of reinsurance | |
| | | Earned in previous financial years 1 | | Earned in previous financial years 3 | | Earned in previous financial years 5 | |
| In respect of risk 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 risk incepted in previous financial years | 12 | | | | | | |
| In respect of risks incepted in this financial year | For periods of less than 12 months | 13 | | | | | |
| | For periods of 12 months | 14 | | | | | |
| | For periods of more than 12 months | 15 | | | | | |
| Premiums receivable (less rebates and refunds) in previous financial years and brought forward to the financial year | 16 | | | | | | |
| Total (12 to 16) | 19 | | | | | | |



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/GM | day | month | year | units | Category number |
|---|---|---|--|---|--|------|-------|-----------------|
| R22 | | | | | | | £000 | |
| | | 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 | | | | | | |
| | Reinsurers' share | 12 | | | | | | |
| | Net (11-12) | 13 | | | | | | |
| | Claims management costs | 14 | | | | | | |
| Claims incurred in respect of incidents occurring in this financial year | Gross amount | 15 | | | | | | |
| | 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 | | | | | | |



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AUTHORITY



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

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

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

| | | | | | | | |
|-----|--|--|--|--|--|--|------|
| R30 | | | | | | | £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 % |
|--|----------------------|----|--|---|--|---------|
| | | | 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 at 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 | | 40 | | | | |



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

| 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 |
| | | 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 | | | | | | | | | | |

Company registration number: R31
 GL/UK/GM:
 day:
 month:
 year:
 Monetary units:
 Category number:
 Currency code:
 Reporting territory code:



Long-term insurance business: Revenue account

Form 40

Name of insurer
Total business /
subfund Financial year
ended Units

| | | Financial year | Previous year |
|---|----|-----------------------|----------------------|
| | | 1 | 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 | | |



Long-term insurance business: Analysis of premiums

Form 41

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 | | | | | | |
| 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

Form 42

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 | | | | | | |
| 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 | | | | | |
| Disability periodic payments | 42 | | | | | |
| Surrender or partial surrender | 43 | | | | | |
| Annuity payments | 44 | | | | | |
| Lump sums on maturity | 45 | | | | | |
| Total | 46 | | | | | |



Long-term insurance business: Analysis of expenses

Form 43

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 | | | | | | |
| Commission - acquisition | 11 | | | | | |
| Commission - other | 12 | | | | | |
| Management - acquisition | 13 | | | | | |
| Management - maintenance | 14 | | | | | |
| Management - other | 15 | | | | | |
| Total | 16 | | | | | |
| | | | | | | |
| Reinsurance - external | | | | | | |
| Commission - acquisition | 21 | | | | | |
| Commission - other | 22 | | | | | |
| Management - acquisition | 23 | | | | | |
| Management - maintenance | 24 | | | | | |
| Management - other | 25 | | | | | |
| Total | 26 | | | | | |
| | | | | | | |
| 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 | | | | | |



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 investment schemes) | 11 | | |
| Directly held assets in collective investment schemes of connected companies | 12 | | |
| Directly held assets in other collective investment schemes | 13 | | |
| Total assets (excluding cross investment) | 14 | | |
| 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 units | 31 | | |
| 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

Form 46

Name of insurer
Total business
Financial year
ended Units

| | | UK Life | UK Pension | Overseas | Total Financial year | Total Previous 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 Financial year | Total Previous 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 (excluding accumulating) | 21 | | | | | |
| 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 non-profit | 42 | | | | | |
| Not linked accumulating profits | 43 | | | | | |
| Property linked | 44 | | | | | |
| Form 53 - non-linked | 45 | | | | | |
| Index linked | 46 | | | | | |
| Form 54 - non-linked | 47 | | | | | |
| Total | 48 | | | | | |



Long-term insurance business: distribution of surplus

Form 58

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

Form 60

| | | | 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 | | | | | | |
| 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 capital component | | | | | | |
| Class IV, supplementary classes 1 and 2 and life protection reinsurance | 21 | | | | | |
| Insurance expense risk capital component | | | | | | |
| 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 | | | | | |
| Resilience capital requirement | 50 | | | | | |
| Long term insurance capital requirement | 51 | | | | | |



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 1 | Previous year 2 | Source | | |
| Income | Gross income from contributions etc | 11 | | | | | |
| | Reinsurance premiums paid | 12 | | | | | |
| | Net income from contributions and premiums | 13 | | | | | |
| | Investments | Income before tax | 14 | | | | |
| | | Value re-adjustments on investments | 15 | | | | |
| | | Gains on realisation of investments | 16 | | | | |
| | Other income | 17 | | | See instruction 2 | | |
| Total (13 to 17) | 19 | | | | | | |
| Expenditure | Claims paid | 21 | | | | | |
| | Reinsurance recoveries received | 22 | | | | | |
| | Net claims paid (21-22) | 23 | | | | | |
| | Claims outstanding carried forward | 24 | | | | | |
| | Claims outstanding brought forward | 25 | | | | | |
| | Increase (decrease) in claims outstanding (24-25) | 26 | | | | | |
| | Unexpended contributions and unearned premiums (if any) and any amounts set aside for unexpired risks carried forward | 27 | | | See instruction 3 | | |
| | Unexpended contributions and unearned premiums (if any) and any amounts set aside for unexpired risks brought forward | 28 | | | See instruction 3 | | |
| | Increase (decrease) in unexpended contributions and unearned premiums (if any) and any additional amounts set aside for unexpired risks (27-28) | 29 | | | See instruction 3 | | |
| | Administrative expenses | 30 | | | | | |
| | Acquisition costs including commission | 31 | | | | | |
| | Taxation | 32 | | | | | |
| Other expenditure | 33 | | | See instruction 4 | | | |
| Total (23+26+29 to 33) | 39 | | | | | | |
| Surplus/deficit of income over expenditure (19-39) | | 49 | | | | | |



Marine mutuals : Statement of assets and liabilities

Name of insurer

Financial year ended

| | Company registration number | P er i od e n d e d | | | Units (See instruction 1) |
|--|-----------------------------|---------------------|-------|------|------------------------------|
| | | day | month | year | |
| | | | | | |

Line

Column

ASSETS

| | | | | |
|---|----|--|--|---------|
| Admissible assets | 11 | | | M3 . 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 instruction 2 |
| Gross provision for outstanding claims | 22 | | | See instruction 3 |
| Creditors | 23 | | | |
| Taxation | 24 | | | |
| Other liabilities | 25 | | | See instruction 4 |
| Total (21 to 25) | 29 | | | |



Marine Mutuals: Analysis of admissible assets

Name of insurer
Financial year ended

| | | Company registration number | day | month | year | Units (see instruction 1) |
|--------------------|--|-----------------------------|-----|-------|---|---|
| M3 | | | | | | |
| | | | | | As at end of this financial year 1 | As at end of the previous year 2 |
| Land and buildings | | | 11 | | | |

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 | | |
| | debts and loans | 26 | | |
| Other group undertakings | shares | 27 | | |
| | debts and loans | 28 | | |
| Participating interests | shares | 29 | | |
| | debts and loans | 30 | | |

Other financial investments

| | | | | |
|--|--------------------------------|----|--|--|
| Equity shares | | 41 | | |
| Other shares and other variable yield participations | | 42 | | |
| Holdings in collective investment schemes | | 43 | | |
| Rights under derivative contracts | | 44 | | |
| Fixed interest securities | Approved | 45 | | |
| | Other | 46 | | |
| Variable interest securities | Approved | 47 | | |
| | Other | 48 | | |
| Participation in investment pools | | 49 | | |
| Loans secured by mortgages | | 50 | | |
| Loans to public or local authorities and nationalised industries or undertakings | | 51 | | |
| Loans secured by policies of insurance issued by the company | | 52 | | |
| Other loans | | 53 | | |
| Bank and approved credit & financial institution deposits | One month or less withdrawal | 54 | | |
| | More than one month withdrawal | 55 | | |
| Other financial investments | | 56 | | |



Marine Mutuals: Analysis of admissible assets

Name of insurer
Financial year ended

| | | Company registration number | day | month | year | Units (see instruction 1) |
|---|-----------------|-----------------------------|-----|-------|------------------------------------|----------------------------------|
| | | M3 | | | | |
| | | | | | As at end of this financial year 1 | As at end of the previous year 2 |
| Deposits with ceding undertakings | | | 57 | | | |
| Assets held to match linked liabilities | Index linked | | 58 | | | |
| | Property linked | | 59 | | | |

Reinsurers' share of technical provisions

| | | | |
|---------------------------------|----|--|--|
| Provision for unearned premiums | 60 | | |
| Claims outstanding | 61 | | |
| Provision for unexpired risks | 62 | | |
| Other | 63 | | |

Debtors and salvage

| | | | | |
|------------------------------------|----------------------------|----|--|--|
| Direct insurance business | Policyholders | 71 | | |
| | Intermediaries | 72 | | |
| Salvage and subrogation recoveries | | 73 | | |
| Reinsurance | Accepted | 74 | | |
| | Ceded | 75 | | |
| Dependants | due in 12 months or less | 76 | | |
| | due in more than 12 months | 77 | | |
| Other | due in 12 months or less | 78 | | |
| | due in more than 12 months | 79 | | |

Other assets

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

| | | | |
|---|----|--|--|
| Deductions from the aggregate value of assets | 87 | | |
|---|----|--|--|

| | | | |
|---|----|--|--|
| Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87) | 89 | | |
|---|----|--|--|



Marine Mutuals: Analysis of admissible assets

Name of insurer
Financial year ended

| | | | | | |
|----|-----------------------------|-----|-------|---------------------------------------|-------------------------------------|
| | Company registration number | day | month | year | Units (see instruction 1) |
| M3 | | | | | |
| | | | | As at end of this financial year 1 | As at end of the previous year 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 | | |
| Admissible assets in excess of market and counterparty limits | 92 | | |
| Inadmissible assets directly held | 93 | | |
| 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 undertakings | 96 | | |
| Book value of related ancillary services undertakings | 97 | | |
| Other differences in the valuation of assets (other than for assets not valued above) | 98 | | |
| Deferred acquisition costs excluded from line 89 | 99 | | |
| Reinsurers' share of technical provisions excluded from line 89 | 100 | | |
| Other asset adjustments (may be negative) | 101 | | |
| 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 | | |
| Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance | 103 | | |



Marine mutuals: Analysis of derivative contracts

Name of insurer

Financial year ended

Company registration number Period ended Units
(See instruction 1)

| | | | | | |
|-----------|--|--|--|--|--|
| M5 | | | | | |
|-----------|--|--|--|--|--|

| Derivative contracts | | | As at the end of this financial year | | As at the end of the previous year | |
|----------------------------------|---------------------------|----|--------------------------------------|------------------|------------------------------------|------------------|
| | | | Assets 1 | Liabilities 2 | Assets 3 | Liabilities 4 |
| Futures contracts | Fixed-interest securities | 11 | | | | |
| | Equity shares | 12 | | | | |
| | Land | 13 | | | | |
| | Currencies | 14 | | | | |
| | Other | 15 | | | | |
| Options | Fixed-interest securities | 21 | | | | |
| | Equity shares | 22 | | | | |
| | Land | 23 | | | | |
| | Currencies | 24 | | | | |
| | Other | 25 | | | | |
| Contracts for differences | Fixed-interest securities | 31 | | | | |
| | Equity shares | 32 | | | | |
| | Land | 33 | | | | |
| | Currencies | 34 | | | | |
| | Other | 35 | | | | |
| Adjustments for variation margin | | 41 | | | | |
| Total (11 to 41) | | 49 | | | | |



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