## SCHEDULE 2

# GENERAL BUSINESS: REVENUE ACCOUNT AND ADDITIONAL INFOR MATION

### (Forms 20 to 39)

1. All the Forms included in the part of the return to which this Schedule relates (Forms 20 to 39) are to be laid out as shown in this Schedule, except that the instructions to Forms need not be reproduced.

**2.** The provisions of paragraph 1(2) and paragraphs 2 to 7 of Schedule 1 above shall, unless otherwise provided, also apply for the purposes of this Schedule.

## Currency

**3.**—(1) Notwithstanding the provisions of paragraph 2 above, amounts on Forms 26 to 29 submitted in accordance with regulation 11 above and on Forms 31, 32 and 34 submitted in accordance with regulation 13 above in respect of business carried on in any country other than the United Kingdom shall be shown in the currency of the country concerned, except that figures shall be shown in sterling in those columns and lines which the Forms indicate are always to contain figures expressed in sterling.

(2) For every currency other than sterling in which amounts are shown on the Forms referred to in sub-paragraph (1) above an entry shall be made on Form 36 to show the rate used to convert those amounts to sterling for inclusion elsewhere in the returns.

- (3) Notwithstanding the provisions of paragraph 2 above, all amounts included in-
  - (a) columns 1, 2, 3 and 11 of all Forms 23, 26 and 27;
  - (b) columns 3 and 10 of any Form 31 or 32 prepared in respect of United Kindom or home foreign business,
  - (c) columns 1 and 8 of any Form 34 prepared in respect of United Kingdom or home foreign business; or

shall be expressed in sterling as if conversion of every major currency had taken place at the closing middle rate on the last day for which the appropriate rate is available in the financial year in question.

- (4) For the purposes of sub-paragraph (3) above, a major currency is—
  - (a) in the case of any business carried on in any overseas country, the currency of that country;
  - (b) in the case of any other business, United States dollars, Canadian dollars and any other currency which the company elects to treat as a major currency.

(5) A company need not apply sub-paragraph (3) above to amounts shown in any line of any of the Forms mentioned in that sub-paragraph representing an accident year or underwriting year ending before 23rd December 1996.

**4.** All amounts shown in sterling shall be shown to the nearer £1,000. Amounts in any other currency on Forms 26 to 29, 31, 32 and 34 shall be shown to the nearer 1,000 principal monetary units of that currency except that, where the rate of exchange of the currency in relation to sterling on the last day of the financial year in question exceeded 1,000 principal monetary units of that currency, the amounts shall be shown to the nearer 1,000,000 principal monetary units and the fact that this has been done shall be indicated by inserting "000,000" in the box labelled "Monetary units". In other cases, this box shall be completed by inserting "000".

**5.**—(1) Where premiums are written by a company or claims are incurred by it under a reinsurance treaty—

- (a) notwithstanding paragraphs 2 to 4 above, amounts shown on Forms 26 to 29 may be shown in sterling or in United States dollars or in Canadian dollars or in an appropriately weighted average of European currencies; and
- (b) if in a financial year the proportion of gross premiums written, or of claims incurred by the company or outstanding from the company, in any one currency other than sterling, United States dollars or Canadian dollars exceeds 10 per cent. of such premiums or claims under all such treaties, Forms 26 to 29 may be prepared in that currency,

and where the provisions of this sub-paragraph have been applied in respect of a reinsurance treaty in relation to a financial year, those provisions shall be applied in the same manner in respect of that treaty in relation to any later financial year.

(2) An explanation by way of supplementary note to the Forms shall be given of the method by which the said average has been determined and of any change from the manner in which Forms 26 to 29 were prepared in respect of the preceding financial year.

### Accounting classes

**6.**—(1) Direct insurance and facultative reinsurance business shall be included in the return in accordance with the accounting classes, save that—

- (a) where a company only undertakes business in accounting class 4 in respect of risks relating to hovercraft, it may include such business in accounting class 3 if it also undertakes business in that class;
- (b) a company may include in accounting class 5 business covering liability for loss of, or damage to, goods in transit which would otherwise be included in accounting class 2, provided that the policy does not cover damage to vehicles except as a related and subsidiary provision within the meaning of section 1(2) and (4) of the Act; and
- (c) a company may include in accounting class 1 business falling within general business class 1(p).

(2) Non-proportional treaty reinsurance business shall be included in accounting class 9 and proportional treaty reinsurance shall be included in accounting class 10 save that—

- (a) a company may include in accounting class 11 treaty business falling within general business classes 1(p), 5, 6, 7, 11 and 12; and
- (b) a company shall include in accounting class 9 proportional retrocessions of non-pro portional treaty reinsurance business.

7. Where a company includes business in another accounting class under sub-paragraph (1) or (2)(a) of paragraph 6 above, the following information shall be stated by way of a supplementary note to Form 20—

- (a) the nature of any business included in another accounting class pursuant to the subparagraph in question; and
- (b) the reason for such inclusion.

**8.** Boxes marked "Accounting class" shall be completed so as to show the number of the accounting class. "99" shall be shown in the case of the summary account in Form 20.

# Premiums

- 9. In Forms 23, 26, 27, 31 and 32—
  - (a) gross premiums earned in respect of an accident year shall be such proportion of gross premiums written as is attributable to risks borne by the company during that accident year; and

(b) the reinsurers' share of premiums earned shall be attributed to the same accident years as the corresponding gross premiums earned, so as to calculate the net earned premium for each accident year.

## **10.** In Forms 24, 25, 28, 29 and 34—

- (a) gross premiums written in an underwriting year shall be the amount of such premiums arising in respect of contracts of insurance incepting during that underwriting year, whether or not they are received during that underwriting year; and
- (b) the reinsurers' share of premiums written shall be attributed to the same underwriting years as the corresponding gross premiums written.

11. For the purposes of paragraphs 10 and 14 of this Schedule, where a company has acquired policies under a transfer approved by the Secretary of State under Schedule 2C to the Act(1), the policies transferred to the company shall be taken to have incepted on the date of such transfer.

**12.** In all Forms to which this Schedule relates, amounts required to be shown in respect of premiums shall be shown before deduction for commissions.

## Claims

**13.**—(1) In Forms 23, 26, 27, 31 and 32, where an amount or number is required to be shown for claims in respect of an accident year, that amount or number shall be determined on the basis of claims arising from incidents occurring during that accident year.

(2) For the purposes of sub-paragraph (1) above, an incident giving rise to a claim under a claimsmade policy shall be deemed to occur on the earlier of—

- (a) the date on which it is notified in accordance with the terms of that policy; or
- (b) the date on which the period for which cover is provided under that policy expires.

(3) For the purposes of sub-paragraph (1) above, where a company has assumed, pursuant to a contract, responsibility (whether wholly or in part) for the payment or reimbursement of claims made under policies effected by another insurance company, all incidents occurring prior to the date of such contract and giving rise to claims under those policies shall be deemed have occurred on the date of such contract.

(4) In the application of sub-paragraph (3) above, the reference to responsibility assumed by a company shall include responsibility assumed as a reinsurer or under a transfer approved by the Secretary of State under Schedule 2C to the Act; and in the case of such a transfer the date of the contract shall be taken to be the date of the transfer.

14. In Forms 24, 25, 28, 29 and 34, where an amount is required to be shown for claims in respect of an underwriting year, that amount shall be determined on the basis of claims arising under contracts of insurance incepting during that underwriting year.

**15.** In all Forms to which this Schedule relates, amounts required to be shown for claims shall not include amounts in respect of claims management costs.

### UK and overseas business

**16.**—(1) For each accounting class there shall be stated separately for business accounted for on an accident year basis and on an underwriting year basis the following by way of supplementary note to Form 20—

(a) the total gross premium written and the amounts attributable to UK and to overseas business; and

<sup>(1)</sup> Schedule 2C was inserted by S.I.1994/1696, reg. 28 and amended by S.I. 1994/3132, reg. 7.

(b) the reinsurers' amount in respect of each of the amounts required to be stated under subparagraph (a) above.

(2) For the purposes of this Schedule gross premiums written shall be shown or included as UK premiums if, in the case of direct insurance or inwards facultative reinsurance, the contract of insurance was made in the United Kingdom or if, in the case of a reinsurance treaty, the cedant was a company having its head office in the United Kingdom or was a member of Lloyd's; and "overseas premiums" shall be construed accordingly.

# **Transfers of general business**

17.—(1) If, during the financial year, policies already effected by another insurance company have been transferred to the company, it shall state, in respect of each accounting class, the following by way of supplementary note to Form 23 and 24—

- (a) the date of the transfer;
- (b) whether the transfer was approved by the Secretary of State under Part II of Schedule 2C to the Act or was effected by novation;
- (c) any amounts included in premiums and claims in respect of consideration for the transfer;
- (d) amounts required to be stated under sub-paragraph (c) above analysed by risk group and business category;
- (e) the earliest and latest dates upon which the relevant policies incept; and
- (f) whether or not any of the policies has a duration of longer than 12 months and, if so, the date by which all policies will have expired.

(2) Sub-paragraph (1) above shall not apply in respect of any transfer by way of novation unless the amounts mentioned in sub-paragraph (1)(c) exceed in aggregate  $2\frac{1}{2}$  per cent. of the company's gross premium income for the financial year in question.

## **Unearned premiums**

**18.** In Forms 21 and 25, the basis on which unearned premiums are calculated and the reason for adopting this basis shall be stated by way of supplementary note.

### **Provision for unexpired risks**

**19.**—(1) The amount included for the provision for unexpired risks in any Form 22 or 25 prepared in respect of an accounting class or business category shall be determined without taking into account any surplus expected to arise on the unexpired risks falling within other accounting classes or business categories.

(2) Where in determining the amount of the overall provision for unexpired risks (line 13 in Form 15 less line 62 in Form 13) credit has been taken for any aggregate surplus expected to arise on the unexpired risks falling in any accounting class, the amount of that credit shall be included as a negative amount at line 19 of Form 22 for that accounting class.

**20.**—(1) Where the amount included at column 3 line 19 (provision for unexpired risks) in any Form 22 has been determined after taking into account expected investment return, the following shall be stated by way of supplementary note—

- (a) the provision for unexpired risks before taking such investment return into account;
- (b) the rates of investment return assumed; and
- (c) the average interval between the end of the financial year in question and the date at which claims are expected to be settled in cash.

### **Cessation of business**

**21.**—(1) If the company has effected no new contracts of insurance of any one or more classes of general business during the financial year, the date on which the last new contract of each such class was effected shall be stated by way of supplementary note to Form 20.

(2) For the purposes of this paragraph and paragraph 22 below, a "new contract of insurance" is any contract of insurance effected by the company other than in fulfilment of its obligations under subsisting contracts of insurance.

## **Claims management costs**

**22.**—(1) In Forms 22 and 24, the basis used for the determination of amounts for claims management costs payable in the financial year in question and carried forward to the following financial year shall be stated by way of supplementary note.

- (2) If, in respect of any accounting class—
  - (a) no amount for claims management costs is shown as being carried forward to the following financial year; and
  - (b) an amount for net claims is shown as being carried forward to that year,

the reason for anticipating that there will be no claims management costs incurred during the following financial years shall be included in the note required by sub-paragraph (1) above.

(3) If, within an accounting class, a company has ceased to effect new contracts of insurance during the financial year in question, the basis upon which any additional costs arising as a result of such cessation have been determined or the reason for anticipating that no such additional costs shall be incurred shall be included in the note required by sub-paragraph (1) above.

(4) Where the amount in respect of claims management costs carried forward included in any Form 22 or 24 has been determined after taking into account expected investment return, there shall be stated by way of supplementary note to that Form 22 or 24—

- (a) the rates of investment return assumed; and
- (b) the average interval between the end of the financial year in question and the date by which the claims management costs are expected to be expended.

### **Acquisition costs**

**23.** The basis used for the determination of amounts for acquisition costs (other than commission) payable in the financial year in question and carried forward to the next financial year, as shown at line 22 of Form 22 and line 42 of Form 24, shall be stated by way of a supplementary note to those Forms.

## Underwriting year accounting

**24.**—(1) With reference to the financial year in question and in respect of each accounting class, the following information shall be stated by way of supplementary note to Form 24—

- (a) the reason for accounting for such business on an underwriting year basis;
- (b) the basis for distinguishing between such business and any other business falling within the same accounting class accounted for on an accident year basis;
- (c) the accounting policy adopted for determining the provision for claims outstanding; and
- (d) if the information provided in sub-paragraphs (a) to (c) above differs in respect of risks incepted in the financial year in question from risks of a similar description incepted in previous financial years, the reason for that difference.

(2) Where the provision for claims outstanding is set in respect of any business using the non-annual method, the note required by sub-paragraph (1)(a) above shall include the following information—

- (a) the reason for using the non-annual method;
- (b) the basis for distinguishing between such business and other business accounted for on an underwriting year basis falling within the same accounting class;
- (c) the normal period for which an underwriting year is left open or, if that period differs for different types of business within an accounting class—
  - (i) the basis for distinguishing between the types of business; and
  - (ii) the normal period for each type; and
- (d) where an underwriting year is left open for longer than the normal period, the reason for not closing the year.
- (3) For the purposes of this Schedule—
  - (a) "non-annual method" refers to the method described by paragraph 52 of the shareholder accounts rules; and
  - (b) "closed year" refers to a year in respect of which the provision for claims outstanding previously set under the non-annual method has been replaced in accordance with the requirements of paragraph 52(4) of the shareholder accounts rules, and "year left open" and "closing a year" shall be construed accordingly.

## **Business managed together**

25.-(1) For the purposes of Forms 25 and 29, risks may be regarded as managed together if-

- (a) they incept in the same financial year and are accounted for using the non-annual method; and
- (b) they may be treated as managed together under generally accepted accounting practice.

(2) Where any amount is shown on Form 25 or 29 for the transfer of anticipated surplus, the following shall be stated by way of supplementary note to that Form—

- (a) a description of the business in respect of which the anticipated surplus arises and of the business in respect of which the deficit to be offset arises (including in the case of Form 25 the risk groups or business categories into which such business falls); and
- (b) the reason for treating the business as managed together.

## Application of accounting practice

**26.**—(1) Amounts in respect of inwards and outwards contracts of insurance shall be classified for inclusion in Forms 20 to 39 according to their economic substance in accordance with generally accepted accounting practice.

(2) Where amounts in respect of an inwards or outwards contract of insurance have been excluded from the revenue account, the following shall be shown by way of supplementary note to Form 20—

- (a) a description of the terms of that contract;
- (b) a description of the accounting treatment adopted and an explanation for adopting that treatment;
- (c) a statement of the amounts paid and received during the financial year under that contract; and
- (d) a statement of the amounts in respect of that contract included in each Form prepared under this Schedule or Schedule 1 above.

(3) A company may elect to show the information required by sub-paragraph (1) above in respect of groups of contracts which were effected in the same financial year with substantially the same contract terms and in respect of which the same accounting treatment has been adopted.

### Discounting

**27.**—(1) Sheet 2 of Form 30 need only be completed if the provision for claims outstanding being discounted (before deduction for discounting) exceeds 25 per cent. of the total provision for claims outstanding (before deduction for discounting).

(2) Where in accordance with sub-paragraph (1) above no Sheet 2 is prepared—

- (a) lines 21 and 29 of Sheet 1 need not be completed; and
- (b) lines 11 to 20 need only be completed in respect of those currencies for which the provision for claims outstanding being discounted (before deduction for discounting) exceeds 25 per cent. of the total provision for that currency for claims outstanding (before deduction for discounting).

(3) For the purposes of Form 30 a major currency is a currency in respect of which the provision for claims outstanding (before deduction for discounting) is not less than 10 per cent. of the total provision for claims outstanding (before deduction for discounting).

(4) In Form 30 the value of an asset or liability which would be treated as an asset or liability in a particular currency for the purposes of regulation 27 of the Insurance Companies Regulations (disregarding regulation 32(1)) shall be shown in that currency.

- (5) The following shall be stated by way of supplementary note to Form 30—
  - (a) the risk groups and business categories where adjustments for discounting have been made; and
  - (b) in respect of each such risk group or business category-
    - (i) the methods used in calculating the deduction for discounting;
    - (ii) the rate of interest used for the calculation of present values;
    - (iii) the expected average interval between the date for settlement of claims being discounted and the end of the financial year in question; and
    - (iv) the criteria adopted for estimating the period that will elapse before claims are settled.

### Reinsurance

**28.**—(1) Where the reinsurers' share of claims incurred (as stated in Form 22 or 25) includes amounts expected to be recovered from reinsurers more than twelve months after the payment of the underlying gross claims by the company, the following shall be stated by way of supplementary note to Form 22 or 25 (as appropriate)—

- (a) the amount of such recoveries; and
- (b) the accounting treatment which has been adopted in respect of discounting such recoveries.

### **Risk groups**

**29.**—(1) Subject to sub-paragraph (2) below, the name given in Forms 31, 32 and 34 to a risk group shall include a description of the risks within an accounting class included in that risk group.

(2) Where the name required by sub-paragraph (1) above is not sufficient to identify the nature of the objects exposed to such risks and the nature of the cover provided against such risks, such information shall be stated by way of supplementary note.

(3) Subject to sub-paragraph (1) above, the name given to a risk group shall remain the same when that risk group is reported in subsequent financial years.

# **Continuation sheets**

**30.** Continuation sheets to Forms 31 and 34 need only be prepared in respect of accounting class 7.

## Returns under Insurance Companies Legislation

Form 20

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General business : Technical account (excluding equalisation provisions)

Name of company

Global business/UK branch business/EEA branch business

Financial year ended

,			Company registration number	GL/UK/	CM	- F day	eriod end month	led year	- Units		Accor class/ summ	
		R20							£00	0		
					Т	his fin yea		Previou	ıs year	9	Source	е
Items to be sho	own net of reinsurance					yea 1	1	2	2	Form	Line	Column
	Earned premium			11						21	. 19 .	5
	Claims incurred			12						22	. 17 .	4
	Claims management costs			13						22	. 18 .	. 4
This year's underwriting	Adjustment for discounting			14						22	. 52 .	. 4
(accident year	Increase in provision for unex	pired risk	s	15						22	. 19	. 4
accounting)	Other technical income or cha specified by way of suppleme			16								
	Net operating expenses			17						22	. 42	4
	Balance of year's underwriting	g (11-12-	13+14-15+16-17)	19								
	Earned premium			21						21	. 11	. 5
	Claims incurred			22						22	. 13	. 4
Adjustment for	Claims management costs			23						22	. 14	. 4
prior years' underwriting	Adjustment for discounting			24						22	. 51	. 4
(accident year accounting)	Other technical income or chaspecified by way of supplement			25								
	Net operating expenses			26				<u> </u>		22	. 41	. 4
	Balance (21-22-23+24+25-26	i)		29								
Balance from u	nderwriting year accounting			39						24.	69. 9	<del>9</del> 9-99
Balance of all y	years' underwriting (19+29+39)			49								
Allocated inves	tment return			51								
Transfer to non	-technical account (49+51)			59								

Returns under Insurance Companies Legislation

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

Name of company

Global business/UK branch business/EEA branch business

Financial year ended

Accounting class

						Company registration number	GL/UK/CM	day	Period en month	ded year	Units	Account
					R21						£000	
			Gross premiums w	ritten	Rei	surers' share			Net of	reinsurance	-	
Premiums receiva	ble during the financial year		Earned in previous financial years 1		Ea	med in previous inancial years 3				ncial years		
In respect of risks i financial years	ncepted in previous	11										
			Earned in this financial year	Unearned at end this financial ye		Earned in this financial year	Uncarned at e this financial			med in this ancial year		ed at end ( ancial yea
In respect of risks i financial years	ncepted in previous	12	1	2		3	4			5		6
	For periods of less than 12 months	13										
In respect of risks incepted in this financial year	For periods of 12 months	14										
	For periods of more than 12 months	15										
Premiums receivab previous financial ye brought forward to	le (less rebates and refunds) in ears not earned in those years and the financial year	16										
Total (12 to 16)		19									1	

Form 21

### Returns under Insurance Companies Legislation

Form 22

Accounting

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

Company

Name of company

Global business/UK branch business/EEA branch business

Financial year ended

Accounting class

	r	egist	ration	GL/U	K/CM	Pe day			Ur	nits	Accounting class
ſ	R22								£	000	
<b>_</b>			forward fr	m	payat	le/receiv		forward to	next	attribu	Amount table to this ncial year
			1			2		3			4
Gross amount	. 1	11				_					
Reinsurers' share	1	12									
Net (11-12)	1	13									
Claims management costs	s 1	14									
Gross amount	1	15									
Reinsurers' share	1	16									
Net (15-16)	1	17									
Claims management costs	s 1	18								_	
ed risks	1	19									
Commissions	2	21									
Other acquisition expense	s 2	22									
Administrative expenses		23									
Reinsurance commissions profit participations	and	24									
Total (21+22+23-24)	1	29									
Gross amount	3	31									
Reinsurers' share	:	32									
Claims management costs	s :	33									
Total (31-32+33)	:	39									
Prior financial years	4	41									
This financial year	4	42									
Incidents occurring prior to financial year	o this	51									
Incidents occurring in this financial year		52									
	Reinsurers' share Net (11-12) Claims management costs Gross amount Reinsurers' share Net (15-16) Claims management costs ed risks Commissions Other acquisition expenses Administrative expenses Reinsurance commissions profit participations Total (21+22+23-24) Gross amount Reinsurers' share Claims management cost Total (31-32+33) Prior financial years This financial year Incidents occurring prior to financial year	Gross amount       F         Reinsurers' share       F         Net (11-12)       F         Claims management costs       F         Gross amount       F         Reinsurers' share       F         Net (15-16)       F         Claims management costs       F         Reinsurers' share       F         Net (15-16)       F         Claims management costs       F         ed risks       F         Commissions       F         Other acquisition expenses       F         Administrative expenses       F         Reinsurance commissions and profit participations       F         Total (21+22+23-24)       F         Gross amount       F         Reinsurers' share       F         Claims management costs       F         Total (31-32+33)       F         Prior financial year       F         This financial year       F         Incidents occurring prior to this financial year       F         Incidents occurring in this       F	R22       R22         R22       II         Reinsurers' share       12         Net (11-12)       13         Claims management costs       14         Gross amount       15         Reinsurers' share       16         Net (15-16)       17         Claims management costs       18         ed risks       19         Commissions       21         Other acquisition expenses       23         Reinsurance commissions and profit participations       24         Total (21+22+23-24)       29         Gross amount       31         Reinsurance costs       33         Total (21+22+23-24)       29         Gross amount       31         Reinsurens' share       32         Claims management costs       33         Total (31-32+33)       39         Prior financial year       41         This financial year       42         Incidents occurring prior to this financial year       51	Amount for forward for previous find previous find yearGross amount11Reinsurers' share12Net (11-12)13Claims management costs14Gross amount15Reinsurers' share16Net (15-16)17Claims management costs18Net (15-16)17Claims management costs18ed risks19Commissions21Commissions21Other acquisition expenses23Administrative expenses23Reinsurance commissions and profit participations24Total (21+22+23-24)29Gross amount31Reinsurance commissions and profit participations33Total (31-32+33)39Prior financial year41This financial year42Incidents occurring prior to this financial year51	registration       cLU         R22       Amount brought forward from previous financial year         Gross amount       11         Reinsurers' share       12         Net (11-12)       13         Claims management costs       14         Gross amount       15         Reinsurers' share       16         Net (11-12)       13         Claims management costs       14         Gross amount       15         Reinsurers' share       16         Net (15-16)       17         Claims management costs       18         ed risks       19         Commissions       21         Other acquisition expenses       22         Administrative expenses       23         Reinsurance commissions and profit participations       24         Total (21+22+23-24)       29         Gross amount       31         Reinsurers' share       32         Claims management costs       33         Total (21+22+23-24)       29         Gross amount       31         Reinsurers' share       32         Claims management costs       33         Total (31-32+33)       39         Pr	registration number         GLUKCM           R22         Image: Comparison of the compari	R22       LUKCM Provide from prom provide from provide from provide from provide from provide fro	registration number       GLUKCM       Period dy         R22	R22         Amount brought forward from provious financial year         Amount brought provious financial year         Amount brought forward to financial year         Amount brought forward to forward to financial year         Amount brought forward to financial year         Amount brought forward to financial year         Amount brought forward to financial year         Amount brought forward to financial year	registration mimber         GLUKKM         Period ended ay month year         unimber           R22	registration mmb         GLUNCM         Period ended your month         Units           R22         Image: state

#### Instructions for completion of Form 22

- 1. Amounts included at lines 11 to 18 are to be shown undiscounted and related adjustments for discounting are to be shown at lines 31 to 39.
- 2. The values in column 4 are calculated as follows:

for lines 11 to 18 values in columns 2+3-1; for lines 21 to 29 and lines 41 to 42 values in columns 1+2-3; for line 19, lines 31 to 39 and lines 51 to 52 values in columns 3-1.

3. Amounts shown at lines 11 to 13, lines 15 to 17 and lines 31 and 32 shall exclude amounts in respect of claims management costs.

Returns under Insurance Companies Legislation

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

**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

	Name of com	npany														
	Global busine	ess/UK br	anch	business/EB	EA branch b	usiness										
	Financial yea	r ended									Company registration	GL/UK/C	M Perio	d ended	- Units	Accounting
	Accounting cl	lass								R23	number		day m	onth year	£000	class
(	Accident yea	ar ended		Claims paid (nel) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims outsta forw	nding carried ard	Claims outsta forv	inding brought vard	Balance on each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
				year	of the accident year	of the accident year, but prior to this financial	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+Ś+8-7-8)	outstanding carried forward (net)		reserve %	
	Month	Year		1	2	year 3	4	5	6	7	8	9	10	11	12	13
56			11	1	2					,	, ,					
Ű.			12													
			13													
			14													
			15													
			16													
			17													
			18													
			19													
			20													
	Prior accident	years	21													
	Reconciliation		22													
	Total (11 to 2	22)	29													

Form 23

- 1. All figures are to be shown net of the reinsurers' share.
- 2. The accident years shown at lines 11 to 20 shall correspond to this financial year and the nine previous financial years respectively.
- 3. Columns 1 to 9 are to be shown before deduction for discounting.
- 4. All amounts shown shall exclude claims management costs.
- 5. The percentage shown at column 12 shall be the ratio of the columns 3+4+5+6-2 to column 2.
- The percentage shown at column 13 shall be the ratio of columns 1+3+4+5+6 to column 11.
- 7. 23.29.5 + 23.29.6 = 22.13.3 + 22.17.3; 23.29.7 + 23.29.8 = 22.13.1; 23.29.10 = 22.31.3 22.32.3; and 23.29.4 = 22.13.2 + 22.17.2.
- Line 20 need not be completed when this Form is submitted in respect of the first financial year ended after 23 December 1996.
- 9. Columns 1, 11 and 13 need not be completed in respect of accident years ended before 23 December 1994.
- 10. The percentages shown at columns 12 and 13 are to be expressed as percentages to one place of decimals.
- 11. Business reported on any Form 33 may be reported on this form at line 22 and not lines 11 to 21.

. ··		(																									
General I	business	(underwriting ye	ar ac	coun	nung) :	Anal	/sis c	r prer	niums	s, ciai	ms ar	na exp	enses	6													
Name of (	company																										
Global bu	siness/UK	branch business	ΈEA	brand	ch bus	iness																					
Financial	year ende	ed														Compa registr numbe	ation		al/uk/c	M	Perk	od ende	ed year		Units	Ac	count
Accountin	n class													<b>—</b>		Indinide		T			.,		,			T	
Accountan	g oldoo												-	R2	4				_					t	000		
	Unde	erwriting year en	ded	unde	rior rwriting ears	мм	ΥY	мм	YY	мм	<b>Y</b> Y	мм	77	мм	YY	мм	YY	мм	YY	мм	۲Y	мм	1 44	мм	YY	all p	'otal reviou umns
				29	29				1																	99	99
	Gross amo	ount	11		1																						
Premiums written	Reinsurers	s' share	12																								
	Net (11-12	)	19															I									
	Gross amo	ount	21																								
Claims paid	Reinsurers		22																								
	Net (21-22		29																					ļ			
Claims man	· · · · · · · · · · · · · · · · · · ·		39																-								
	Commissie		41																								
Net		uisition expenses	42																	-							
operating expenses		tive expenses commissions and	43 44													-						+					
	profit parts	cipations at (41+42+43-44)	44 49																	-			-				
		Undiscounted	40 51									+										+					
	Brought forward	Adjustment for	52			-																+					
Technical	Ourseland -	discounting Undiscounted	53																			-					
provisions	Carried forward	Adjustment for discounting	54			1						1		-						1							
		decrease) in the ear (53-54-51+52)	59			1						1										1					
Balance on (19-29-39-4	each under		69							1						1						1					

- The underwriting years shown between the columns headed "29 29" and "99 99" shall correspond (in reverse order) to this financial year and the previous nine financial years respectively.
- 2. Amounts shown in lines 21 to 29 shall exclude claims management costs.
- 3. For accounting classes 1 to 8 and 10 amounts in respect of underwriting years ended before 23 December 1993 may be included in the prior underwriting years column.
- 4. The amounts shown at lines 51 to 54 shall exclude equalisation provisions.

Returns under Insurance Companies Legislation

**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

Form 25

	General busine	ss (underwriting ye	ear a	ccount	ing)	: Ana	lysis	of tec	hnica	l prov	ision	5															
	Name of compa	ny																									
	Global business	UK branch business	/EEA	brancl	ı bus	iness																					
	Financial year e	nded														Compa registra numbe	tion		GL/UK/C	M da		d ended onth	Year	- 1	Units	Acc	counting ss
	Accounting clas	5												R2	5										2000		
	Un	derwriting year end	led	Prio underwr year	iting	мм	YY	мм	YY	мм	۲۲	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	۲۲	мм	۲۲	all p	Total previous dumns
				29	29																					99	99
	Reported claims	Gross amount	11																•								
	outstanding	Reinsurers' share	12																								
	Claims incurred	Gross amount	13																								
6	but not reported	Reinsurers' share	14																								
9	Claims managem	ent costs	15																								
		Gross amount	16																								
	Adjustment for discounting	Reinsurers' share	17																								
		Claims management costs	18																								
	Allocation to/(from accounting class	n) another of anticipated surplus	19																								
	Balance of the fu		20																								
	Claims outstandir (11-12+13-14+15	ng -16+17-18+19+20)	21																								
	Provision for une	arned premiums	22																								
	Provision for une	opired risks	23																						-		
	Deferred acquisit		24																								
	Other technical p to be specified by supplementary no		25																								
	Total (21+22+23-	24+25)	29																_								

#### Instructions for completion of Form 25

- 1. The underwriting years shown between the columns headed "29 29" and "99 99" shall correspond (in reverse order) to this financial year and the previous nine financial years.
- 2. Lines 11 to 15, 19 to 21 and 29 shall be completed for open years and lines 11 to 18 and 21 to 29 for closed years.
- 3. Line 29 shall equal line 53 less 54 on Form 24.
- 4. Lines 11 to 15 are to be shown before adjustment for discounting.
- 5. Lines 11 to 14, 16 and 17 shall exclude claims management costs.
- For accounting classes 1 to 8 and 10 amounts in respect of financial years ended before 23 December 1993 may be included in the prior underwriting years column.
- Amounts may only be included at line 19 in so far as they arise from the offset of anticipated surpluses and deficits on business managed together (as defined by paragraph 25 of Schedule 2).

General busi														
Name of com											Accountin	g class		
Global busine		ch business/E	EA branch E	ousiness			Company				Currency			
Financial year	rended						Company registration number	GL/UK/CM	day mo	ended 101 year	Monetary units	Business category	Accounting class	Curre
Category						R26								
Accident yea	r ended	Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial	Claims out	istanding carried prward	Claims outst	anding brought ward	Balance for each accident	Deduction for discounting from claims	Earned premiums (net)	Deterioration (surplus) of original	/ Clain
		year	(net) as at end of the accident year	of the accident year but prior to	year	Reported (ner	not reported	Reported (net)	incurred but not reported	year (4+5+6-7-8)	outstanding carried forward	(	reserve %	
				this financial year			(net)		(net)		(net)			
Month	Year													
		1	2	3	4	5	6	7	8	9	10	11	12	
	-	2												
		3							1					
		4												
		5												_
L		6						ļ						
		7												
		8								+	+	+	+	+
		0				+	+	+	+				+	-
Prior accident	_	:1				+				+				
Reconciliation	n	2									1			
Total (11 to 2	2)													
Returns under	Insurance									J			(continua	
	Insurance ness (accid	Companies L		nalysis of n	et claims a	and premiu	ms by cate	gory for trea	aty reinsur	ance			(continua	
Returns under General busir	Insurance ness (accid	Companies L ent year acc	ounting) : A		iet claims a	and premiu	ims by cate	gory for trea	tty reinsur	ance	Accounting	u class	(continua	
Returns under General busir Name of comp	Insurance ness (accid pany ss/UK brand	Companies L ent year acc	ounting) : A		iet claims a	c	Company				Currency			ation sl
Returns under General busir Name of comp Global busines	Insurance ness (accid pany ss/UK brand	Companies L ent year acc	ounting) : A		iet claims a	c r n		gory for trea	ty reinsur	ended		p class Business category	(continua Accounting class	ation sl
Returns under General busin Name of comp Global busines Financial year Category	Insurance ness (accid pany s/UK brand ended	Companies L Companies L ent year acc h business/E	ounting) : A	Jsiness Total claims		R26	Company egistration number	GL/UK/CM	Period day mon	anded	Currency Monetary units	Business category	Accounting class	Currer
Returns under General busir Name of comp Global busines Financial year	Insurance ness (accid pany s/UK brand ended	Companies L Companies L n business/E	Claims outstanding outstanding of the sa st end of the	Total claims paid (net) since the end of the	Ceins paid (ref) congress (ref) congress vor	R26	Company egistration number anding camed ward	GL/UK/CM Claims outstan forw	Period day mon ding brought ard	h year Balence for each accident	Currency Monetary units	Business	Accounting class Deterioration/ (surplus) of original	Currer
Returns under General busin Name of comp Global busines Financial year Category	Insurance ness (accid pany s/UK brand ended	Companies L cont year acco h business/E	ounting) : A	Total claims paid (net) aince the end	Claims paid (net) dung this financial	R26	Company egistration number	GL/UK/CM	Period day mon	anded fr year Balance for	Currency Monetary units Deduction for discounting from claims outstanding carried forward	Business category Eamed premiums	Accounting class Deterioration/ (surplus) of	Currer
Returns under General busin Name of comp Global busines Financial year Category	Insurance ness (accid pany s/UK brand ended	Companies L cont year acco h business/E	Claims outstanding outstanding of the sa st end of the	Total claims paid (ret) since the end of the accident year but prior to	Claims paid (net) dung this financial	R26	Company egistration number anding carried ward	GL/UK/CM Claims outstan forw	Period diay mon ding brought and Incurred but not reported	h year Balence for each accident	Currency Monetary units	Business category Eamed premiums	Accounting class Deterioration/ (surplus) of original reserve	Currer
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L cont year acco h business/E	Claims outstanding outstanding of the sa st end of the	Total claims paid (ref) since the end of the accident year but prior to this financial	Claims paid (net) dung this financial	R26	Company egistration number anding carried ward	GL/UK/CM Claims outstan forw	Period diay mon ding brought and Incurred but not reported	h year Balence for each accident	Currency Monetary units Deduction for discounting from claims outstanding carried forward	Business category Eamed premiums	Accounting class Deterioration/ (surplus) of original reserve	Fornation sł
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Curree Claims X
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Curree Claims X
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Curree Claims X
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Curree Claims X
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Currer Claims %
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Currer Claims %
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Curree Claims X
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Currer Claims %
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Currer Claims %
Returns under General busin Name of comp Global busines Financial year Category Accident ye	Insurance ness (accid pany s:s/UK brand ended ar ended	Companies L ent year acc h business/E	Claims Claims outstanding (ref) as it end of the acclaimt year	Total claims pad (ref) since the end of the accident year year	Claims paid (net) cumg this financial year	R26 Claims outst for Reported (net)	Company egistration number landing carried ward Incurred but not reported (net)	GL/UK/CM Cleims outstan forw Reported (net)	Period day mon day mon and but not repoted (net)	Balance for each accident year (4+5+6.7-8)	Currency Monetary units Deduction for discounting from claims outstanding carried forward (net)	Business category Earred premiums (net)	Accounting class Deterioration/ (supplus) of orginal reserve %	Curree Claims X

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**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

- 1. All figures are to be shown net of the reinsurers' share.
- 2. The accident years shown at lines 11 to 20 shall correspond to this financial year and the nine previous financial years respectively.
- 3. Columns 1 to 9 are to be shown before deduction for discounting.
- 4. All amounts shown shall exclude claims management costs.
- 5. The percentage shown at column 12 shall be the ratio of the columns 3+4+5+6-2 to column 2.
- 6. The percentage shown at column 13 shall be the ratio of columns 1+3+4+5+6 to column 11.
- The aggregate of the sterling equivalent of an entry on Form 26 for all business categories within an accounting class shall equal the corresponding entry on Form 23 for that accounting class.
- The percentages shown at columns 12 and 13 are to be expressed as percentages to one place of decimals.
- 9. The amounts shown in line 21 shall be analysed on continuation sheets by accident year.
- 10. The box marked "Business category" shall be completed by inserting one of the letters "a" to "h" according to which of the sub-paragraphs of regulation 10(1) describes the business category to which the form relates.

	Returns und	er Insuran	ice C	ompanies L	egislation											Form 27
	General bus	iness (ad	cide	nt year acc	ounting) : A	nalysis of	gross claim	ns and pre	miums by ca	tegory for	treaty rein	surance				
	Name of cor												Accountin	a class		
	Global busin	ess/UK br	anch	business/El	EA branch b	usiness							Currency	y class		
	Financial yea	r ended							Company							
	Category								registration number	GL/UK/CM	day mo		Monetary units	Business category	Accounting class	Currency
								R27								
	Accident yea	ar ended		Claims paid (gross) during the accident	Claims outstanding (gross) as at	Total claims paid (gross) since the end	Claims paid (gross) during this financial		Istanding carried	Claims outsta forv	anding brought ward	Balance for each accident year	Deduction for discounting from claims	Earned premiums	Deterioration/ (surplus) of original	Claims ratio %
				year	end of the accident year	of the accident year but prior to this financial year	year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	(4+5+6-7-8)	outstanding carried forward (gross)	(gross)	reserve %	
	Month	Year		1	2	3										
65		<u> </u>	11	1	2	3	4	5	6	7	8	9	10	11	12	13
			12					·								
			13													
			14													
			15													
		-	16													
			17								-					
			18													
			19													
			20				-	-01	1							
	Prior accident y	/ears	21													
[	Reconciliation		22													
	Total (11 to 2	2)	29													

Returns under Insurance Companies Legislation

Form 27 continuation sheet)

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

Name of company Accounting class Global business/UK branch business/EEA branch business Currency Financial year ended Monetary units Busi GL/UK/CM day month Category R27 eten. (surplus, original reserv % Claims paid gross) during this financial Earned premium (gross) discountin from claim outstandin carried forward (gross) Accident year ended year (4+5+6-7-8) Reported (gross) incurred but not reported (gross) Reported (gross) incurred but not reported (gross) Month Year 12 13 66

- 1. All figures are to be shown gross of the reinsurers' share.
- The accident years shown at lines 11 to 20 shall correspond to this financial year and the nine previous financial years respectively.
- 3. Columns 1 to 9 are to be shown before deduction for discounting.
- 4. All amounts shown shall exclude claims management costs.
- 5. The percentage shown at column 12 shall be the ratio of the columns 3+4+5+6-2 to column 2.
- The percentage shown at column 13 shall be the ratio of columns 1+3+4+5+6 to column 11.
- 7. 27.29.5+27.29.6 = 22.11.3+22.15.3; 27.29.7+27.29.8 = 22.11.1; 27.29.10 = 22.31.3; and 27.29.4 = 22.11.2+22.15.2.
- The percentages shown at columns 12 and 13 are to be expressed as percentages to one place of decimals.
- 9. The amounts shown in line 21 shall be analysed on continuation sheets by accident year.
- 10. The box marked "Business category" shall be completed by inserting one of the letters "a" to "h" according to which of the sub-paragraphs of regulation 10(1) describes the business category to which the form relates.

		(underwriting ye				,			-,										Acc	ountir	ng clas	s			
Name of	company																		Cur	rency					
Global bu Financial		K branch business ed	/EEA	branch bu	siness						Company registrati sumber	on	GL	/UK/CM	day	Period	ended In y	ear	Mone	etary Its	Busir cateç		Accou clar		Ci
Category									R28																
		erwriting year en	fed	Prior underwriting years	мм	YY	мм	YY	мм	11	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥΥ	a
				29 29																					5
	Gross am	ount	11																						
Premiums written	Reinsurer	s' share	12																						
	Net (11-1	2)	19																						
	Gross am	ount	21																						
Claims paid	Reinsurer	s' share	22																		<u> </u>				
	Net (21-2	2)	29																						
Claims ma	nagement c	osts	39																		ļ				
	Commissi	ions	41																						
Net	Other acq	ulsition expenses	42																	_	ļ		-		-
operating		ative expenses	43											_							<u> </u>		ļ		
expenses	profit part	s' commissions and icipations	44																				L		
	Payable n	et (41+42+43-44)	49																ļ				1		
	Brought	Undiscounted	51		<u> </u>																				
	forward	Adjustment for discounting	52		1																				
Technical provisions	Carried	Undiscounted	53																						
1	forward	Adjustment for discounting	54				<u> </u>	_															ļ		1
	financial y	(decrease) in the rear (53-54-51+52)	59																				L		ļ
Balance or (19-29-39-	t each finan 49-59)	cial year	69												1										

		surance Companie																						(60	ntinu		orm 2 sheet
General Name of		s (underwriting y y	ear a	ccour	nting)	: Ana	lysis (	of pre	mium	s, clai	ims a	nd ex	pense	sby o	categ	ory fo	r treat	y reir	nsura	nce Acc	ountii	ng clas	s	<b>,</b>			
Clobal b	unin oon/l	JK branch busines:																		Cur	rency						
			WEE/	A bran	ch bu	siness						Compan	y				Period										
Financial	year en	ded										number	ion	GL	JUK/C	M day	mor		Mear	Mon un		Busir cateş		Accou cla	inting ss	Curr	rency
Category	/									R28																	
	Und	erwriting year en	ded	мм	YY	мм	YY	мм	YY	мм	11	мм	YY	мм	YY	мм	YY	мм	YY	мм	۲Y	мм	77	мм	YY	мм	1 77
			Γ											-	-							-				-	+
	Gross am	nount	11														L		<b></b>								_
Premiums written	Reinsurer	rs' share	12																								
	Net (11-1	2)	19													1				1							
	Gross am	nount	21															-		1						-	
Claims paid	Reinsurer	s' share	22						-									_		-							····
	Net (21-2	2)	29													1		-			_				_		
Claims mar	nagement c	osts	39					-		-						1									•••••		
	Commissi	ions	41													-	~~~										
Net	Other acq	uisition expenses	42						-				-												-		
operating	Administra	ative expenses	43		-									_		-										-	
expenses	Reinsuren profit parti	s' commissions and icinations	44			-	_										-										
		et (41+42+43-44)	49																	-							
	Brought	Undiscounted	51					_																	-		
		Adjustment for discounting	52						-							+	-										
Technical provisions	Carried	Undiscounted	53						-				-			<u> </u>		-							-		
,		Adjustment for discounting	54				-					-															
		decrease) in the ear (53-54-51+52)	59						-							+			-								
Balance on (19-29-39-4	each financ		69				-									-					-						

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**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

#### Instructions for completion of Form 28

- The underwriting years shown between the columns headed "29 29" and "99 99" shall correspond (in reverse order) to this financial year and the previous nine financial years.
- 2. Amounts shown in lines 21 to 29 shall exclude claims management costs.
- 3. The amounts shown at lines 51 to 54 shall exclude equalisation provisions.
- 4. For accounting class 10 (other than business categories (c) and (d) and such other categories as have been reported previously on Form 29 of the 1983 Regulations) amounts in respect of underwriting years ended before 23 December 1993 may be included in the prior underwriting years column and instruction 5 shall not apply to such amounts.
- The amounts shown in the first column shall be analysed on continuation sheets by underwriting year (save that amounts in respect of underwriting years ended prior to 31 December 1982 may be shown in aggregate).
- 6. The box marked "Business category" shall be completed by inserting one of the letters "a" to "h" according to which of the sub-paragraphs of regulation 10(1) describes the business category to which the form relates.

Returns under Insurance Companies Legislation

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

Global business Financial year e	/UK branch business/ nded	EEA	bran	ch bus	iness						Company registrati number	lon	GL	JUK/CM	day	Period		year	Cui Mon un		Busin categ		Accou	unting ss	Curre	ency
Category									R29								T									
Ur	nderwriting year end	led	under	rior writing ars	мм	YY	мм	YY	мм	77	мм	YY	мм	YY	мм	YY	мм	YY	мм	۲Y	мм	111	мм	YY	all p	otal reviou umns
			29	29																					99	9
Reported claims	Gross amount	11							Ι															1		±
outstanding	Reinsurers' share	12											-								1				1	
Claims incurred	Gross amount	13							-																	
but not reported	Reinsurers' share	14																								
Claims manageme	ent costs	15															-			-						
	Gross amount	16										_											1			-
Adjustment for discounting	Reinsurers' share	17							-								-		<u> </u>							
	Claims management costs	18																	-				-			
Allocation to/(from accounting class of	) another category or of anticipated surplus	19											-		-											
Balance of the fun		20																					1			
Claims outstanding (11-12+13-14+15-		21													-											
Provision for unear		22																								
Provision for unexp	pired risks	23				-						_														
Deferred acquisitio	n costs	24						_																		
Other technical pro- to be specified by supplementary not		25														-										
Total (21+22+23-2	4+25)	29																					1			

Returns under Insurance Companies Legislation (con General business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsurance

Form 29 (continuation sheet)

Form 29

Accounting class

	Name of compar	ss lunderwinning ye		Joodin			010 0		mour		510110	.,	logo.	,						Acc	ountir	ig clas	s				
		UK branch business/	EEA	branc	h bus	iness						ompany								Cun	rency						
	Financial year er	nded										egistratic umber	n	GL	UK/CM	day	Period mon		nar	Mone uni		Busine catego		Accou clas		Curre	ncy
	Category									R29			-	Т		1											
	~					<b>—</b>			r															<u> </u>	_		
	Un	derwriting year end	led	мм	YY	мм	YY	мм	YY	ΜМ	YY	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY
	Reported claims	Gross amount	11																								
	outstanding	Reinsurers' share	12																								
	Claims incurred	Gross amount	13																								
72	but not reported	Reinsurers' share	14						-																		
2	Claims manageme	ent costs	15																								
		Gross amount	16																								
	Adjustment for discounting	Reinsurers' share	17																								
	aloovanting	Claims management costs	18																								
	Allocation to/(from accounting class of	) another category or of anticipated surplus	19																								
	Balance of the fun		20																								
	Claims outstandin (11-12+13-14+15-	g 16+17-18+19+20)	21																						_		
	Provision for unea		22																								
	Provision for unex	pired risks	23																								
	Deferred acquisitio	on costs	24																								
	Other technical pr to be specified by supplementary not		25																-								
	Total (21+22+23-2	24+25)	29			1												1									

2.1

- The underwriting years shown between the columns headed "29 29" and "99 99" shall correspond (in reverse order) to this financial year and the previous nine financial years.
- 2. Lines 11 to 15, 19 to 21 and 29 shall be completed for open years and lines 11 to 18 and 21 to 29 for closed years.
- 3. Line 29 shall equal line 53 less 54 on Form 24.
- 4. Lines 11 to 15 are to be shown before adjustment for discounting.
- 5. Lines 11 to 14, 16 and 17 shall exclude claims management costs.
- 6. For accounting class 10 (other than business categories (c) and (d) and such other categories as have been reported previously on Form 29 of the 1983 Regulations) amounts in respect of underwriting years ended before 23 December 1993 may be included in the prior underwriting years column and instruction 7 shall not apply to such amounts.
- The amounts shown in the first column shall be analysed on continuation sheets by underwriting year (save that amounts in respect of underwriting years ended prior to 31 December 1982 may be shown in aggregate).
- 8. The box marked "Business category" shall be completed by inserting one of the letters "a" to "h" according to which of the sub-paragraphs of regulation 10(1) describes the business category to which the form relates.
- Amounts may only be included at line 19 in so far as they arise from the offset of anticipated surpluses and deficits on business managed together (as defined by paragraph 25 of Schedule 2).

Returns under Insurance Companies Legislation	
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# General business : Expected income and yield from admissible assets covering discounted provisions

Name of company Global business/U		sines	ss/EEA branch	business					Company egistration number	GL/UK/CM da	Period end y month	led year	. Units
Financial year end	led							R30					£00
	Country code		Total admissible assets as	Admissible assets hypothecated to cover the provision	Expected income from	Yield %	Technical provisions	Provision fo claims bein	r outstanding g discounted	Unwind in the discount in the		interest at is being o	
Major currencies			shown on Form 13	for outstanding claims being discounted	assets included in column 2			Before deduction for discounting	Deduction for discounting	next financial year	Highest	Lowest	Avera
			1	2	3	4	5	6	7	8	9	10	· 11
		11											
		12											
		13											
		14											
		15											
		16											
		17											
		18											
		19											
		20											
Other currencies		21											
Total		29											

Form 30 (Sheet 1)

Returns under Insurance Companies Legislation

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

Name of company

	Financial year ended			R30							£000
	Type of asset				missit as sho	ue of ble assets own on n 13 1	hypotheo the pr outstar	sible assets ated to cover ovision for icting claims discounted 2	from	ed income n assets uded in umn 2 3	Yield %
	Land and buildings		3	1							
35	Fixed interest securities	Approved securities	3	2							
	Tixed interest securities	Other	3	3							
	Variable interest securities (excluding	Approved securities	3	1							
	items shown at line 36)	Other	3	5							
	Equity shares and holdings in collective in	nvestment schemes	31	5							
	Loans secured by mortgages		3	7							
	All other assets	Producing income	34	3							
		Not producing income	3	,							
	Total	· · · · · · · · · · · · · · · · · · ·	4	,							

Form 30 (Sheet 2)

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**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

#### Instructions for completion of Form 30

1. The entry at-

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30.31.1 shall equal 13.11.1
30.32.1 shall equal 13.45.1 + the appropriate part of 13.84.1
30.33.1 shall equal 13.46.1 + the appropriate part of 13.84.1
30.34.1 shall equal 13.47.1 + the appropriate part of 13.84.1
30.35.1 shall equal 13.42.1 + 13.48.1 + the appropriate part of 13.84.1
30.36.1 shall equal 13.42.1 + 13.48.1 + the appropriate part of 13.84.1
30.37.1 shall equal 13.45.1
30.49.1 shall equal 13.50.1
```

- 2. The hypothecated assets shown in column 2 shall not be less than (but need not equal) the provision for outstanding claims being discounted (column 6 less column 7 on sheet 1). Where specific assets are not hypothecated to cover the provision for outstanding claims being discounted column 2 shall equal column 1.
- 3. The income in column 3 shall be the amounts before deduction of tax which would be received in the next financial year on the assumption that-
  - (i) the assets are held throughout that year and
  - (ii) the factors which affect income remain unchanged but account shall be taken of any changes in those factors known to have occurred.
- 4. The yield in column 4 shall be-
  - for securities with a redemption value the rate of interest which, when used to obtain a present value of expected future income or capital payments, gives the current asset value; and
  - (ii) for all other assets the ratio of the income included in column 3 to the value included in column 2;

or where appropriate an average of the above weighted by reference to the values included in column 2.

- The methods and assumptions used in determining the yield in accordance with instruction 4 above shall be stated by way of supplementary note to this Form.
- 6. Where a particular asset is required to be taken into account only to a specified extent by the application of admissibility limits, the expected income and capital payments Ofrom that asset shall be included only to the same extent.
- The treatment of expected income payments from any asset where such payment is in default shall be stated by way of supplementary note to this Form.
- 8. In column 8 "Unwind in discount in the next financial year" refers to the expected reduction in the deduction for the discounting between-
  - (i) that shown at the end of this financial year; and
  - (ii) that expected to be shown at the end of the next financial year but in respect of claims incurred prior to the end of this financial year.
- 9. Columns 4 and 9 to 11 shall be expressed as a percentage to one place of decimals.
- 10. In the above instructions income excludes capital gains or losses or value adjustments.
- 11. The discount rate in column 11 shall be the average rate of interest at which the provisions are being discounted, weighted by the provisions contained in column 6.

	Returns und	er Insuran	nce C	ompanies Legi	islation									Form 31
	General bus	iness (a	ccide	nt year accou	inting) : Analy	sis of gross o	claims and pr	emiums by ri	sk group for d	lirect insura	nce and facult	ative reinsura	nce	
	Name of con										Accounting			
	Global busine	ess/UK bi	ranch	business/EEA	branch busine	ss						1888		
	Financial yea	r ended							Company registration		Currency			
	Risk group								registration number	GL/UK/CM	Period ende day month	d Monetz year units	ry Country	Accounting class
								R31	1					
	Accident yea	ar ended		Number	of claims	Gross cla	aims paid	Gross claims ou for	itstanding carried vard	Gross claims or for	utstanding brought ward	each accident	Gross earned premiums	Claims ratio %
	Month	Year		Closed at some cost during this or previous financia! years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	year (4+5+6-7-8)		
				1	2	3	4	5	6	7	8	9	10	11
77			11											
			12											
	1		13											
i			14								_			
			15											
			16 17											
			17											
	· · · ·		10											
			20											
	Prior accident y	/ears	21											
	Total (11 to 2	1)	29											
	Line 29 expre sterling	ssed in	30											
		_									• · · · · · · · · · · · · · · · · · · ·	·		

Form 31 General business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

	Financial yea	r ended						Company registration number	GL/UK/CM	Period ended day month	Moneta year units	ry Country	Accounting class
	Risk group						R31						7
ſ	Accident y	/ear ended	Number	of claims	Gross cl	aims paid	Gross claims or for	utstanding carried ward	Gross claims ou for	utstanding brought ward	Balance for each accident year	Gross eamed premiums	Claims rati %
	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	(4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
ſ													
I													
ŀ													
ł													
ł													
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ł		<u> </u>	-									-	
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l		· ·											

- All figures are to be shown gross of the reinsurers' share and before any deduction for discounting.
- 2. The accident years at lines 11 to 20 shall correspond to this financial year and the nine previous financial years respectively.
- 3. All amounts shown shall exclude claims management costs.
- 4. The percentage shown at column 11 shall be the ratio of the sum of columns 3 to 6 to column 10.
- 5. Columns 10 and 11 need not be completed in respect of accident years ended before 23 December 1994.
- 6. The percentages shown at column 11 are to be expressed as percentages to one place of decimals.
- 7. For risk groups falling in accounting class 7 the amounts shown in line 21 shall be analysed by accident year on continuation sheets.
- 8. Columns 1 and 2 need not be completed in respect of accounting classes 3, 4 and 5.

General bu	siness (ad	cide	nt year acc	ounting) : /	Analysis of	gross clain	ns and prer	niums for n	notor vehic	le direct ins	urance and f	acultati	ve reinsu	rance		
Name of co	mpany										Currency					
Global busi Financial y		ranch	business/El	EA branch I	ousiness					Company registration number	GL/UK/CM	day	eriod ended month	year	Monetary units	
Risk group									R32							Τ
Accident ye	ar ended		Number	of claims	Gross cl	aims paid		s outstanding forward		s outstanding t forward	Balance on each accident	Gross earned premiums	Claims %	ratio	Vehicle years (000's)	,
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	year (4+5+6-7-8)					
			1	2	3	4	5	6	- 7	8	9	10	11		12	
		11														
		12														
		13														
		14														
		15														
		16														1
		17														
		18														_
		19							ļ							1
		20														
Prior accider	t years	21													_	
Total (11 to	21)	29								1						1

49 × 4

#### Instructions for completion of Form 32

- 1. All figures are to be shown gross of the reinsurers' share and before any deduction for discounting.
- 2. The accident years at lines 11 to 20 shall correspond to this financial year and the nine previous financial years respectively.
- 3. All amounts shown shall exclude claims management costs.
- 4. The percentage shown at column 11 shall be the ratio of the sum of columns 3 to 6 to column 10.
- 5. Columns 10 to 13 need not be completed in respect of accident years ended before 23 December 1994.
- 6. The number of vehicle years insured under any insurance contract is the product of the period (expressed in years and parts of years) for which the contract is in force and the number of vehicles under contract. Figures entered in the column are to be rounded to the nearest vehicle year only after aggregating the component figures.
- 7. The percentages shown at columns 11 and 13 are to be expressed as percentages to one place of decimals.

Returns under Insurance Companies Legislation

General business (accident year accounting) : Reconciliation of gross claims and premiums for direct insurance and facultative reinsurance Name of company

Global business/UK branch business/EEA branch business

Financial year ended

Financial year ended							Con regi nun	npany stration nber	GL/UK/CM	day	Period ender month	i year	Units
						R33							£000
Accounting class		Claims paid in this financial year	Gross claims outsta	nding carried forward	G	ross claims ou	ıtstan	ding brought forw	ard	Balance financia (1+2+3	il year		is earned imiums
			Reported	Incurred but not reported		Reported		Incurred but reported	not	(	,		
3		1	2	3		4		6		6			7
Accident and health	11												
Motor	12												
Aviation	13												
Marine	14												
Transport	15												
Property	16												
Third party liability	17												
Miscellaneous and pecuniary loss	18												

2

Form 33

#### Instructions for completion of Form 33

- All figures are to be shown gross of the reinsurers' share and before any deduction for discounting.
- 2. All amounts shown shall exclude claims management costs.
- 3. Only business accounted on an accident year basis but not reported on Forms 31 or 32 shall be included on this Form.

General bus													
Name of con										unting class			
		anch	business/EEA bi	ranch business					Curre				
Financial yea	ar ended					_	Company registration number	gl/uk/cm	day	month year	Monetary units	Country	Accounclass
Risk group						R34							
Underwritir	nd vear		Gross cl	aims paid	Gross claims	outstanding carried	Gross claims	outstanding br	ought	Balance on each underwriting year	Gross pr writ	remiums	Claims ra %
ende	ed		In previous	In this financial	fo Reported	Incurred but not	Reported	Incurred		- (2+3+4-5-6)	No.		~
			financial years	year		reported		repor	rted				
Month	Year			1									
			1	2	3	4	5	6		7		3	9
		11 12					-						
		13											
		14											
		15											
		16											
		17											
	+	18											
		19 20											
Prior underwr	iting years	-											
Total (11 to		29					+	-					
											-		
	er Insuranc		mpanies Legisla									(contin	Боп
sterling Returns unde General bus	er Insuranc iness (und	e Co		tion unting) : Analys	sis of gross cla	nims and premi	ums by risk gro	oup for dire				insurance	Боп
sterling Returns unde General busi Name of com	er Insuranc iness (uno	e Co derw	riting year acco	ounting) : Analys	sis of gross cla	nims and premi	ums by risk gro	bup for dire	Accou	inting class : Th		insurance	Боп
sterling Returns unde General busi Name of com	er Insuranc i <b>ness (un</b> o upany ess/UK bra	e Co derw		ounting) : Analys	sis of gross cla	nims and premi	Company	pup for dire	Accou Currei	inting class : Th ncy	ird-party li	insurance	Forr nuation sh e
sterling Returns unde <b>General bus</b> i Name of com Global busine	er Insuranc i <b>ness (un</b> o upany ess/UK bra	e Co derw	riting year acco	ounting) : Analys	sis of gross cla	iims and premi		Dup for dire	Accou Curren	inting class : Th		insurance	Forr nuation sh e
sterling Returns unde General busi Name of com Global busine Financial year	er Insuranc i <b>ness (un</b> o upany ess/UK bra	e Co derw	riting year acco	ounting) : Analys	sis of gross cla	iims and premi	Company		Accou Curren	inting class : Th ncy ried ended	ird-party lia Monetary	<b>insuranc</b> o ability	Account
sterling Returns unde General busi Name of com Global busine Financial year Risk group Underwritin;	er Insuranc iness (uno upany ess/UK bra rended g year	e Co derw	riting year acco	ounting) : Analys	Gross claims o		Company registration number Gross claims o	GL/UK/CM	Accou Curren day	nting class : Th ncy riod ended month year	ird-party lia Monetary units Gross pre	insurance ability Country	Forrauation she e Accounct class
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group	er Insuranc iness (uno upany ess/UK bra rended g year	e Co derw	riting year acco	ounting) : Analys	Gross claims o	R34	Company registration number Gross claims o	GL/UK/CM sutstanding bro rward incurred t	Accou Curren day Rught	nting class : Th ncy riod ended month year	ird-party lia Monetary units	insurance ability Country	Formulation she e Account class 7 Claims rati
sterling Returns unde General busi Name of com Global busine Financial year Risk group Underwritin;	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla	unting) : Analys anch business ims paid In this financial	Gross claims or for	R34 Atstanding carried ward Incurred but not	Company registration number Gross claims o fo	GL/UK/CM sutstanding bro	Accou Curren day Rught	nting class : Th ncy riod ended month year	ird-party lia Monetary units Gross pre	insurance ability Country	Formulation she e Account class 7 Claims rati
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (uno upany ess/UK bra rended g year	e Co derw	riting year acco business/EEA br Gross cla	unting) : Analys anch business ims paid In this financial	Gross claims or for	R34 Atstanding carried ward Incurred but not	Company registration number Gross claims o fo Reported	GL/UK/CM	Accou Curren day Rught	Inting class : Th incy riod ended month year year Balance on each underwrting year (2+3+4-5-6)	ird-party lia Monetary units Gross pre write	insurance ability Country	Forr nuation sh e Accoun class 7 Claims rat %
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla In previous financial years	anch business ims paid In this financial year	Gross claims or for Reported	R34 Atstanding carried ward incurred but not reported	Company registration number Gross claims o fo	GL/UK/CM sutstanding bro rward incurred t	Accou Curren day Rught	nting class : Th ncy riod ended month year	ird-party lia Monetary units Gross pre	insurance ability Country	Formulation she e Account class 7 Claims rati
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla In previous financial years	anch business ims paid In this financial year	Gross claims or for Reported	R34 Atstanding carried ward incurred but not reported	Company registration number Gross claims o fo Reported	GL/UK/CM	Accou Curren day Rught	Inting class : Th incy riod ended month year year Balance on each underwrting year (2+3+4-5-6)	ird-party lia Monetary units Gross pre write	insurance ability Country	Form nuation sh e Account class 7 Claims rati %
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla In previous financial years	anch business ims paid In this financial year	Gross claims or for Reported	R34 Atstanding carried ward incurred but not reported	Company registration number Gross claims o fo Reported	GL/UK/CM	Accou Curren day Rught	Inting class : Th incy riod ended month year year Balance on each underwrting year (2+3+4-5-6)	ird-party lia Monetary units Gross pre write	insurance ability Country	Form nuation sh e Account class 7 Claims rati %
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla In previous financial years	anch business ims paid In this financial year	Gross claims or for Reported	R34 Atstanding carried ward incurred but not reported	Company registration number Gross claims o fo Reported	GL/UK/CM	Accou Curren day Rught	Inting class : Th incy riod ended month year year Balance on each underwrting year (2+3+4-5-6)	ird-party lia Monetary units Gross pre write	insurance ability Country	Form nuation sh e Account class 7 Claims rati %
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla In previous financial years	anch business ims paid In this financial year	Gross claims or for Reported	R34 Atstanding carried ward incurred but not reported	Company registration number Gross claims o fo Reported	GL/UK/CM	Accou Curren day Rught	Inting class : Th incy riod ended month year year Balance on each underwrting year (2+3+4-5-6)	ird-party lia Monetary units Gross pre write	insurance ability Country	Form nuation sh e Account class 7 Claims rati %
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla In previous financial years	anch business ims paid In this financial year	Gross claims or for Reported	R34 Atstanding carried ward incurred but not reported	Company registration number Gross claims o fo Reported	GL/UK/CM	Accou Curren day Rught	Inting class : Th incy riod ended month year year Balance on each underwrting year (2+3+4-5-6)	ird-party lia Monetary units Gross pre write	insurance ability Country	Form nuation sh e Account class 7 Claims rati %
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla In previous financial years	anch business ims paid In this financial year	Gross claims or for Reported	R34 Atstanding carried ward incurred but not reported	Company registration number Gross claims o fo Reported	GL/UK/CM	Accou Curren day Rught	Inting class : Th incy riod ended month year year Balance on each underwrting year (2+3+4-5-6)	ird-party lia Monetary units Gross pre write	insurance ability Country	Form nuation sh e Account class 7 Claims rati %
sterling Returns unde General busi Vame of com Slobal busine Financial year Risk group Underwriting endec	er Insuranc iness (und ipany ess/UK bra r ended g year	e Co derw	riting year acco business/EEA br Gross cla In previous financial years	anch business ims paid In this financial year	Gross claims or for Reported	R34 Atstanding carried ward incurred but not reported	Company registration number Gross claims o fo Reported	GL/UK/CM	Accou Curren day Rught	Inting class : Th incy riod ended month year year Balance on each underwrting year (2+3+4-5-6)	ird-party lia Monetary units Gross pre write	insurance ability Country	Form nuation sh e Account class 7 Claims rati %
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**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

#### Instructions for completion of Form 34

- 1. All figures are to be shown gross of the reinsurers' share and before any deduction for discounting.
- 2. The underwriting years at lines 11 to 20 shall correspond to this financial year and the nine previous financial years respectively.
- 3. All amounts shown shall exclude claims management costs.
- 4. The percentage shown at column 9 shall be the ratio of the sum of columns 1 to 4 to column 8.
- 5. Columns 8 and 9 need not be completed in respect of financial years ended before 23 December 1994.
- 6. The percentages shown at column 9 are to be expressed as percentages to one place of decimals.
- For risk groups falling in accounting class 7 the amounts shown in line 21 shall be analysed by underwriting year on continuation sheets.

Third party liability

Miscellaneous and pecuniary loss

17

18

Returns under Insurance Companies Legislation

Status: This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

Form 35 General business (underwriting year accounting) : Reconciliation of gross claims and premiums for direct insurance and facultative reinsurance Name of company Global business/UK branch business/EEA branch business Financial year ended Period Units R35 £000 Gross claims paid in this financial year Gross claims outstanding carried forward Balance for this financial year (1+2+3-4-5) Gross writter premiums Accounting class ing brought forward Gross claims outsta Reported Incurred but not reported Reported incurred but not reported 87 5 6 7 4 11 Accident and health Motor 12 13 Aviation 14 Marine 15 Transport Property 16

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**Status:** This is the original version (as it was originally made). This item of legislation is currently only available in its original format.

- 1. All figures are to be shown gross of the reinsurers' share and before any deduction for discounting.
- 2. All amounts shown shall exclude claims management costs.
- 3. Only business accounted on an underwriting year basis but not reported on Form 34 shall be included on this Form.

## Returns under Insurance Companies Legislation

Form 36

Currency	rates
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Name of company

Global business/UK branch business/EEA branch business Financial year ended		Company registration number	GL/UK/CM	Period day more	ended nth year
	R36				
Name of country			Country code	No. of st	units to £ erling
	<u> </u>				

Returns under Insurance Companies Legislation

Equalisation provisions

Name of company

Global business/UK branch business/EEA branch business

Financial year ended

						Compa registr numbe	ation	GL/UK/CM	day	eriod end month	ed year	Units
					F37							£000
		Business group A (property)	Business group B (business interruption)	Business group C (marine and aviation)		usiness roup D nuclear)	1 pro	Business group E (non- oportional treaty)		iusiness oups		Credit nsurance business
Calculation of the maximum provision		1	2	3		4		5		6		7
Total net premiums written in the previous 4 years	11											
Net premiums written in the current year	12											
Maximum provision	13											
Calculation of the transfer to/from the provision												
Equalisation provision brought forward	21											
Transfers in	22											
Total abnormal loss	23											
Provisional transfers out	24											
Excess of provisional transfer out over fund available	25											
Provisional amount carried forward (21+22-24+25)	26					1.1						
Excess, if any, of 26 over 13	27											
	28		1									
Equalisation provision carried forward (26-27)	40										11	

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- Lines 11 & 12, columns 1 to 5, shall include net written premium from the Form 21 (annually accounted business) and/or Form 24 (non-annually accounted business) that in whole or in part covers each business group.
- Only premium for financial years covered by the scheme should be included in lines 11 & 12, columns 1 to 5 (see Schedule 1, Part III, 12c of the Insurance Companies (Reserves) Regulations 1996). Adjustments in respect of prior years should be included at line 12.
- Any business that has been transferred should be excluded from lines 11 & 12, columns 1 to 5 (see Regulations 8 and 9 of Part II of the Insurance Companies (Reserves) Regulations 1996).
- 4. Line 13, columns 1 to 5 should show the maximum provision for each business group calculated in accordance with Schedule 1, Part III of the Insurance Companies (Reserves) Regulations 1996. If business in a group has been written for less than 5 years the average of the qualifying years should be used.
- If all rights and obligations have been transferred for a business group, line 13 columns 1 to 5 should be left blank at the appropriate column.
- Line 22, columns 1 to 5 shall be calculated by multiplying the figure at line 12 for each business group by the % in paragraph 3 of Part 1 of Schedule 1 of the insurance Companies (Reserves) Regulations 1996.
- Line 23 should be, for each business group, the total of abnormal losses, if any, brought forward from Forms 38 and 39, line 19. These should be entered in the same columns as they were on Forms 38 and 39.
- The transfer out for each business group at line 24, columns 1 to 5 must not exceed the line 13 maximum provision for that group.
- 9. The sum of columns 1 to 5 of lines 13, 22 and 24 should be entered in column 6 of the relevant line.
- 10. In the first year of the scheme line 21 column 6 will be left blank. In subsequent years this figure should be brought forward from the previous year's figure (normally the figure at Form 15, line 15). Only statutory equalisation provisions should be included.
- The calculations for lines 25 to 29, column 6 should be carried out and the net transfer in or out for the year should be entered at Form 16, line 12, and the provision carried forward entered at form 15, line 15.
- 12. Line 13, column 7 should be 150% of the highest annual amount of net premiums written in the last 5 years.
- Line 21, column 7 should equal the statutory credit equalisation provision, if any, brought forward from the previous year at Form 15, line 14. (Line 28 in returns made under the Insurance Company (Accounts and Statements) Regulations 1983).
- 14. Line 22, column 7 should be 75% of the technical surplus, if any, brought forward from Forms 38 and/or 39, line 29, subject to a limit of 12% of line 12.
- 15. Line 24, column 7 should equal the technical deficit, if any, brought forward from Forms 38 and/or 39, line 29.
- 16. The calculations for lines 25 to 29, column 7 should be carried out and the net transfer in or out for the year should be entered at Form 16, line 12, and the provision carried forward entered at form 15, line 14.

#### Returns under Insurance Companies Legislation

Form 38

Unit

Name of company

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Global business/UK branch business/EEA branch business

Equalisation provisions technical account : Accident year accounting

Financial year ended

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C	١	•		

				F38						£000
		Business group A (property)	Business grou (business interruption	·	Business group C (marine and aviation)	Busines (nu	ss group iclear)	D	(non-pro	s group E oportional aty)
Other than credit business		1	2		3		4			5
Net premiums earned	11									
Claims incurred net of reinsurance	12									
Trigger claims value	13									
Abnormal loss	19									
Trigger claims ratio	, ,	72.5%	72.5%		95%	1	25%		10	)0%

Company registration number

GL/UK/CM Period ended

Credit business

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

- For other than credit business any business transferred to a company by novation or under Schedule 2c of the Insurance Companies Regulations 1994 must be accounted for in accordance with Regulation 9 of Part II of the Insurance Companies (Reserves) Regulations 1996.
- 2. The entries at line 11 should be derived from Form 21, that in whole or in part covers the business group, at line 11, column 5 and line 19, column 5.
- 3. The entries at line 12 should be derived from Form 22, that in whole or part covers the business group, at line 13 and 17, column 4.
- 4. The entries at line 13 are line 11 multiplied by the trigger claims ratio for the business group.
- 5. For each business group the entry at line 19 should be the amount, if any, by which the entry at line 12 for that business group exceeds the entry at line 13. If the entry at line 12 does not exceed the entry at line 13, line 19 should be left blank.
- The entry at line 21 should be derived from Form 21 for accounting class 8, at line 11, column 5 and line 19, column 5, to include only business in general business class 14.
- The entry at line 22 should be derived from Form 22 for accounting class 8, at lines 13 and 17, column 4, to include only business in general business class 14.
- The entry at line 23 should be derived from Form 22 for accounting class 8, at lines 14 and 18, column 4, to include only business in general business class 14.
- 9. The entry at line 24 should be derived from Form 22 for accounting class 8, at lines 19 and 29, column 4, to include only business in general business class 14.

#### Returns under Insurance Companies Legislation

Equalisation provisions technical account : Underwriting year accounting

Name of company

Global business/UK branch business/EEA branch business

Financial year ended

					Company registration number	GL/UK/CM day r		reniod en month	ded ynar	Units	
				F39						£000	
		Business group A (property)	Business gro (business interruptio	i -	Business group C (marine and aviation)	Busine (ni	ss gro uclear)		(non-pro	s group E oportional aty)	
Other than credit business		1	2		3		4			5	
Net premiums written	11										
Claims net of reinsurance	12										
Trigger claims value	13										
Abnormal loss	19										
Trigger claims ratio		72.5%	72.5%		95%		25%	þ		100%	

Credit business

94

Ofedit Dualiteaa		
Net premiums written	21	
Claims net of reinsurance	22	
Claims management costs	23	
Net operating expenditure	24	
Technical surplus/(deficit) (21-22-23-24)	29	

Form 39

#### Instructions for completion of Form 39

- For other than credit business any business transferred to a company by novation or under Schedule 2c of the Insurance Companies Regulations 1994 must be accounted for in accordance with Regulation 9 of Part II of the Insurance Companies (Reserves) Regulations 1996.
- 2. The entries at line 11 should be derived from Form 24, that in whole or in part covers the business group, at line 19, column 99-99.
- The entries at line 12 should be derived from Form 24, that in whole or part covers the business group, at line 29, column 99-99, plus line 53, column 99-99 less line 51, column 99-99.
- 4. The entries at line 13 are line 11 multiplied by the trigger claims ratio for the business group.
- 5. For each business group the entry at line 19 should be the amount, if any, by which the entry at line 12 for that business group exceeds the entry at line 13. If the entry at line 12 does not exceed the entry at line 13, line 19 should be left blank.
- 6. The entry at line 21 should be derived from Form 24 for accounting class 8, at line 19, column 99-99, to include only business in general business class 14.
- The entry at line 22 should be derived from Form 24 for accounting class 8, at line 29, column 99-99, plus line 53, column 99-99 less line 51, column 99-99, to include only business in general business class 14.
- The entry at line 23 should be derived from Form 24 for accounting class 8, at line 39, column 99-99, to include only business in general business class 14.
- 9. The entry at line 24 should be derived from Form 24 for accounting class 8, at line 49 column 99-99, to include only business in general business class 14.