AC-1472

LANDMARK INSURANCE COMPANY LIMITED

120 Fenchurch Street, London EC3M 5BP

Returns to the Department of Trade and Industry for the year ended 30th November, 1996

Accounts and statements pursuant to the Insurance Companies Act 1982 and the Insurance Companies (Accounts and Statements) Regulations 1983 (as amended)

(Schedules 1, 2 and 6)



Landmark Insurance Company Limited

Returns under Insurance Companies Regulations for the year ended 30th November 1996

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Landmark Insurance Company Limited Financial Year Ended 30 November 1996

REPORT OF THE AUDITORS TO THE SECRETARY OF STATE FOR TRADE AND INDUSTRY PURSUANT TO REGULATION 27 OF THE INSURANCE COMPANIES (ACCOUNTS AND STATEMENTS) REGULATIONS 1983 AS AMENDED

We have audited the documents prepared by the Company pursuant to section 17 of the Insurance Companies Act 1982 ("the Act") which are required to be audited by Regulation 27 of the Insurance Companies (Accounts and Statements) Regulations 1983 ("the Regulations"). These comprise Forms 9 to 13A, 15, 16, 20 to 23, 27 to 28, 31 to 33, the statements furnished pursuant to Regulations 17 and 19 on page 43 and 45, the notes on pages V and VI, and the certificate provided in accordance with Regulation 26 (a) on pages III and IV. In the case of the certificate, our audit did not extend to paragraph 3 prescribed by Part I of Schedule 6 to the Regulations and was restricted in respect of paragraph 2 to the statements made in relation to information furnished pursuant to Regulations 17 and 19.

Respective responsibilities of the company and its auditors

The Company is responsible for the preparation of returns under the provisions of the Act and the Regulations. It is our responsibility to form an independent opinion, based on our audit, on those parts of the returns which are subject to audit by virtue of Regulation 27 and to report our opinion to you.

Basis of opinion

We conducted our audit in accordance with Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the documents specified by Regulation 27. It also includes an assessment of the significant estimates and judgements made by the Company in the preparation of the documents specified by Regulation 27.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the documents specified by Regulation 27 are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated whether the documents have been prepared in the manner specified by the Regulations as modified and fairly stated the information provided on the basis required.

Opinion

In our opinion:-

- (a) the Forms, statements and notes have been properly prepared in accordance with the provisions of the Regulations; and
- (b) according to the information and explanations received by us:
 - (i) the certificate has been properly prepared in accordance with the provisions of the Regulations and
 - (ii) it was reasonable for the persons giving the certificates to have made the statements therein.

Coopers & Lybrand Chartered Accountants and Registered Auditors

MAY 1997

Landmark Insurance Company Limited Financial Year Ended 30 November 1996

DIRECTORS CERTIFICATE

We certify that in our opinion:-

- 1) In relation to the part of this return comprising Forms 9 to 13A, 15, 16, 20 to 23, 27 to 28, 31, 32 and 33.
 - (a) that, for the purpose of preparing the return:-
 - (i) proper accounting records have been maintained and adequate information has been obtained by the Company; and
 - (ii) an appropriate system of control has been established and maintained by the Company over its transactions and records;
 - (b) that the value shown for each category of asset and the amount shown for each category of liability (including contingent and prospective liabilities) has been determined in conformity with Regulation 4 of the Insurance Companies (Accounts and Statements) Regulations 1983 as amended ("the Regulations") and includes the value of only such assets or such parts thereof as are permitted to be taken into account; and
 - that in respect of the Company's business which is not excluded by Regulation 32 of the Insurance Companies Regulations 1994, the assets held at the end of the financial year enabled the Company to comply with Regulations 27 and 31 (matching and localisation) of these regulations.
- 2) In relation to the part of the Return comprising a statement required by Regulation 17, 18 or 19 of the Regulations that, for the purpose of preparing the statement:-
 - (a) proper accounts and records have been maintained and, as necessary, reasonable enquiries have been made by the Company for the purpose of finding whether any person and any body corporate are connected for the purpose of Regulations 17 (1) (b) and (2), 18 (b) and 19 (1) (b) and (2) of the Regulations; and
 - (b) an appropriate system of control has been established and maintained by the Company over its transactions and records.
- 3) (a) that immediately following the end of the financial year, the amount of the Company's required minimum margin for its general business was as shown in Form 9; and
 - (b) at the end of the financial year the amount of the Company's available assets and quantifiable contingent liabilities (other than those included in Form 15 in accordance with paragraph 10(1) of Schedule 1 to the Regulations) were as shown in Form 9.

- That in cases where the Company accounts for business over periods longer than twelve months, any shortfall of any fund pertaining to such business below the amount which is estimated to be required to meet outstanding liabilities (net of reinsurance and other recoveries) has been made good by transfers into that fund. Additionally all premiums and considerations receivable in respect of such business have been retained in the fund or funds of the account subject only to the discharge of liabilities (including expenses) proper to the execution of that business and the transfer of any profits after the closing of the account at the end of the appropriate accounting period.
- 5) That there is listed on page v published guidance with which the systems of control established and maintained by the Company in respect of its business comply, or in accordance with which the Return has been prepared.

K W MORRIS - MANAGING DIRECTOR

J TISSINGTON - DIRECTOR

D OGDEN - COMPANY SECRETARY

Landmark Insurance Company Limited Financial Year Ended 30 November 1996

ATTACHMENT TO THE DIRECTORS' CERTIFICATE IN RESPECT OF PRUDENTIAL GUIDANCE NOTES

"Systems of control" guidance

Systems of control over investments (1994/6)

Systems of control over general business claims provisions (1996/1).

"Preparation of returns" guidance

Asset valuation rules (1995/1)

Reporting of derivative positions (1995/2)

Use of derivatives (1995/3)

Landmark Insurance Company Limited Financial Year Ended 30th November 1996

NOTES

- a) The Company has written personal lines business since 1 December 1989. At that date the Company ceased writing London Market business and liabilities arising from this business are now in run off.
- b) Items in US Dollars have been translated into pounds at 1.6812 (1.5608:1995), Canadian Dollars at 2.2514 (2.1134:1995) and French Francs at 8.5620 (7.6045:1995).
- c) Unearned premiums are calculated using the 365ths method.
- d) The Company determines claims incurred but not reported using statistical methods applied to the monetary value of reported claims. It is therefore unable to state the number of claims comprising IBNR estimates on Form 33.
- e) Where claims payments have been made in previous financial years as shown on Form 33 the company has insufficient information available to provide the corresponding number of claims for certain lines of business that are in run-off.
- f) Details of pecuniary loss claims are received by the Company on bordereaux provided by third parties. The number of claims bordereaux notified to the Company and not the number of individual claims are illustrated for the extended warranty risk group on Form 33.
- g) The Company records date of loss of subsidence claims as the date reported rather than estimated the true date of loss. This can lead to an understatement of prior year claims with a corresponding overstatement of current year claims.
- h) Acquisition costs are deferred subject to recoverability and amortised over the period in which the related premiums are earned. The nature of acquisition costs so deferred differs according to the distribution channel through which policies are sold. For non-direct business, costs deferred relate to commission charges from the relevant intermediary. This is reflected under commission payable on Form 22. For direct business, costs deferred relate to direct marketing expenditure and expenses associated with the policy issuance. This is reflected under management expenses on Form 22.
- i) In November 1995, the Company entered into a support agreement with its ultimate parent company whereby the parent company guaranteed that the minimum solvency margin of the Company would be maintained at all times.
- j) During the year the Company made a share issue increasing the paid up share capital by £9.5 million.
- k) Line 72 (Other Expenditure) on Form 20 consists of:-

Provision in respect of loss on assignment of lease

£1.7 million

Provision for reinsurers contribution to expenses

£3.5 million

Net £1.8 million

Both of the above are disclosed as exceptional items in the Company's Statutory Accounts.

Statement of solvency

Name of company Landmark Insurance Company Ltd Global business Company Period ended For registration Global / official number UK/CM day month year Units use Financial year ended 30th November 1996 F9 1486260 GL 30 11 1996 £000 As at the end of As at the end Source the financial of the previous year 1 Form Line Column **GENERAL BUSINESS** Available assets Other than long term business assets allocated towards See instructions general business required minimum margin 11 1 & 2 in Appendix 31,430 29,719 Required minimum margin Required minimum margin for general business 12 12,548 11,609 12.49 Excess (deficiency) of available assets over the required minimum margin (11-12) 13 18,882 18,110 implicit items admitted under regulation 23(5) of the Insurance Companies Regulations 1994 LONG TERM BUSINESS Available assets 21 Long term business admissible assets 10 . 11 Other than long term business assets allocated towards long See instructions term business required minimum margin 22 1 & 3 in Appendix See instruction 4 Total mathematical reserves (after distribution of surplus) 23 in Appendix See instruction 5 Other insurance and non-insurance liabilities 24 in Appendix Available assets for long term business required minimum margin (21+22-23-24) 25 Implicit items admitted under regulation 23(5) of the Insurance Companies Regulations 1994 Future profits 31 Zillmerising 32 33 Hidden reserves Total of available assets and implicit items (25+31+32+33) 34 Required minimum margin Required minimum margin for long term business 41 60 . 13 Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater) 42 Excess (deficiency) of available assets over explicit required minimum margin (25-42) 43 Excess (deficiency) of available assets and implicit items over the required minimum margin (34-41) 44

Statement of solvency

Name of company	Landmark Insurance Company Ltd	l								
Global business			Company registration	Global /	Peri	iod ende	d			For official
Financial year ended	30th November 1996		number	UK/CM	day	month	year	Units	_	use
		F9	1486260	GL	30	11	1996	£000		
		`	As at the end of the financial of the previous				Source	,		
		year 1		year 2	year		Line	Column		
	ness assets allocated towards general m margin		51		į					
business required minimu			51						·	
term business required mi			52					-		
Net other than long term b			1		j			11		
	ousiness assets (51+52)		53					10	. 29	
CONTINGENT LIAB			53					10	. 29	
Quantifiable contingent lia			60				·	Sec		uction 6

Instructions for completion of this form are printed in the appendix at the end of this return.

K.W. Morris

Managing Director

J.Tissington Director

D.Ogden Secretary

31ST MAY 1996

Statement of net assets

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

		Compa		01-b-17	Peri	iod ende	d		-	or
		registr numbe		Global / UK/CM	day	monti	n year	Units		fficial ise
	F10	148	6260	GL	30	11	1996	£000		
			the f	t the end of inancial		of the	he end previous		Source	
			year 1			year 2		Form	Line	Colum
ong Term business-admissible assets	<i></i>	11						13	. 93	
Long Term business-liabilities and margins		12			1		• • • • • • • • • • • • • • • • • • • •	14	. 59	
Other than Long Term business-admissible assets	·····	21		100,33	35		86,19	9 13	. 93	
Other than Long Term business-liabilities		22		68,90)5		56,48	0 15	. 59	
Net admissible assets (21 - 22)	······································	27	ļ	31,43	30		29,71	9		
Unpaid capital - as per line 53		28							_	
Net Assets (27 + 28)		29		31,43	30		29,71	9		
		41	<u> </u>	400.00			50.00			
Authorised share capital		1 41	!	100,00	JU		50,00	IU []		
Paid up share capital		51		57,77	72		48,27	3		
Share premium account		52	į		_					
Unpaid amounts (including share premium) on partly paid shares within the limits allowed by regulation 23 of the Insurance Companies Regulations 1994		53								
Amounts representing the balance of net assets		54		(26,34	12)		(18,55	4)		
Total (51 to 54) and equal to line 29 above		59		31,43	30		29,71	9		

Instructions for completion of this form are printed in the appendix at the end of this return.

General business: Calculation of required margin of solvency-first method

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

				Company registrati number	on Giobal/	Peri day	iod ended month	year	Units	_	For official use	
			F11	14862	260 GL	30	0 11	1996	£000			
					The financial year	-	Previous year 2		Form	Sourc	Column	n
Gross premium	s receivable			11	145,86	9	13	2,814	See	note	below	-
Premium taxes	and levies (inclu	ded in line 11)		12	52	8		225				
Sub-total A (11		year is not a 12 month period to produce an		13	145,34	1	13	2,589				-
annual figure	, and	you a rate of the control of the con		14								
District of	Other than health	Up to and including sterling equivalent of 10M ECU x 18/100		15	1,51	4		1,407				<u> </u>
Division of Sub-total A	insurance	Excess (if any) over 10M ECU x 16/100		16	21,90	9	1	9,964				İ
(or adjusted Sub-total A if appropriate)	Health insurance	Up to and including sterling equivalent of 10M ECU x 6/100		17	······································			.,,,,,,,				
	insurance	Excess (if any) over 10M ECU x 16/300		18		_						_
Sub-total B (15	5+16+17+18)			19	23,42	3	2	1,371				
Claims paid				21	47,61	3	3	8,094				ĺ
Claims outstand	•	For business not accounted for on a one-year basis		22	5,01			3,606				
financial year	and of the	For business accounted for on a one-year bas	is	23	39,73	6	3	0,331				
Claims outstand brought forward	d at the	For business not accounted for on a one-year basis		24	3,60	6		2,478				
beginning of the year	e financial	For business accounted for on a one-year bas	is	25	30,33	1	2	4,121				
Sub-total C (2	1+22+23-(24+25	i))		29	58,42	6	4	5,432				-
Amounts recov Sub-total C	erable from reins	surers in respect of claims included in		30	27,12	1		0,753				
Sub-total D (2				39	31,30	0	2	4,679]
First result S		-total D -total C (or, if 1/2 is a greater fraction, x 1/2)		41	12,54	8	1	1,609				

Note

In respect of business not accounted for on a one year basis, the provision for claims outstanding brought forward at the beginning of the financial year in question and recorded in line 24, column 1 shall be computed as if it took account of all premiums receivable in respect of previous financial years, whether or not those premiums had been received at that date.

General business: Calculation of required margin of solvency - second method, and statement of required minimum margin

Name of comp	any La	ndmark Insurance Company Ltd									
Global busines		th November 1996		Company registration		Perioday	od ended month	year	Units	Fo off use	icial
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			F12	14862	60 GL	30	11	1996	£000		
					The financial		Previous	S		Source	
					year 1		year 2		Form	Line C	olumn
Reference period	d (No. of financi	al years) Insert "3" or "7" here	3	11					See	note be	⊌low
Claims paid in re	eference period			21	112,36	88	7	7,337			
Claims outstand		For business not accounted for on a one-ye basis	ar	22	5,01	4		3,606			
carried forward a of the reference		For business accounted for on a one-year to	asis	23	39,73	36	3	0,331			
Claims outstand		For business not accounted for on a one-ye basis	ear	24	1,91		·	2,571			
forward at the be reference period		For business accounted for on a one-year basis		25	11,83	30		9,224			
Sub-total E (21	+22+23-(24+25	(i)		29	143,37	74	9	9,479		`	
Sub-total F - Co	onversion of Su or of months in r	b-total E to annual figure (multiply by 12 and eference period)		31	47,79	91	3	3,160			
	Other than	Up to and including sterling equivalent of 7M ECU x 26/100		32	1,53			1,422			
Division of	health insurance	Excess (if any) over 7M ECU x 23/100		33	9,63	38		6,369			
Sub-total F	Health insurance	Up to and including sterling equivalent of 7M ECU x 26/300		34							
	modiumoc	Excess (if any) over 7M ECU x 23/300		35							
Sub-total G (3	2+33+34+35)			39	11,16	39		7,791			
Second result	Sub-total G x	$\frac{\text{Sub-total D}}{\text{Sub-total C}} \text{ (or, if 1/2 is a greater fraction, x 1)}$	1/2)	41	5,98			4,232			
					· · · · · · · · · · · · · · · · · · ·			·			
First result				42	12,54	48	1	1,609	11	. 41	
Required marg	in of solvency (the higher of lines 41 and 42)		43	12,5	48	1	1,609			
	4,,49,000			_	T				- 1		
Minimum guara	antee fund			44	3:	36		313			
	····	e higher of lines 43 and 44)		49	12,5	45		1,609			—

^{1.} If the company has not been in existence long enough to acquire a reference period, this shall be stated and lines 11 to 41 ignored.

^{2.} In respect of business not accounted for on a one year basis, the provision for claims outstanding brought forward at the beginning of the reference period and recorded in line 24, column 1 shall be computed as if it took account of all premiums receivable in respect of previous financial years, whether or not those premiums had been received at that date.

m	7
Form 1	(Sheet

For official

Category assets

Returns under Insurance Companies Legislation

Analysis of admissible assets

Landmark Insurance Company Ltd Name of company Global business

Business: Other than Long Term

Financial year ended Category of Assets

Admissible assets

Land

30th November 1996 Total

day month year Period ended Global / UK/CM Company registration number

Units

As at the than
30 11 1996 £000

£000	As at the end of the financial yea
1996	As at the
11	
30	
	ŀ

the previous year 2 As at the end of

F13 1	1486260	GĽ	30	7	1996	5000
					As at the end o	o pue e

As at the end of the financial year f		21,460
	11	12
1		

1990 2000	As at the end of the financial year 1		21 46
_		11	12
2	·		

	21,46	
11	12	

	21,460	44,793
•	12	13

34,172

21,	44,	;
12	13	4

12,057

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ther unlisted	

unlisted debentures

listed

Issued by, or guaranteed by, any government or public authority

Other fixed interest securities except those in dependants which must be included in lines 29 to 34 and any to be

Fixed interest securities

included in lines 61 or 62



שמים חלי מו אחשום שונים חלי מון אפיניוווים ול מו שמים ממ	ssued by, or guaranteed by, any government or public aut letermined by an index of prices	
seved by, or guaranteed by,	ssued by, or guaranteed by, any letermined by an index of prices	

Variable Interest securities except those included at lines 21 to 34

	i	Shares except those in dependants which must be included in lines 29, 31 or 33
	:	se in dependar 9, 31 or 33
	Other	Shares except those in deper included in lines 29, 31 or 33
<u> </u>	0 !	თ.⊑

ust be	
Shares except those in dependants which must be included in lines 29, 31 or 33	
e in depende 31 or 33	
Shares except those in deper included in lines 29, 31 or 33	
Shares included	

Other variable yield investments

	nulist		
		٠	
		:	
3			
CIONES (1) 1111 CO CO			
100		:	
3		:	
3			

ğ

listed

1986	
ildings in collective investment schemes within the meaning of the Financial Services Act 1986	Value of any shares held
schemes within the meaning	-
idings in collective investment	

1,947

260

2 2

22

7

30

lines 41 or 51 to 54

뚮

32 33

of the Financial Services Act 1986	Value of any shares held	Debts, other than amounts which must be included in lines 41 or 51 to 54
Holdings in collective investment schemes within the meaning of the Financial Services Act 1986		Companies authorised to transact insurance pusiness in the United Kingdom

in the United Kingdom included in lines 41 or 51 to

Investments in dependants

Total (11 to 35)

Investments in dependants	Other insurance companies	Debts, other than amounts which must be included in lines 41 or 51 to 54
		Value of any shares held
	Non-insurance companies	Debts, other than amounts which must be included in lines 41 or 51 to 54
Rights under derivative contracts		

48,176

66,813

39

35

(Sheet 2) Form 13

For official

Category

Period ended

registration

2.661

3,415

42

7

Landmark Insurance Company Ltd

Returns under Insurance Companies Legislation

Analysis of admissible assets

Name of company Global business

Financial year ended

Category of Assets

Loans secured by policies of insurance issued by the company

Admissible assets

As at the end of the previous year 2 esn C assets As at the end of the financial year 1996 £000 Units year month -- 30 day Global / UK/CM G 1486260 number F13 30th November 1996 Business: Other than Long Term

2,114 1.275 27.651 1.647 6.930 16,157 43 4 52 23 5 5 Current accounts and amounts on deposit for a fixed term of, or on deposit and withdrawable after giving notice of, Premium income in respect of direct insurance and facultative reinsurance contracts accepted not yet paid to the Recoveries due by way of salvage or from other insurers in respect of claims paid other than recoveries under 12 months or less after the end of the financial year, and certificates of deposit maturing during that period Amounts due from ceding insurers and intermediaries under reinsurance treaties accepted Amounts due from reinsurers and Intermediaries under reinsurance contracts ceded company less commission payable thereon reinsurance contracts ceded Tax recoveries due from taxation authorities Deposits and current accounts with approved financial institutions, and insurance debts including those approved credit institutions and deposits with local authorities due from dependants and individuals

due in 12 months or less after the end of the financial year, or which would become due if the company exercised any right to require repayment within that period Debts fully secured on land except listed debentures (which must be included in line | due more than 12 months after the end of the financial year 13), debts due from dependants (which must be included in lines 30, 32 or 34), and debts due from individuals (which must be included in lines 64 or 66)

6

62

83

8

due from companies and unincorporated bodies of persons due from companies and unincorporated bodies of persons due from individuals due from individuals the financial year, or which would become due in 12 months or less after the end of due more than 12 months after the end due if the company exercised any right to require repayment within that period of the financial year Debts except those which must be included in other lines

2,687

4,535

65

99

36,390

32.684

69

Total (41 to 66)

O

For official use

the previous year As at the end of

Analysis of admissible assets

Landmark Insurance Company Ltd Business; Other than Long Term Name of company Global business

Financial year ended Category

30th November 1996

Category of assets Units day month year Period ended Global / UK/CM Company registration number

F13 1486260 GL 30 11 1996 £000	As at the end of the financial year		Societies	
Total			dustrial and Provident Soc	
Category of Assets		Admissible assets	Shares in Building Societies and Industrial and Provident Societies	

Shares in Building Societies and Industrial and Provident Societies		<u> </u>		
Cash		72		
Computer equipment		81	830	

1,313

320

Φ

82

83

Life interests, reversionary interests and similar interests in property	

Other office machinery, furniture, motor vehicles and other equipment

Computer equipment

			-	
intrad secole	linked assets in internal linked funds (as shown in line 12 on Form 49)			
בבוער מסקנים	other linked assets	98		

	linked assets	linked assets in internal linked funds (as shown in line 12 on Form 49)	તા તા mworks se) sbi	le 12 on Form 49)	e e			
Linked assets	other linked assets	other linked assets			86			
Deduction for Inadmissible assets	ssets				87			
Total of Sheet 1 (13.39)					91	66,813	48,176	
Total of Sheet 2 (13.69)					92	32,684	36,390	

	94	
Total of assets valued in accordance with valuation regulations which would have been included in one of the headings above but for the admissibility	limits applied by which certain assets are required to be taken into account only to a specified extent	The second secon

Gross Total of admissible assets (71 to 92)

86,199

100,335

93

-		•
	1,306	
	6,930	
	95	
	Amounts included in line 93 attributable to debts due from related companies, other than those under contracts of insurance or reinsurance	A STATE OF THE PARTY OF THE PAR

Analysis of derivative contracts

Name of company

Landmark Insurance Company Ltd

Global business

Business: Other than Long Term

Financial year ended

30th November 1996

Category of Assets

Total

		`	reg	mpany gistration mber	Global / UK/CM	Perio day	d ended month		Units	Catego of assets	-	For official use
		F13A	1	486260	GL	30	11	1996	£000	1		
Derivative				As art ti	ne end of t	he lina:	ncial ye	ar	As at the	end of t	he previ	ous year
Contracts		_		Ass	ets	Lia 2	bilities	3	Asset		Lia 4	bilities
	Fixed-interest securities		11									<u>.</u>
	Equity Shares		12									
Futures Contracts	Land		13				- 					
	Currencies		14									
	Other		15									
	Fixed-interest securities		21								· · · · · · · · · · · · · · · · · · ·	
	Equity Shares		22		-							
Options	Land		23		:							
	Currencies		24									
	Other		25									
	Fixed-interest securities		31									· · · · <u>· · · · · · · · · · · · · · · </u>
	Equity Shares	:	32									
Contracts for Differences	Land	. :	33							:	<u> </u>	
	Currencies		34		:							
	Other		35									
Adjustment for ma	argins		41									····
Provision for adve	rse changes in value		42									
Total (11 to 42)		,	51									

Liabilities (other than Long Term business)

Name of company Landmark Insurance Company Ltd

Global busi		vember 1	996		Compa registra numbe	ation Global /		od ended month	year	Units		For official use	
				F15	148	6260 GL	30	11	1996	£000			
						As at the end of the financial year	,	As at the of the pre			Source		
	Unearned premiums				21	25,3		<u>.</u> .	9,407	Form	Line	Column	
	Additional amount for	unexpired ris	ks		22	1	33		725				
General	Claims outstanding (le		Reported claims		23	16,42		1	2,451		See r		
business technical			Claims incurred but not reported		24	6,80)5		6,482		DEKOM	r	
reserves	Expenses for settling of	daims outsta	nding		25	1,32	24		609				
	Funds				26	5,01	4		3,606				
	Claims equalisation	Other than	credit business		27						· · · · · · · · · · · · · · · · · · ·		
	Credit business			28									
	Other				29			•					
	Total (21 to 29)				30	55,12	25	4	3,280				
Other	Amounts due in respectacultative reinsurance amounts which must be	contracts ac	cepted except		31								
insurance liabilities	Amounts due to ceding under reinsurance trea which must be include	ties accepted			32								
	Amounts due to reinsure reinsurance contracts		rmediaries under		33	5,03			2 406			<u>. </u>	
	Loans secured				41	5,00			3,496	 			
	Loans unsecured				42			·	<u> </u>				
	Subordinated loan stoo				1	ļ			· · · · · · · · · · · · · · · · · ·				
Other liabilities	Taxation	<u> </u>			43		- -					-	
	Dividends				45				<u> </u>				
	Cumulative preference	charac			46		_						
		3110103	-		1								
	Other creditors				47	8,74			9,704				
Total (30 to	0 47)				59	68,90	5	5	6,480	<u> </u>	· <u>·</u>	.	
	cluded in line 59 attributable			<u></u>		54	5		149				
unan those u	inder contracts of insurance	or reinsural	XZE		61	J. J.	·		149				

Statement of other income and expenditure

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

		Compa registra			riod end	ed			For official
		number			y mon	h year	Units		use
	F16	1486	260 : GL		30 1	1 1996	£000		
			The financia year	I	Previou year 2	s	Form	Sourc	Column
Transfer from (to) Long Term Business Revenue Account		11				····	Form	Line	Column
Transfer from (to) General Business Revenue Account Summary		12	(12,	806)		(16,400)	20	. 79	
Investment income receivable, before deduction of tax		13	4,	803	ļ	3,396	See	note I	below
Other income		14		(98)	ļ	(289)	See	note l	below
Total (11 to 14)		19	(8,	101)	((13,293)			
Management expenses		21			<u> </u>		See	note l	pelow
Interest payable, before deduction of tax		22				· - · · · · · · · · · · · · · · · · · ·			
Taxation,other than that applicable to long term business		23							
Dividends paid and/or recommended		24					1		
Other expenditure		25					See	note l	below
Total (21 to 25)	· · · · · · · · · · · · · · · · · · ·	29	:						
Excess of income over expenditure (19-29)		39	(8,	101)	((13,293)			

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Accounting class

SUMMARY

Company registration	Global /	Peri	od ended			Accounting	For official
number	UK/CM	day	month	year	Units	class	use

			number		IV CIVI	day	monu	year	Onus	Class		use
		F20	148620	30	GL	30	11	1996	£000	99		
Items to be show	wn net of outwards reinsurance				The f	înancial		Previous year 2		Form	Sourc Line	Column
	Unearned premiums brought forward from previous and earned in the financial year	is years		11		30,5	529	2	3,170	21	. 31	. 5
Underwriting income	Premiums receivable earned in the financial year			12		22,2	245	1	5,861	21	29	. 5
	Additional amount for unexpired risks brought for	vard		13		7	725		4,573			
	Total (11 + 12 + 13)			19		53,4	199	4	3,604			
	Claims paid and outstanding arising from incident occurring in the financial year	s 		21		28,8	308	2	7,183	22	. 16	. 4
Underwriting expenditure	Expenses incurred in respect of the financial year	•	· · · · · · · · · · · · · · · · · · ·	22		38,5	561	3	6,523	22	. 26	. 4
expelialate	Additional amount for unexpired risks carried forw	rard =	-1: 4:	23	: :		183		- 725	1		
	Total (21 + 22 + 23)			29		67,	552	e	4,431			
Balance of year	's underwriting (19 - 29)			39		(14,0)53)	(2	0,827			
	Premiums receivable but earned in previous finan	cial year	2	41			161		495	21	. 11	. 5
Other	Increase (decrease) in the financial year in the es claims arising from incidents occurring in previou			42	!		175	. ((3,581)	22	. 13	. 4
underwriting adjustments	Increase (decrease) in the financial year in expen claims outstanding at the end of the previous fina			43		,	539		62	22	. 21	4
	Balance (41 - 42 - 43)			49		(5	553)		4,014			
	Premiums receivable			51	1	2,9	930		1,558	24 27	. 19	
	Claims paid			52		Ç	909		(51			. 3
Funded business	Total expenses	<u>.</u>		53			605		68		. 39	. 3
	Increase (decrease) in funds in the financial year			54		1,4	408		1,128	24 27	. 49 . 49	. 5
	Balance (51 - 52 - 53 - 54)			59			8	<u> </u>	413			
Balance of all y	years' underwriting (39 + 49 + 59)			69		(14,	598)	(1	6,400)		
Other attributed	Investment income receivable before deduction of tax			71								
income and expenditure	Other expenditure			72		(1,	792)					=
Transfer to (fro (69 + 71 - 72)	om) statement of other income and expenditure	•		79		(12,8	806)	(16,400)		

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Accounting class

ACCIDENT & HEALTH

Company registration	Global /	Perk	bebne bo			Accounting	For	
number	UK/CM	day	month	year	Units	Accounting class	official use	
								•

			number		JK/CM	day	month	year	Units	class		use
		F20	148626	60	GL	30	11	1996	£000	1		
Items to be sho	wn net of outwards reinsurance				The fi year 1	inancial		Previous year 2		Form	Sourc	e Column
	Unearned premiums brought forward from previou and earned in the financial year	s years		11						21	. 31	. 5
Underwriting income	Premiums receivable earned in the financial year			12						21	. 29	. 5
	Additional amount for unexpired risks brought forw	ard		13								
	Total (11 + 12 + 13)			19								į
	Claims paid and outstanding arising from incidents occurring in the financial year	•		21						22	. 16	. 4
Underwriting expenditure	Expenses incurred in respect of the financial year			22						22	. 26	. 4
	Additional amount for unexpired risks carried forw	ard		23	!							
	Total (21 + 22 + 23)			29								ļ
Balance of year	's underwriting (19 - 29)			39		· · · · · · · · · · · · · · · · · · ·						
	Premiums receivable but earned in previous finance	ial years	;	41	1					21	. 11	. 5
Other	Increase (decrease) in the financial year in the est claims arising from incidents occurring in previous			42					(92)	22	. 13	. 4
underwriting adjustments	Increase (decrease) in the financial year in expens claims outstanding at the end of the previous finan			43							. 21	. 4
	Balance (41 - 42 - 43)			49					92			
	Premiums receivable			51							. 19 . 19	
	Claims paid			52							. 29 . 29	
Funded business	Total expenses			53						24 27	. 39 . 39	
	Increase (decrease) in funds in the financial year			54						16 -	. 49 . 49	1
	Balance (51 - 52 - 53 - 54)			59								
Balance of all y	ears' underwriting (39 + 49 + 59)			69					92			
Other attributed	Investment income receivable before deduction of tax			71								
expenditure	Other expenditure			72								
Transfer to (fro (69 + 71 - 72)	m) statement of other income and expenditure			79					92			

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

Accounting clas	s MOTOR VEHICLE		Compan registrati		Global /	Perio	d ende	d		Accour	ntina	For official
			number		UK/CM	day	month	year	Units	ciass		use
		F20	14862	260	GL	30	11	1996	£000	2		
Items to be show	vn net of outwards reinsurance				The f year 1	inancia	I	Previous year 2	-	Form	Source	Column
	Unearned premiums brought forward from previou and earned in the financial year	s years		11		12,3	355		9,925	21	. 31	. 5
Underwriting income	Premiums receivable earned in the financial year			12		12,6	623	1	1,960	21	. 29	. 5
	Additional amount for unexpired risks brought forw	ard		13			2		3,729			
	Total (11 + 12 + 13)			19		24,9	980	2	5,614	.		į
	Claims paid and outstanding arising from incidents occurring in the financial year	3		21		15,5	543	1	6,079	22	. 16	. 4
Underwriting expenditure	Expenses incurred in respect of the financial year	<u> </u>		22		7,4	165	2	0,005	22	. 26	. 4
•	Additional amount for unexpired risks carried forw	ard	·· ······	23	_				2			
	Total (21 + 22 + 23)			29		23,0	800	3	6,086			
Balance of year	s underwriting (19 - 29)			39		1,9	972	(1	0,472			1
	Premiums receivable but earned in previous finance	ial year	s	41			52		288	21	. 11	. 5
Other	Increase (decrease) in the financial year in the est claims arising from incidents occurring in previous			42		(1	92)	. (1,371) 22	. 13	. 4
underwriting adjustments	Increase (decrease) in the financial year in expens claims outstanding at the end of the previous finan			43	:		113		70	22	. 21	. 4
	Balance (41 - 42 - 43)			49	·	(1	69)		1,589			
	Premiums receivable			51	1					24 27	. 19 . 19	
	Claims paid			52			ļ			27	. 29 . 29	. 3
Funded business	Total expenses			53							. 39	
	Increase (decrease) in funds in the financial year			54					······································		. 49 . 49	
	Balance (51 - 52 - 53 - 54)			59						1_		
Balance of all ye	ears' underwriting (39 + 49 + 59)			69		1,8	303	(8,883)		1
Other attributed	Investment income receivable before deduction of tax			71								
income and expenditure	Other expenditure			72		<u>(1,</u> 7	721)					
Transfer to (from (69 + 71 - 72)	m) statement of other income and expenditure	1.		79	,	3,5	524		8,883)		

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

Accounting cla	ass SHIPS		Compani registrati number	on (Globat / UK/ CM		ende		(1-9-	Accoun	nting	For official
		F20	14862		GL	30	month		Units	class	7	use
		120	14002	.00		nancial	: 11	1996 Previous	£000	4	Source	×e
Items to be sho	own net of outwards reinsurance				year 1	nanciai		year 2		Form	Line	Column
	Unearned premiums brought forward from previous and earned in the financial year	s years		11				• • • • • • • • • • • • • • • • • • • •		21	. 31	. 5
Underwriting income	Premiums receivable earned in the financial year	·		12					·		. 29	····
	Additional amount for unexpired risks brought forw	/ard	···	13								
	Total (11 + 12 + 13)			19								
	Claims paid and outstanding arising from incidents occurring in the financial year	\$		21						22	. 16	. 4
Underwriting expenditure	Expenses incurred in respect of the financial year			22						22	26	. 4
·	Additional amount for unexpired risks carried forward	ard		23	1							
*****	Total (21 + 22 + 23)			29	•							
Balance of year	's underwriting (19 - 29)			39								
	Premiums receivable but earned in previous finance	ial years	\$	41					(1)	21	. 11	. 5
Other	Increase (decrease) in the financial year in the esti claims arising from incidents occurring in previous			42							. 13	. 4
underwriting adjustments	Increase (decrease) in the financial year in expens claims outstanding at the end of the previous finan	es for se cial year	ettling r	43						22	. 21	. 4
	Balance (41 - 42 - 43)			49	<u>!</u>			···	(1)			
	Premiums receivable			51		•		. <u> </u>			. 19 . 19	
Eundad	Claims paid			52							. 29 . 29	
Funded business	Total expenses		***	53				<u>_</u>			. 39 . 39	
	Increase (decrease) in funds in the financial year			54		\					. 49 . 49	
	Balance (51 - 52 - 53 - 54)			59								
Balance of all y	ears' underwriting (39 + 49 + 59)			69					(1)			
Other attributed income and	Investment income receivable before deduction of tax			71					7:7			
expenditure	Other expenditure			72	!							
Transfer to (fro (69 + 71 - 72)	m) statement of other income and expenditure			79		•			(1)			
								_				

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

Accounting cla	ss PROPERTY DAMAGE	1	Company registration number		iobal /	Perio day	d ende		Units	Account class	nting	For official use
		F20	148626	0	GL.	30	11	1996	£000	6		
Items to be sho	wn net of outwards reinsurance		1 = 1		The f	inancia	i	Previous year 2		Form	Sourc	e Column
	Unearned premiums brought forward from previous and earned in the financial year	us years		11		4,3	303	1	1,379	21	. 31	. 5
Underwriting income	Premiums receivable earned in the financial year	. , .		12		6,5	545		3,377	21	. 29	. 5
	Additional amount for unexpired risks brought for	ward		13			723		844			
	Total (11 + 12 + 13)			19	1	11,5	571	· 1	5,600			
****	Claims paid and outstanding arising from incident occurring in the financial year	ts		21		9,4	199		9,840	22	. 16	. 4
Underwriting expenditure	Expenses incurred in respect of the financial year	·		22		13,7	741	1	4,213	22	. 26	. 4
experience	Additional amount for unexpired risks carried forw	rard .		23	-				723			
	Total (21 + 22 + 23)			29		23,2	240	2	4,776			
Balance of year	's underwriting (19 - 29)			39		(11,8	69)	(9,176			
	Premiums receivable but earned in previous finance	cial years		41			14		175	21	. 11	. 5
Other	Increase (decrease) in the financial year in the est claims arising from incidents occurring in previous			42			15	(1,527) 22	. 13	. 4
underwriting adjustments	Increase (decrease) in the financial year in expensions outstanding at the end of the previous financial year.	ses for se ncial year	ttling	43			117		(8)) 22	. 21	. 4
	Balance (41 - 42 - 43)	······································		49		(1	18)	<u></u>	1,710			
	Premiums receivable			51				<u> </u>			. 19 . 19	
F	Claims paid			52	<u> </u>	·······				27	. 29 . 29	. 3
Funded business	Total expenses			53		·				27	. 39 . 39	. 3
	Increase (decrease) in funds in the financial year			54							. 49 . 49	
	Balance (51 - 52 - 53 - 54)			59								
Balance of all y	ears' underwriting (39 + 49 + 59)			69	Ì	(11,7	787)	1	7,466)		
Other attributed income and	Investment income receivable before deduction of tax			71			•					
expenditure	Other expenditure			72		('	127)			<u> </u>		
Transfer to (fro (69 + 71 - 72)	m) statement of other income and expenditure			79		(11,6	60)		7,466)		

Name of company

Landmark Insurance Company Ltd

Global business

ccounting clas	s GENERAL LI	ABILITY		Company			Period	ende	d				For
				registration		lobal / K/CM	day			Units	Accoun	nting	official
		1	· · · · · · · · · · · · · · · · · · ·	_							1	7	
			F20	148626	0	GL	30	11	1996	£000	7	Source	
ems to be show	vn net of outwards reinsur	nce				The fi year 1	nancial		Previous year 2		Form		Colum
	Unearned premiums broug and earned in the financial		s years		11						21	. 31	. 5
Inderwriting ncome	Premiums receivable earne	d in the financial year			12						21	. 29	. 5
	Additional amount for unex	pired risks brought forw	rard		13								
	Total (11 + 12 + 13)				19								
	Claims paid and outstanding occurring in the financial y		5		21						22	. 16	5 , 4
Underwriting expenditure	Expenses incurred in resp	ect of the financial year			22						22	. 26	6.4
مدائدها و مودونها به	Additional amount for une	pired risks carried forw	ard		23						\parallel		
	Total (21 + 22 + 23)				29								•••
Balance of year	's underwriting (19 - 29)	· · · · · · · · · · · · · · · · · · ·			39						1		
	Premiums receivable but e				41	<u> </u>	·-··-			3	21	. 11	. 5
Other underwriting	Increase (decrease) in the claims arising from incider	ts occurring in previous	financi	al years	42			68		(554) 22	. 13	. 4
adjustments	Increase (decrease) in the claims outstanding at the	financial year in expensend of the previous final	ses for s ncial yea	ettiing f	43						22	. 21	. 4
	Balance (41 - 42 - 43)				49		((68)		557			
	Premiums receivable				51						27	. 19	5 . 3
Eunded	Claims paid				52				-			. 29	. 5
Funded business	Total expenses				53						27	. 39	3
	Increase (decrease) in fur	ds in the financial year			54	-							3
	Balance (51 - 52 - 53 - 5-)			59								
Balance of all y	ears' underwriting (39 + 49	+ 59)			69			(68)		557	<u>/ </u>		
Other attributed income and	Investment income received deduction of tax	able before			71								
expenditure	Other expenditure				72								
Transfer to (fro (69 + 71 - 72)	om) statement of other inco	me and expenditure			79		ı	(68)		55	,		

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Accounting cla	ess PECUNIARY LOSS		Company registrati number		Global / UK/CM	Period day			Units	Accoun	nting	For official use
		F20	14862	60	GL	30	11	1996	2000	8		
items to be sho	own net of outwards reinsurance				The fi year	nancial		Previous year 2	· · · · ·	Form	Sourc	Column
	Unearned premiums brought forward from previous and earned in the financial year	s years		11		13,8	71		1,866	21	. 31	. 5
Underwriting income	Premiums receivable earned in the financial year			12		3,0	77		524	21	. 29	. 5
	Additional amount for unexpired risks brought forw	ard		13		. ,						
	Total (11 + 12 + 13)		·- ·	19		16,94	48		2,390			
	Claims paid and outstanding arising from incidents occurring in the financial year			21		3,76	66		1,264	22	. 16	. 4
Underwriting expenditure	Expenses incurred in respect of the financial year			22		17,3	55		2,305	22	. 26	. 4
• /	Additional amount for unexpired risks carried forward	ırd		23		18	33					
	Totai (21 + 22 + 23)			29		21,30	04		3,569			· ·
Balance of year	's underwriting (19 - 29)			39	İ	(4,35	6)	(1,179)			
	Premiums receivable but earned in previous finance	•		41		ç	95		30	21	. 11	. 5
Other underwriting	Increase (decrease) in the financial year in the esti- claims arising from incidents occurring in previous	financia	years	42		28	34		(37)	22	. 13	. 4
adjustments	Increase (decrease) in the financial year in expense claims outstanding at the end of the previous financial	es for se cial year	ttling	43			9			22	. 21	. 4
	Balance (41 - 42 - 43)			49		(19	8)		67			
	Premiums receivable			51				, <u></u>			. 19 . 19	. 5 . 3
Funded	Claims paid			52							. 29 . 29	
business	Total expenses	·····		53	<u> </u>						. 39 . 39	
	Increase (decrease) in funds in the financial year			54		·					49 49	
	Balance (51 - 52 - 53 - 54)			59	<u> </u>]
	ears' underwriting (39 + 49 + 59)			69		(4,55	4)	(1	,112)			
Other attributed income and	Investment income receivable before deduction of tax			71	<u> </u>							
expenditure	Other expenditure	. <u>.</u>		72		5	6					
Transfer to (from (69 + 71 - 72)	m) statement of other income and expenditure			79		(4,61	0)	(1	,112)			

Items to be shown net of outwards reinsurance

Balance of all years' underwriting (39 + 49 + 59)

Transfer to (from) statement of other income and expenditure

Balance of year's underwriting (19 - 29)

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Accour	ntina	class

Underwriting income

Underwriting

expenditure

Other

Funded business

Other

attributed income and expenditure

(69 + 71 - 72)

underwriting

adjustments

PROPORTIONA	AL TREATY		Compan registrati number	on :	Global / UK/CM	Period	ende		Units	Accour	nting	For official use
		F20	14862	60	GL	30	11	1996	€000	10	7	
wn net of outwards reinsurand	ce .				The fit year 1	nancia!		Previous year 2		Form	Sourc	Column
Unearned premiums brought f and earned in the financial year	forward from previou ar	s years		11						21	. 31	. 5
Premiums receivable earned in	n the financial year			12				·			. 29	
Additional amount for unexpire	d risks brought forw	ard	·	13								
Total (11 + 12 + 13)			· · · · · · · · · · · · · · · · · · ·	19				-				
Claims paid and outstanding a occurring in the financial year	rising from incidents			21						22	. 16	. 4
Expenses incurred in respect of	of the financial year			22							. 26	
Additional amount for unexpire	d risks carried forwa	rd		23								
Total (21 + 22 + 23)			·	29								
s underwriting (19 - 29)				39								
Premiums receivable but earner				41						21 .	11	. 5
Increase (decrease) in the finar claims arising from incidents or	curring in previous	inanciai	years	42			T			22 .	13	. 4
Increase (decrease) in the finar claims outstanding at the end o	cial year in expense f the previous financ	s for sei	itling	43				<u>-</u>		22 .	21	4
Balance (41 - 42 - 43)				49								
Premiums receivable		 .		51		2,930)	1	,558	24 . 27 .	19 19	5 3
Claims paid	·	· - ··		52		909	3		(51)	24 . 27 .		
Total expenses	· · · · · · · · · · · · · · · · · · ·	<u>.</u>		53	·	605	5	·	68	24 . 27 .		
Increase (decrease) in funds in	the financial year			54		1,408	3	1,	128	24 . 27 .		
Balance (51 - 52 - 53 - 54)				59		8		_	413			
ars' underwriting (39 + 49 + 59)				69		8			413		-	
Investment income receivable be deduction of tax	erore			71	·						-	
Other expenditure			1	72								

79

8

413

Returns under Insurance Companies Legislation

General business: Analysis of premiums for direct insurance and facultative reinsurance business

Form 21 (Sheet 1)

For official O 128 283 419 273 403 360 191 Uneamed at end of the financial year esn T Accounting ~ class 9 488 2,425 1.016 564 2 1,832 364 895 737 522 5000 Earned in previous 22 Net of reinsurance Units financial years Earned in the financial year 1996 year 40 40 Period ended month ÷ 6 210 233 63 544 514 539 567 Unearned at end of the financial year g g ဗ္ဗ Global / OK/CM Reinsurance premiums payable 덩 4 290 registration 271 တ 1.167 317 947 566 432 338 1486260 35 Company Earned in previous number financial years Earned in the financial year 67 483 516 28 191 947 874 986 1,030 Uneamed at end of the financial year N 2,715 759 29 3,149 1.850 1.169 860 2,311 1,461 2,731 Earned in previous 87 financial years Earned in the financial year Gross -7 42 5 7 5 48 4 18 49 8 7 22 Landmark Insurance Company Ltd expiring after the end of the financial year expiring by the end of the financial year Month 2 Month 4 Month 1 Month 3 Month 5 Month 6 Month 7 12 months of the financial year commencing prior to the last 30th November 1996 MOTOR VEHICLE 12 months of the commencing in each of the last Premiums receivable (less rebates and financial year In respect of risks incepted in previous in respect of risks incepted in previous refunds) in the financial years financial year for periods Financial year ended of less than 12 months Name of company Accounting class Global business In respect of risks incepted in the year for periods financial years financial years in the financial risks incepted of 12 months in respect of

Note

 when there are more than twelve months in the financial year, the total amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered at lines 16 - 27, starting with the first of the last 12 months at line 16;

 when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

⁻ for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;

Returns under Insurance Companies Legistation

General business: Analysis of premiums for direct insurance and facultative reinsurance business

(Sheet 2)

Form 21

Amount included in col 1 of premiums which have not been analysed by date of For official inception of 98 839 Accounting 592 996 1,320 297 7,380 Unearned at end of the financial year ~ class £000 Units 6 1996 490 370 129 12,623 205 20,055 Net of reinsurance 12,355 year 20,055 Earned in the financial year month reinsurance Period ended Ξ Net of 30 à 10 859 637 7,194 987 Global / UK/CM Unearned at end of the financial year 861 1.161 占 Reinsurance premiums payable 1486260 Company registration number 4 285 202 110 434 7.258 20 14,487 14.487 12,291 premiums payable F21 Earned in the financial year Reinsurance 1,825 1,229 2,284 1,700 14.574 Unearned at end of the financial year N 775 950 239 572 24,646 261 19.881 34,542 34,542 Earned in the financial year Gross Gross 24 25 56 **£** 23 27 28 23 42 ⊱ 4 Landmark Insurance Company Ltd financial years not earned in those years and brought forward to Premiums receivable (less rebates and refunds) in previous Month 10 Month 12 Overseas Month 11 Month 8 Month 9 in respect of risks incepted in the financial year for periods of Total premiums receivable (less rebates and refunds) 30th November 1996 š **MOTOR VEHICLE** each of the last 12 months of the financial year commencing in Total premiums at Line 41 attributable Financial year ended Name of company in the financial year more than 12 months Accounting class the financial year Global business Total (12 to 28) year for periods in the financial risks incepted of 12 months in respect of

41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6

41.1 is 11.1 + 29.1 + 29.2

Note

Returns under Insurance Companies Legislation

General business: Analysis of premiums for direct insurance and facultative reinsurance business

Form 21

(Sheet 1) Accounting Period ended Global / Company Landmark Insurance Company Ltd Name of company

Name of company	Landmark Insura	Landmark Insurance Company Ltd					Company	, ledelo	Period ended	anded		Continue	For
Global business							number	UK/CM	day n	month ,	year Units	class	use
Financial year ended	30th November 1996	9661							r	\vdash			
Accounting class	PROPERTY DAMAGE	IAGE				F21	1486260	GL	30	11	1996 £000	9	
				Gross	•	Reinsura	Reinsurance premiums payable	s payable		Net	Net of reinsurance		
Premiums receivable (less rebates and refunds) in the financial years	ess rebates and years			Earned in previous financial years		Earned f	Earned in previous financial years			Earr	Earned in previous financial years	g	
		•		1		က				2			
In respect of risks incepted in previous financial years	d in previous		11	24			10				14		
				Earned in the financial year	Unearned at end of the financial year	Earned in the financial year	n the year	Uneamed at end of the financial year	atendo Il year		Earned in the financial year	Unearned at end of the financial year	end of year
				-	7	67		4		φ		9	
In respect of risks incepted in previous financial years	d in previous		12	222			100				122	2	
In respect of risks incepted in the	expiring by the end of the financial year	the financial year	13								į		
financial year for periods of less than 12 months	expiring after the end of the financial year	of the financial year	4										
	commencing prior to the last 12 months of the financial year	the last notal year	15										
		Month 1	16	1,727	144		678		63	3	1,049	6	81
		Month 2	17	1,662	270		646		118	<u>~</u>	1,016	9	152
in respect of risks incepted in the financial	commencing in	Month 3	18	1,280	359		499		160	-	781	Σ	199
year for periods of 12 months	12 months of the financial year	Month 4	19	1,375	579		552		265		823	22	314
		Month 5	20	992	599		394		275	10	598	8	324
		Month 6	72	911	797		362	ļ	353		549	O.	414
		Month 7	22	800	944		318		438		482		506

- for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;

amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered - when there are more than twelve months in the financial year, the total at lines 16 - 27, starting with the first of the last 12 months at line 16;

amounts shall be entered for each months with the amounts - when there are less than 12 months in the financial year, for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

Legislation
Companies
Insurance
under
eturns

General business: Analysis of premiums for direct insurance and facultative reinsurance business

(Sheet 2)

Form 21

Amount included in col 1 not been analysed by date of inception of of premiums For official which have use Use Accounting 925 906 1,169 6,092 Unearned at end of the financial year 9 class 0003 Units ဖ 1996 6,545 324 300 268 4,303 147 8 12,651 Net of reinsurance 12,651 year Earned in the financial year reinsurance Period ended day month ~ Net of 30 G 414 532 796 759 5,240 1.067 Uneamed at end of the financial year Global / UK/CM G Reinsurance premiums payable registration number 1486260 Company 173 220 100 4,326 8 4,044 9,576 9.576 9 premiums payable F21 Earned in the financial year Reinsurance 1,156 1,665 2,236 11,332 892 1.721 Unearned at end of the financial year 10,871 22,227 491 441 247 8,347 22,227 Earned in the financial year Gross Gross **4** 23 \$ 25 8 28 42 23 27 ۳ 4 Landmark Insurance Company Ltd financial years not earned in those years and brought forward to Premiums receivable (less rebates and refunds) in previous Overseas Month 10 Month 12 Month 11 Month 8 Month 9 in respect of risks incepted in the financial year for periods of Total premiums receivable (less rebates and refunds) PROPERTY DAMAGE 子 30th November 1996 12 months of the each of the last commencing In financial year Total premiums at Line 41 attributable Financial year ended in the financial year Name of company more than 12 months Accounting class the financial year Global business Total (12 to 28) year for periods in the financial risks incepted of 12 months in respect of

41,1 is 11.1 + 29.1 + 29.2

Note

Returns under Insurance Companies Legislation

General business: Analysis of premiums for direct insurance and facultative reinsurance business

Form 21 (Sheet 1)

For officiat 164 114 23 98 ∞ 5 33 35 Unearned at end of the financial year 98 Accounting œ class 9 573 42 35 82 33 2 8 27 7 0003 95 Net of reinsurance Earned in previous Units financial years financial year Earned in the 1996 year 40 φ Period ended month Ţ 2 က S 3 35 9 38 4 36 Uneamed at end of the financial year à ខ្ល Global / OK/CM Reinsurance premiums payable Ŝ * Company registration 352 50 2 20 5 **£** 28 28 23 1486260 33 4 Earned in previous number financial years financial year Earned in the m 265 ω 3 184 38 3 69 7 Unearned at end of the financial year 81 ~ 925 185 132 92 8 92 74 55 52 4 Earned in previous financial years Earned in the financial year Gross ↽ F 2 ~ 4 5 16 18 5 22 17 20 7 Landmark Insurance Company Ltd expiring after the end of the financial year expiring by the end of the financial year Month 6 Month 2 Month 4 Month 5 Month 7 Month 1 Month 3 12 months of the financial year commencing prior to the last 30th November 1996 PECUNIARY LOSS 12 months of the commencing in each of the last Premiums receivable (less rebates and financial year In respect of risks incepted in previous In respect of risks incepted in previous refunds) in the financial years financial year for periods Financial year ended of less than 12 months Name of company Accounting class Global business In respect of risks incepted in the year for periods financial years financial years in the financial risks incepted of 12 months In respect of

Note

when there are more than twelve months in the financial year, the total
amounts for the months before the last 12 months in the financial year are
entered at line 15, the amounts of each of the last 12 months are entered
at lines 16 - 27, starting with the first of the last 12 months at line 16;

 - when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;

Returns under Insurance Companies Legislation

General business: Analysis of premiums for direct insurance and facultative reinsurance business

(Sheet 2)

Form 21

analysed by date of inception of uded in col 1 of premiums Amount inclwhich have For official nse not been 9 109 00 31,711 Accounting 5 49,255 7 50.086 Unearned at end of the financial year œ class £000 Units 9 1996 9 ဖ 3,077 Net of reinsurance 5 2.041 53,258 53,258 13,871 year Earned in the financial year reinsurance Period ended month Ţ Net of 30 day 10 28 2 2 30,420 31,095 Global / UK/CM Unearned at end of 6 67 31,301 the financial year 5 Reinsurance premiums payable 1486260 Company registration number 4 1.012 8 5 Φ 2 1.794 7 6,163 32,912 32,912 premiums payable F21 Reinsurance Earned in the financial year 79,675 63,012 130 161 141 81,181 Unearned at end of the financial year ~ 41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6 35 28 3.053 86,170 2 86,170 4.871 20,034 7 Earned in the financial year Gross Gross 5 42 7 25 **5**8 28 53 7 ន 27 ä Landmark Insurance Company Ltd financial years not earned in those years and brought forward to Premiums receivable (less rebates and refunds) in previous Month 10 Month 11 Month 12 Overseas Month 8 Month 9 in respect of risks incepted in the financial year for periods of Total premiums receivable (less rebates and refunds) 놀 30th November 1996 PECUNIARY LOSS 12 months of the commencing in each of the last financial year Total premiums at Line 41 attributable 41.1 is 11.1 + 29.1 + 29.2 Financial year ended in the financial year Name of company more than 12 months Accounting class the financial year Global business Total (12 to 28) year for periods in the financial risks incepted of 12 months in respect of Note 2

General business: Analysis of claims and expenses for direct insurance and facultative reinsurance business

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Accounting cl	class N	MOTOR VEHICLE				Company registration	Giobai /	Period ende		ed		Accounting			For official	
-						number	UK/CM	day mor		h year	Units	class			use	
					F22	1486260	GL	30	11	1996	£000	1	2			
					Amount b forward fr previous financial y	om	Amount preceivable financial	e in the			it carried d to next al year		Amount attributa to the fir year 4	ible	J	
			gross	11		22,286	•	8,	576		15,11	8		1,	408	
Claims arising from incidents occuring in previous financial years		recoverable from reinsurers	12		8,272		4,	192		5,680			1,	600		
•			net (11 - 12)	13		14,014	4,384		9,438		38	(192		192)		
	ng from incide		gross	14			20,012				10,947		30,95		959	
(including claims reported in the		recoverable from reinsurers	15					253		5,16				416		
	net (14 - 15)		net (14 - 15)	16				9,	759		5,78	34		15,	543	
			aims arising from evious financial	21		471			286		59	8		,	413	
	incidents occi (including clai	expenses for settling claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33) management expenses		22					638		36	66		1,	004	
Expenses	management			23	:	3,970		8,	510		1,33	33		11,	147	
	commission p	commission payable 24		24		885	1,019		723		23	1,181		181		
	reinsurance commission receivable 25		25		5,401	3,537		3,071		71	5,86		867			
	expenses in r financial year	expenses in respect of the financial year (22 + 23 + 24 - 25) 26		26				6,	630					7,	465	
	total (21 + 26	total (21 + 26)		29				6.	916						878	

Amount included in line 13	reported claims	31	7,253
attributable to	claims incurred but not reported	32	2,185
Amount included in line 16	reported claims	41	4,176
attributable to	claims incurred but not reported	42	1,608

Notes

¹ Any amounts included in 14.1, 15.1, 16.1 and 22.1 relate only to claims included in the reconciliation return on Form 33.

² The values in column 4 are calculated as follows: for lines 11 to 22, values in columns 2 + 3 - 1 for lines 23 to 25, values in columns 1 + 2 - 3

General business: Analysis of claims and expenses for direct insurance and facultative reinsurance business

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Accounting	class PROF	ass PROPERTY DAMAGE			Company registration	Global /	Period ended				Accounting		For official	
				2000-ناسان	number	UK/CM	day	month	year	Units	class	=	use	
				F22	1486260	GL	30	11	1996	£000	6			
				Amount to forward financial 1	rom	Amount preceivable financial	e in th			t carried I to next al year		outable e financ	ial	
01 -11-1		gross	11		6,409		2,	949		4,59	6	1	,136	
Claims arising from incidents occuring in previous financial years recoverable from reinsurers net (11 - 12)			12		2,816		1,	612	2,325		25	1,12		
		13		3,593	1,337			2,271		' 1	1:			
Claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33) gross recoverable from reinsurers		14			10,454				5,850		16,304			
			15			4,361 2,		2,44	4	6,80				
	net (14 - 15)		16			6,093				3,406		9,499		
expenses for settling claims arising fro incidents occuring in previous financial years			21		138			111		14	14		117	
	expenses for settling claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33) management expenses		22					508	,	21	6		724	
Expenses			23		3,587		12,	331		2,27	'2	13	3,646	
	commission payable 24		24		261	3,151		151	(244)		4)	3,6		
	reinsurance commission receivable 25			1,604	4,912		912	2,231		31 4		1,285		
	expenses in respect of the financial year (22 + 23 + 24 - 25) 26				11,078		078				13,			
	total (21 + 26)	total (21 + 26)					_11,	189				13	3,858	

Amount included in line 13 attributable to	reported claims	31	1,849	
	claims incurred but not reported	32	422	
Amount included in line 16 attributable to	reported claims	41	2,862	
	claims incurred but not reported	42	544	

Notes

¹ Any amounts included in 14.1, 15.1, 16.1 and 22.1 relate only to claims included in the reconciliation return on Form 33.

² The values in column 4 are calculated as follows: for lines 11 to 22, values in columns 2 + 3 - 1 for lines 23 to 25, values in columns 1 + 2 - 3

General business: Analysis of claims and expenses for direct insurance and facultative reinsurance business

Name of company Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Accounting	class GENER	ERAL LIABILITY			Global / UK/CM				Ac		For official use	
				F22	1486260	GL	30	11	1996	£000	7	ļ
				Amount b forward fr previous financial y	mom	Amount preceivable financial	e in th			t carried I to next al year	Amount attributa to the fir year	1
years		11		1,359			40		1,17	79	(140)	
			12		241					3	33	(208)
		net (11 - 12)	13		1,118			40		1,14	16	68
Claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33) gross recoverable from reinsurers		14										
			15	,								
		net (14 - 15)	16									
••••	expenses for settling of incidents occuring in page 15 years		21									
	expenses for settling claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33)		22									
Expenses	management expense	management expenses 23 commission payable 24										
	commission payable											
	reinsurance commission receivable 25											
		expenses in respect of the financial year (22 + 23 + 24 - 25) 26										
	total (21 + 26)		29									

Amount included in line 13	reported claims	31	281
attributable to	claims incurred but not reported	32	865
Amount included in line 16	reported claims	41	
attributable to	claims incurred but not reported	42	

Notes

¹ Any amounts included in 14.1, 15.1, 16.1 and 22.1 relate only to claims included in the reconciliation return on Form 33.

² The values in column 4 are calculated as follows: for lines 11 to 22, values in columns 2 + 3 - 1 for lines 23 to 25, values in columns 1 + 2 - 3

General business: Analysis of claims and expenses for direct insurance and facultative reinsurance business

Name of company Landmark insurance Company Ltd

Global business

Financial year ended

30th November 1996

Accounting	class PECUN	IIARY LOSS			Company registration number	Global / UK/CM	Perio	d ende		Units	Accounting class	For official use
				F22	1486260	GL	30	11	1996	£000	8	
				Amount b forward fr previous financial y	om	Amount receivabilinancial	e in the			t carried I to next al year	Amou attribu to the year 4	
		gross	11		277		Ę	554				277
Claims arising from incidents occuring in previous financial years		recoverable from reinsurers	12		69	62						(7)
	net (11 - 12)				208	492						284
	Claims arising from incidents occuring in the financial year including claims reported in the econciliation return on Form 33) gross recoverable from reinsurers		14			4,059			2,046	3	6,105	
(including cla			15			1,474			86	5	2,339	
		net (14 - 15)	16		2,585			585		1,18		3,766
		expenses for settling claims arising from incidents occuring in previous financial years expenses for settling claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33)						9				9
	incidents occuring in to (including claims report							47				47
Expenses	management expense	%S	23				3	394				394
	commission payable		24		42,994		48,6	351		73,404	,	18,241
	reinsurance commiss	ion receivable	25		1,859		1,7	763		2,295	5	1,327
	expenses in respect of financial year (22 + 23		26				47,3	329				17,355
	totai (21 + 26)		29				47,3	338				17,364

Amount included in line 13	reported claims	31	
attributable to	claims incurred but not reported	32	
Amount included in line 16	reported claims	31 32 41 42	
attributable to	claims incurred but not reported	42	1,181

Notes

¹ Any amounts included in 14.1, 15.1, 16.1 and 22.1 relate only to claims included in the reconciliation return on Form 33.

² The values in column 4 are calculated as follows: for lines 11 to 22, values in columns 2 + 3 - 1 for lines 23 to 25, values in columns 1 + 2 - 3

General business: Analysis of claims outstanding net of reinsurance recoveries for direct insurance and facultative reinsurance business

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

			Company registration number	Period ended Global /				114.	For official	
	ſ	F23	1486260	UK/CM GL	day 30	month	year 1996	Units £000	\prod	use
Year of origin on dended i		ou ing	oc- int- g	Claims ou standing(r at the end year of ori	net) as of	(net	al claims) in all yea e year of		star	ims out- nding (net) at of financial
M onth	Year	co	de	1		2	•••		3	•

Accoun	ting class	AC	CID	ENT & HEALTI	H	
11	1996	1	11			
11	19 95		12			
11	1994		13		1	
11	19 93		14		1	
11	1992		15		14	
11	19 91		16		55	
11	1990		17	18	13	"
Previou	s years		18	234	65	
Reconc	iliation		19			
Total			29			

Ассоип	ting class	M	OTO	R VEHICLE		
11	19 96	2	11	5,784		5,784
11	19 95		12	7,715	3,679	4,080
11	1994		13	7,988	2,960	3,478
11	1993		14	2,908	2,049	1,426
11	1992		15	1,782	1,358	324
11	1991		16	977	855	19
11	1990		17	474	378	111
Previou	s years		18			
Recond	iliation		19			
Totai			29			15,222

 ¹ All figures are net of reinsurance recoveries
 Line 19 relates to claims reported in the reconciliation return on Form 33. These claims are not included in lines 11 to 18.

^{3 23.29.3 = 22.13.3+22.16.3}

General business: Analysis of claims outstanding net of reinsurance recoveries for direct insurance and facultative reinsurance business

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

			Company registration number	Global / UK/CM	Period	year	Units	For official use		
		F23	1486260	GL	30	11	1996	£000		
ended o		ing	nt-	Claims ou standing(r at the end year of ori	net) as of	(net	al claims) in all ye e year of in			s out- ng (net) at financial
Month	Year	1 -	de	1		2			3	

Accoun	ting class	PF	ROPE	RTY DAMAGE		
11	1996	6	11	3,406		3,406
11	19 95		12	2,736	1,087	1,420
11	1994		13	3,256	1,885	391
11	1993		14	2,357	2,160	140
11	19 92		15	275	265	
11	1991		16	58		
11	1990		17	1,093	632	
Previou	s years		18	7,792	8,077	320
Recond	iliation	<u>-</u>	19			
Total			29			5,677

Accoun	ting class	GENI	ERAL LIABILITY		
11	1996	7 11			
11	19 95	12			
11	19 94	13			
11	19 93	14			
11	1992	15			
11	19 91	16	1		
11	1990	17	292		
Previou	s years	18	1,449	994	1,146
Recond	ciliation	19			
Total		29			1,146

Notes

¹ All figures are net of reinsurance recoveries

² Line 19 relates to claims reported in the reconciliation return on Form 33. These claims are not included in lines 11 to 18.

³ 23.29.3 = 22.13.3+22.16.3

General business: Analysis of claims outstanding net of reinsurance recoveries for direct insurance and facultative reinsurance business

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

			Company registration number	Global / UK/CM day month			year	Units	For official use
<u></u>		F23	1486260	GL	30	11	1996	£000	
Year of origin and ended in		ing	int-	Claims ou standing(i at the end year of ori	net) as of	(net	al claims) in all yea e year of in	ars st	laims out- tanding (net) at nd of financial ear
Month	Year	co	de	1	J	2	•••	3	

Accoun	ting class	Pl	ECUN	IIARY LOSS		
11	1996	8	11	1,181		1,181
11	19 95		12	208	492	
11	1994		13	331	294	
11	1993		14	237	218	
11	1992		15	229	147	
11	1991		16			· · · · · · · · · · · · · · · · · · ·
11	1990		17	17		
Previou	s years		.18	16	45	
Reconc	iliation		19			
Total			29			1,181

Accounting class		
19	11	
19	12	
19	13	
19	14	
19	15	
19	16	
19	17	
Previous years	18	
Reconciliation	19	
Total	29	

Notes

¹ All figures are net of reinsurance recoveries

² Line 19 relates to claims reported in the reconciliation return on Form 33. These claims are not included in lines 11 to 18.

^{3 23.29.3 = 22.13.3+22.16.3}

General business: Revenue analysis of proportional treaty reinsurance business

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

			Comp regist numb	ration	Global / UK/CM	Perio day	d ended month		Units	Accounting class	For official use
		F27	148	36260	GL	30	11	1996	£000	10	
	ceivable or payable in		•	insura treatic	ince busin	ess w	ritten un	der		nina unu anata	Source
the financial	year				in the al year d treaty	ti y	be clos e next fi ear ('ope ear')	nancia!	Total (1 + 2)		Form Line
				1		2			3		FORM LIN
	receivable under reinsurance treaties accepted		12					2,930		2,930	28 . 19
Premiums	payable to retrocessionaires to reinsure business of shown at line 12	a kind	14								28 . 29
	amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios	f	15								28 . 61
440-71111	receivable net (12 - 14 + 15)		19					2,930		2,930	
	paid under contracts of a kind shown at line 12		22		96	9				969	
Claims	recoverable from retrocessionaires under contracts of a kind shown at line 14	of	24		6	0				60	
	paid net (22 - 24)		29		90	9				909	
	management expenses and expenses for settling cla	ims	31		60	5				605	
Expenses	commission payable		32								
	reinsurance commission receivable from retrocessionaires		33							··· · · · · · · · · · · · · · · · · ·	
	total (31 + 32 - 33)		39		60	5				605	
	fund brought forward from previous financial year		41		3,60	6				3,606	
Funds and	unearned premiums carried over to 'open treaty year'	•	42								
other amounts set aside	unearned premiums brought forward from 'closed treaty year'		43								27 . 42
for unearned	claims outstanding carried over to 'open treaty year'		44		2,08	4			100		
premiums and out- standing	claims outstanding brought forward from 'closed trea year'	ity	45					2,084			27 . 44
claims	fund carried forward to next financial year		46					5,014		5,014	
	Increase (decrease) in the financial year (42 + 44 + 46 - 41 - 43 - 45)		49		(1,52	2)		2,930		1,408	
Balance on (19 - 29 - 39	each treaty year - 49)		51			8				8	

General business: Revenue analysis of certain proportional treaty reinsurance business

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Catego	'n۷
	/) T

CASUALTY

r	Company egistration number	Global / UK/CM		od ended month	year	Units	Account- ing class	Cate- gory		CI		s of Gen isiness	eral		Risi grou		For official use
F27A	1486260	GL	30	11	1996	£000	10	7	10								
Amounts re	ceivable o					<u> </u>	1		Insurar treaties		ines	written	under	1			
the financia	al year								closed i financia ('closed year')	l year		the ne	losed i xt finan open tr	cial	Total (1 + 2)		
									1			2			3		
	receivab	le under i	reinsu	rance tre	aties ac	cepted		12									
Premiums		to retroce wn at line		aires to r	einsure	busines	s of a	14									
		receivab ling claim				in respe	ect of	15									
	receivab	le net (12	! - 14 +	15)				19									
	<u> </u>	der contra						22			62			<u>-</u>		62	
Claims		able from hown at li		essionai	res unde	er contra	cts of	24			60					60	
		(22 - 24)						29		,	2					2	
	manage	ment exp	enses	and exp	enses f	or settlin	g claims	31									
Expenses		sion paya		<u> </u>				32									
	1	ince comi sionaires		n receiva	able fror	n	<u>.</u>	33									
	total (31	+ 32 - 33	3)					39									
		ought forv				ıncial ye	ar	41		1,6	66					1,666	
Funds and other	open tre	ed premiu eaty year					···	42									
amounts set aside		ed premiu treaty yea		ought foi	ward fro	om		43					*********				
for unearned premiums	'open tre	outstandir eaty year						44		1,6	59						
and out- standing	claims o	outstandir treaty yea		ught forv	vard from	n		45					1,	659			
claims		rried forw						46					1,	659		1,659	
	(42 + 44	e (decrea 4 + 46 - 4			cial yea	r		49			(7)					(7	
Balance on (19 - 29 - 3	each treaty 9 - 49)	year						51			5					5	;

General business: Revenue analysis of certain proportional treaty reinsurance business

Name of company

Landmark Insurance Company Ltd

Global business

Financial year ended

30th November 1996

Category

PECUNIARY LOSS

ory		PEC	UNI	ARY L	.oss													
	registration	Global /					ing	Cate	-	С			eral					For official
ا ب ہد۔	number	UK/CM	day	month	year	Units	class	gory		7	1			7	_ gro	oup	1	use
7A	1486260	GL	30	11	1996	2000	10	8										
nts re	eceivable o	r payable	e in								siness	written	under					
ancia	ai year								financi	al year	ļ	the nex	t finan	cial	Total (1 + 2)			
	 								1			2		•••	3			
	receivab	le under r	einsun	ance tre	aties ac	cepted		12					2,	930		2,9	30	
ıms	1			ires to r	einsure	busines	s of a	14										
						in respe	ect of	15						_				
	receivab	le net (12	-14+	15)				19					2,	930		2,9	30	
	paid und	ler contra	cts of a	a kind s	hown at	line 12		22		9	07					9	07	
S				ssionai	res unde	er contra	cts of	24										
	paid net	(22 - 24)						29		9	07					. 9	07	
	managei	ment expe	enses a	and exp	enses fo	or settling	g claims	31		6	05					6	05	
ses	commiss	sion payal	ble					32									:	
			nissior	receiva	ble fron	1		33				·		· · · · · · · · · · · · · · · · · · ·				
	total (31	+ 32 - 33)					39		6	05					6	05	
	fund bro	ught forw	ard fro	m previ	ous fina	ncial yea	ar	41		1,9	40					1,9	40	
and			ns can	ried ove	r to			42							i.			
nts ide				ught for	ward fro	m		43										
ned	'open tre		g carri	ed over	to			44		4	25							
ut- ng	claims o			ght forw	ard fron	n		45						425				
•	fund car	ried forwa	ard to r	next fina	ncial ye	ar		46					3,	355		3,3	55	
· • · · · ·					cial year	,		49		(1,5	15)		2,	930		1,4	15	
		year						51			3						3	
	and onts ide med urns it-	receivable of ancial year receivable of ancial	receivable or payable ancial year receivable under repayable to retroce kind shown at line amounts receivable net (12 paid under contrate receivable net (12 paid under contrate receivable net (22 - 24) management expension payable to retroce kind shown at line paid under contrate receivable net (12 paid under contrate receivable net (12 paid under contrate receivable net (22 - 24) management expension payable to retrocessionaires total (31 + 32 - 33 fund brought forware unearned premium 'open treaty year' unearned premium 'closed treaty year' unearned premium 'closed treaty year' claims outstanding 'closed treaty year' fund carried forware fund carried forware (42 + 44 + 46 - 41 fund carried forware (42 + 44 + 46 - 41 fund carried forware (42 + 44 + 46 - 41 fund carried forware fund carried fund carried forware fund carried fund carried fund carried fund carried fund carried fund carried fund carri	receivable under reinsurance outstanding claims and ints receivable net (12 - 14 + paid under contracts of a receivable from retroce a kind shown at line 14 paid under contracts of a receivable net (22 - 24) management expenses a kind shown at line 14 paid net (22 - 24) management expenses a total (31 + 32 - 33) fund brought forward from unearned premiums carriopen treaty year unearned premiums brought forward from the claims outstanding carriopen treaty year claims outstanding carriopen treaty year fund carried forward to receivable forward to receivable net (22 - 24) management expenses a commission payable reinsurance commission retrocessionaires total (31 + 32 - 33) fund brought forward from unearned premiums brought forward from the claims outstanding carriopen treaty year claims outstanding brought forward to receivable forward to receivable of the claims outstanding brought forward from the claims outstanding brought forward to receivable forward to receivable of the claims outstanding brought forward to receivable of the claims outstanding brought forward to receivable of the claims outstanding brought forward to receivable of the claims outstanding brought forward to receivable of the claims outstanding brought forward to receivable or payable in and the claims of the claims outstanding carriopen treaty year claims outstanding brought forward to receivable or payable in and the claims of the claims of the claims outstanding carriopen treaty year claims outstanding brought forward to receivable or payable in and the claims of the claims	Company registration number	receivable under reinsurance treaties ac payable to retrocessionaires to receivable net (12 - 14 + 15) paid under contracts of a kind shown at line 12 amounts receivable from retrocessionaires under a kind shown at line 14 paid under contracts of a kind shown at recoverable from retrocessionaires under a kind shown at line 14 paid net (22 - 24) management expenses and expenses for reinsurance commission receivable from retrocessionaires under contracts of a kind shown at line 14 paid net (22 - 24) management expenses and expenses for reinsurance commission receivable from retrocessionaires total (31 + 32 - 33) fund brought forward from previous final unearned premiums carried over to 'open treaty year' unearned premiums brought forward from 'closed treaty year' claims outstanding carried over to 'open treaty year' claims outstanding brought forward from 'closed treaty year' fund carried forward to next financial year (42 + 44 + 46 - 41 - 43 - 45) e on each treaty year	registration number	Company registration number	Company registration number	Company registration and provided and provid	Company registration clobal / Discovered and and other number Other part Company registration clobal / Discovered and other number Other part Ot	Company registration global / alway month year Units class gory 7A 1486260 GL 30 11 1996 £000 10 8 Its receivable or payable in ancial year receivable under reinsurance treaties accepted 12 closed in the financial year outstanding claims and loss portfolios 15 receivable net (12 - 14 + 15) 19 paid under contracts of a kind shown at line 12 2 29 907 recoverable from retrocessionaires under contracts of a kind shown at line 14 24 paid net (22 - 24) 29 907 management expenses and expenses for settling claims sees commission payable reinsurance commission receivable from retrocessionaires under contracts of a kind shown at line 14 25 44 15 15 15 15 15 15 15 15 15 15 15 15 15	Company registration Global / Beriod ended / Junts olass of Gene Business Grant Interest Cate on Global / Globa	Company registration with the company registration of Global Period ended with the company registration of UKCM day month year Units class and class and class are class as a class of General Business with the moderal Business with the class of General Business with the moderal Business with the moderal Business with the closed in the financial year with the work of General Business with the moderal business of a with the moderal business of a with the moderal business of a with the moderal payear payable to recoverable from receivable nor receivable nor receivable nor receivable nor receivable from refressions in respect of the moderal payable to receivable	Conpany registration unber registration of but the color of the color	Company registration Global /	Company registration Clobal / day month year Units class class copy. 7A 1486260 GL 30 11 1996 6000 10 8 Insurance business written under treaties ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year receivable or payable in ancial year labeled in the end financial year receivable net (12 - 14 + 15)	Company registration Global /

General business: Analysis of premiums for proportional treaty reinsurance business

Name of compa	any	Landmark Insurance Comp	any Lt	.d										
Global business	is.			Company registration		iobai /		od ended		l faife	Accou		1 (For official
Financial year e	ended	30th November 1996		number		K/CM	T	month	1	Units	class	7	ļ	use
			F28	1486260	<u>, , , , , , , , , , , , , , , , , , , </u>	GL Insu	30 urance	11 busines	1996 ss written	.1.	10			
Amounts receiv	/able or 1	payable in the financial year			ľ	trea	nties				_	*		
					!	finar	sed in th incial yea osed trea ir')	ear	the next	closed in at financial open treaty	(1	otal I + 2)		
				 ,	·	1			2		3			
Premiums receiv	rable (oth	ner than to assume portfolios)			11				<u> </u>	2,930	0		_2	,930
Premiums receiv	vable to a	assume unearned premium portfolios			12			- <u>-</u>						
Premium portfolic	ios payat	ye to cedants			13									
Total premiums re	receivabl	e (11 + 12 - 13)			19					2,93	ō		2	,930
Premiums payab	ole to retr	rocessionaires (other than to assume portf	folios)		21								_	
Premiums payat	ble to retr	rocessionaires to assume unearned premi	ium portfc	olios	22									
Premium portfoli	ios receiv	vable from retrocessionaires			23									
Total premium p	ayable to	o retrocessionaires (21 + 22 - 23)			29									
Net premiums re	receivab	vie (19 - 29)			31					2,930	0		2	,930
									<u> </u>					
Amounts receiva	able to as	ssume outstanding claims portfolios			41						_			
Loss portfolios p					42	<u> </u>					\perp			
Net amounts rece portfolios (41 - 42		from cedants in respect of outstanding clai	ims and lo)SS	49									
Amounts payabl	le to retro	ocessionaires to assume outstanding clain	ms portfol	ios	51				<u> </u>		_			
Loss portfolios r	receivable	e from retrocessionaires		1	52				-					
Net amounts pay portfolios (51 - 52		retrocessionaires in respect of outstanding	j claims a	ind loss	59						T			
Amounts receiv		et of retrocessions in respect of outstal - 59)	inding cla	aims	61			\						
Division of pre	miums I	between UK and overseas											_	
				Premium	is on F	orm 2	7 attrib	uted to	UK 4		5	Overse 5	eas.	
	receiva	able under reinsurance treaties accepted						72					2	2,930
Premiums	navabl	e to retrocessionaires to reinsure business	s of a kind	d shown at l	line 72	2		74						
	<u> </u>	nts receivable net of retrocessions in respe					:s	1-			+			

portfolios

receivable net (72 - 74 + 75)

75

2,930

Returns Under Insurance Companies Legislation

Additional Information On General Business Reinsurance Ceded Under Facultative Reinsurance Treaties. Pursuant to Regulation 19 of the Insurance Companies (Accounts & Statements) Regulations 1983.

Name of Company - Landmark Insurance Company Ltd

Global Business

Financial year ended - 30th November, 1996

a) Form 27 - Column 2. Gross Premiums Receivable under reinsurance treaties.

Cedant	Connected Companies	<u>Premiums</u> <u>Payable</u> <u>£000's</u>
Aryeh Insurance Company of Israel Ltd	No	2,930

Returns under Insurance Companies Legislation

General business: Summary of reinsurance business ceded

Landmark Insurance Company Ltd

Name of company Global business

Global business Financial year ended

led 30th November 1996

Remarks		7										
Other reinsurers	Premiums payable	10 £000										
	Number of reinsurers	on .							,			
Cessions to permitted business UK	Premiums payable	0003 8	4	45	354	14,047	528	889	8,223	8	38	
Reinsurers permitted to carry on business in the UK	Number of reinsurers	7	4	m	w	-	m	4	-	4	ω	
Reinsurers' potential liability under contract		0003 9										
s maximum net able maximum spect of	any one event	0003 9	£1,000,000	000'0053	£700,000		63,000,000	63,500,000			£750,000	
Ceding company's maximum net retention or probable maximum loss in respect of	any one risk	* 0003	21,000,000	£500,000	6300,000		£3,000,000	£1,050,000			21,750,000	
Period covered (where different from	financial year)	м			1.2.96 to 31.1.97		1.10.96 to 31.12.96	1.1.96 to 31.12.96		1.6.95 to 31.5.96	1.6.96 to 31.5.97	
Type of reinsurance cover		8	Excess of Loss Treaty	Excess of Loss Treaty	Excess of Loss Treaty	Quota Share	Excess of Loss - Subsidence	Excess of Loss - Catastrophe	Quota Share	Quota Share - High Value	Excess of Loss	
Accounting class/ risk group		-	2 MOTOR VEHICLE				6 PROPERTY DAMAGE					

(Sheet 2)

Returns under Insurance Companies Legislation

Summary of reinsurance business ceded Landmark Insurance Company Ltd General business:

Name of company Global business

30th November 1996 Financial year ended

	Remarks		11							
	Other reinsurers	Premiums payable	10 £000							
ns to	Other re	Number of reinsurers	சு							
Cessions to	permitted business UK	Premiums payable	0003 8	32,912	56,975					
	Reinsurers permitted to carry on business in the UK	Number of reinsurers	7	-	42		, ₁ , 1.4			
Reinsurers'	potential liability under contract		9 8		TOTAL					1,48
maximum net	lble maximum pect of	any one event	£000				 			
Ceding company's maximum net	retention or probable maximum loss in respect of	any one risk	4 £000							
	Period covered (where different from the ceding companys	financial year)	ဗ							
	Type of reinsurance cover		2	Quota Share						
	Accounting class/ risk group		-	PECUNIARY LOSS			 			

Returns Under Insurance Companies Legislation

Additional Information On General Business Reinsurance Ceded Under Facultative Reinsurance Treaties. Pursuant to Regulation 17 of the Insurance Companies (Accounts & Statements) Regulations 1983.

Name of Company - Landmark Insurance Company Ltd

Global Business

Financial year ended - 30th November, 1996

a) Form 30 - Column 7. Cessions to reinsurers permitted to carry on business in the United Kingdom.

<u>Reinsurer</u>	Connected Companies	Premiums Payable £000's
Underwriters at Lloyds	No	591
American Home Assurance Company	Yes	22,270
Triptech Insurance Company	No	32,912
St Paul Reinsurance Company	No	196
CNA International	No	113
Terra Nova Insurance Company	No	34
Zurich Reinsurance (UK)	No	126
Axa Reinsurance (UK)	No	103
Assicurazoni Generali	No	42
Mid Ocean Reinsurance Company	No	105
New Reinsuance Company	No	86
Caisse Central de Reinsurance, Paris	No	42
Sphere Drake Insurance	No	100
Dai Tokyo Insurance	No	36
IPCRE Pembroke	No	138
Employers Reinsurers Company	No	33
Skandia International	No	26
Sorema	No	18
Copenhagen Reinsurance Co (UK) Ltd	No	4

Total - 19	Reinsurers	56,975

General business: Analysis of exposure to risk measured by premiums Name of company **Landmark Insurance Company Ltd** Financial year ended 30th November 1996 Currency Sterling **United Kingdom** Country Accounting class **Motor Vehicle** Company registration Period ended For Monetary Accounting official month Units Country class number day year use 1486260 000 2 F31 30 11 1996 AA Additional Exposure in the Total gross Total gross Exposure Gross premiums receivable carried forward financial year premiums premiums exposure (less rebates and refunds) expressed in attributable to to following (1+2+3)on direct insurance and sterling (£000) financial years previous facultative reinsurance financial years business 2 3 5 Risk group MOTORCYCLE 11 1.017 1,017 in previous financial years previous in the financial 2 financial years 12 1 1 2 year in respect of risks the financial incepted in 680 1,155 475 1,155 year 13 1,157 1,493 680 1 Total (11 + 12 + 13) 19 PRIVATE AUTO COMPREHENSIVE Risk group 21,499 in previous financial years 11 21,499 previous in the financial 817 817 financial years 12 81 736 year in respect of risks the financial incepted in year 13 16,160 11,546 27,706 27,706 28,523 11,546 81 38,395 Total (11 + 12 + 13) 19 PRIVATE AUTO NON COMPREHENSIVE Risk group 2,130 in previous financial years 11 2,130 previous in the financial year in respect financial years 12 5 22 27 27 of risks the financial incepted in 4,835 4,835 13 2,487 2,348 vear 4.862 5 4,639 2,348 19 Total (11 + 12 + 13) Risk group 11 in previous financial years in the financial previous financial years 12 year in respect of risks the financial incepted in year 13 19 Total (11 + 12 + 13)

Accounting class Property Damage Company registration number Period ended Monetary Country Class	General busi	ness: Ana	lysis	of ex	cposure to r	isk me	asured by p	rem	niums	;				
Accounting class Property Damage Property Damage Company number Period anded day morth year Monetary Country Count	Name of compa	ny Lan	dmar	k Ins	urance Con	ipany	Ltd							
Accounting class Property Damage Company registration day month year Monatary County Class use use the financial years previous financial years in the financia	Financial year e	nded 30t l	n Nov	emb	er 1996									
First in the financial years in the financial	Country	Uni	ted K	ingd	om				Cu	rrency	Sterling			
F31	Accounting clas	s Pro	perty	Dan	nage			Perio	d ended		Manatani		Accounting	
Gross premiums receivable (less rebates and refunds) on direct insurance and facultative reinsurance business 1 1 8,347 15 15 15 15 15 15 15 15 15 15 15 15 15								day	month	year		Country		
spread previous financial years and refunds) and interest insurance and cell insurance an						F31	1486260	30	11	1996	000	AA	6	
Name Name	(less rebates an on direct insura	d refunds) nce and			exposure attributable to previous financial years	fina		can to fo	ried forw ollowing		premiums (1 + 2 + 3)		premiums expressed in sterling (£00	
In previous financial years 11					<u>. </u>				- · · · · · · ·		<u> </u>		<u> </u>	
In the financial pear in respect of risks incepted in respect of risks (ancepted in pear)			DER				0.247					0 247		
the financial year 13 10,649 11,332 21,981 21,981 21,981	in previous financial	previous									 			246
Total (11 + 12 + 13)	year in respect of risks incepted in	the financial				24	· · · ·			11,332			2	
in previous financial years in the financial years year in respect of risks incepted in Total (11 + 12 + 13)	Total (11 + 12 + 1	13)		19		24				11,332			2	2,227
in the financial year in respect of risks incepted in the financial year in respect of risks or incepted in the financial year in respect of risks or incepted in the financial year in respect of risks or incepted in the financial year in respect of risks or incepted in the financial year in respect of risks or incepted in the financial year in respect of risks or incepted in the financial year in the financial year in the financial year in the financial year in the financial year in respect of risks or incepted in the financial year in the financial year in the financial year in respect of risks incepted in the financial year in the financial year in the financial year in respect of risks incepted in the financial year in the financial year in the financial year in respect of risks incepted in the financial year in the finan	Risk group													
year in respect of risks incepted in the financial year 13 Total (11 + 12 + 13) 19 Risk group in previous financial years 11 in the financial year in respect of risks incepted in the financial year 13 Total (11 + 12 + 13) 19 Risk group in previous financial years 12 in the financial year 13 in the financial year 14 in the financial year 15 in the financial year 15 in the financial year 16 in the financial year 17 in the financial year 17 in the financial year 18 in the financial year 19 in previous financial year 19 in the financial y	in previous finance	ial years		11										
Incepted in the financial year 13 Total (11 + 12 + 13) 19 Risk group In previous financial years 11 In the financial previous financial years 12 In the financial previous financial years 13 Total (11 + 12 + 13) 19 Risk group In previous financial years 12 In the financial years 13 Total (11 + 12 + 13) 19 Risk group In previous financial years 11 In the financial previous financial years 11 In the financial previous financial years 12 In the financial years 13 In the financial years 14 In the financial years 15 In the financial years 17 In the financial years 18 In the financial years 19	in the financial year in respect		S	12										
Risk group in previous financial years in the financial years in respect of risks incepted in Total (11 + 12 + 13) Risk group Risk group Risk group In previous financial years In the financi	of risks incepted in			13										
in previous financial years in the financial year previous financial year pre	Total (11 + 12 +	13)		19										
in the financial year in respect of risks incepted in Total (11 + 12 + 13) Risk group in previous financial years in the financial years in previous financial years in the financial years in the financial years financial years in the financial years f	Risk group													
year in respect of risks incepted in the financial year 13 Total (11 + 12 + 13) 19 Risk group in previous financial years 11 in the financial years financial years 12 of risks incepted in the financial years 13 Total (11 + 12 + 13) 19	in previous finance	cial years		11								 ,		
Total (11 + 12 + 13) Risk group in previous financial years in the financial years year in respect of risks incepted in the financial years the financial years the financial year the financial years 11 13 19 19 10 11 11 11 11 11 11 11	in the financial year in respect		s	12										
Risk group in previous financial years in the financial year in respect of risks incepted in Previous financial years 11 12 13	of risks incepted in	1		13					<u></u>					
in previous financial years in the financial year in respect of risks incepted in previous financial years financial years 12 the financial year 13	Total (11 + 12 +	13)		19										
in the financial year in respect of risks incepted in previous financial years 12	Risk group										1			T.
year in respect of risks incepted in the financial years 12 the financial year 13	in previous finan	cial years		11			··					`		
incepted in year 13	year in respect	financial yea	rs	12						·				
Total (11 + 12 + 13) 19			_	13				-						
	Total (11 + 12 +	· 13)		19										

General business: Analysis of exposure to risk measured by premiums Name of company Landmark Insurance Company Ltd Financial year ended 30th November 1996 Currency Sterling **United Kingdom** Country Accounting class Pecuniary Loss Company Period ended registration Monetary Accounting official number day month year Units Country class use 1486260 11 1996 000 8 F31 30 AA Exposure in the Exposure Total gross Total gross **Additional** Gross premiums receivable exposure financial year carried forward premiums premiums (less rebates and refunds) attributable to (1 + 2 + 3)expressed in to following on direct insurance and sterling (£000) previous financial years facultative reinsurance financial years **business** 3 6 2 **EXTENDED WARRANTY** Risk group in previous financial years 11 20,034 63,012 83,046 previous in the financial 1,308 925 265 1,308 financial years 12 118 year in respect of risks the financial incepted in 84,862 13 80,916 84,862 year 3,946 24,905 144,193 86,170 118 19 Total (11 + 12 + 13) Risk group 11 in previous financial years in the financial previous financial years 12 year in respect of risks the financial incepted in year 13 19 Total (11 + 12 + 13) Risk group 11 in previous financial years previous in the financial financial years 12 year in respect of risks the financial incepted in 13 year 19 Total (11 + 12 + 13) Risk group 11 in previous financial years in the financial previous year in respect financial years 12 of risks the financial incepted in year 13 19 Total (11 + 12 + 13)

General business: Analysis of exposure to risk measured by vehicle years Landmark Insurance Company Ltd Name of company 30th November 1996 Financial year ended **United Kingdom** Country Period ended **Motor Vehicle** Company Accounting class official Accounting registration use Country class month year day number 2 AA 1996 11 1486260 30 F32 Claim frequency Total vehicle Exposure Exposure in Additional in the financial Number of units of carried forward years (1 + 2 + 3) financial year year % exposure to following exposure in vehicle years attributable to financial years corresponding to previous financial years premiums recorded on 5 Form 31 3 2 MOTORCYCLE Risk group 11,981 11,981 11 in previous financial years previous 24 in the financial 12 12 12 financial years year in respect of risks the financial 13,607 8,011 5,596 incepted in 13 vear 5.2 25,612 Total for columns 1 to 4 8,011 17,589 12 19 (11 + 12 + 13)PRIVATE AUTO COMPREHENSIVE Risk group 77,242 77,242 11 in previous financial years previous in the financial 2.935 2,644 291 financial years 12 year in respect of risks the financial 99,543 41,483 58,060 incepted in 13 year 19.3 179,720 Total for columns 1 to 4 41,483 137,946 291 19 (11 + 12 + 13)PRIVATE AUTO NON COMPREHENSIVE Risk group 12.072 12,072 11 in previous financial years previous 153 in the financial 125 28 12 financial years year in respect of risks the financial 27,403 13,308 14,095 incepted in 13 10.1 39,628 Total for columns 1 to 4 13,308 26,292 28 19 (11 + 12 + 13)Risk group 11 in previous financial years previous in the financial financial years 12 year in respect of risks the financial incepted in 13 vear Total for columns 1 to 4 19 (11 + 12 + 13)Instructions for completion of this form are printed in the appendix at the end of this re

Note: The figure at 32.19.5 is the number of claims (shown at 33.19.1 for the corresponding year of origin) as a percentage of the number of vehicle years (32.19.2)

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	Accounting class Accident Risk group ACCIDEN				lth		Company registration	Perio	one bo	ed	Monetary		Accounting	For official
Risk group		ACC	IDEN	r& HE	ALTH	· · · · · ·	number	day	month	year	Units	Country		use
			`			F33	1486260	30	11	1996	000	AA	1	
For direct insur reinsurance bu					Number of claims		Amounts of payments r in the finan	nade	rr fii	ade in pr rancial y	ears	Estimates payments remaining	;	Total gross amount paid and
Olahan akkibudah	ala 4a		month	year	<u> </u>		year			lating to column		be made		outstanding (2+3+4)
Claims attributative year of origin end	-	10	11	1996	1		2		_ ;	3		4		5
Claims	at no co		her than ims)	11										
closed in the financial year	at some		(other d claims) 12										
	reopen	ed clai	ims	13									:	
Claims	reporte			14										
outstanding at the end of the financial	reporte			15										
year	reopen	ed cla	ims	16										
Claims closed in years (excluding shown at lines 1	those reo			s 17										
Total claims attr		the y	ear	19										
			29										ý4	

			month	year	_	•		
Year of origin ended		10	11	1995				
	at no co			n 11				
Claims closed in the financial	at some than reo			s) 12				
year	reopene	d clai	ms	13				
Claims	reported			14				
outstanding at the end of the financial	incurred reported			15				
year	reopene	ed cla	ims	16				
Claims closed in years (excluding shown at lines 1	those reo	financ	cial 1 clair	ns 17		ā.		
Total claims attr of origin (11 to 1		the y	ear	19				
Line 19 express	ed in sterli	ng (£0	000)	29				

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

Accounting clas	SS		ident	-		lth ALTH		Comp registi numb	ation	Perioday		nded th year	Monetary Units	Country	Accounting class	For official use
Risk group		ACC) D	• • •	x 111	A	F33	14	86260	30	11	1996	000	AA	1	
For direct insura reinsurance bus		,				Number of claims		pa in	nounts or syments the finar	made		made in pr financial ye	ears	Estimate payments remaining	s g to	Total gross amount paid and
Claims attributable		10	month 11	<u> </u>	994	1		2	ar			relating to in column		be made		outstanding (2+3+4) 6
Claims	at no co			n	11		•									
closed in the financial year	ed in the at some cost (other than reopened claim				12											
	reopene	ed clai	ims		13											
Claims	reporte				14											
outstanding at the end of the financial	incurre reporte				15										. ,	
year	reopen	ed cla	ims		16											
Claims closed in years (excluding shown at lines 13	those rec	financ	cial d clair	TIS	17		1	1					9			g
Total claims attrib of origin (11 to 17		the y	ear		19		1	1					9			g
Line 19 expresse	e 19 expressed in sterling (£000)				29											
			month		year											
Year of origin ended		10	11		1993										_	

Year of origin ended		10	11	1993		 	
	at no co			n 11			
Claims closed in the financial	at some						
year	reopen	ed cia	ims	13			
Claims	reporte reopen			14			
outstanding at the end of the financial	incurre reporte			15			
year	reopen	ed cla	ims	16			
Claims closed in years (excluding shown at lines 1	those red			ns 1	33	15	15
Total claims att		o the y	rear	1	33	15	15
Line 19 express	ed in steri	ing (£	000)	2			

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

inancial year er	nded	30tn	i Novei	nper	199	0											
Country		Unit	ted Kin	gdom	ì							Currer	ncy Stei	ding			
accounting class	s	Acc	ident 8	k Heal	th			regi	npany istration		od en		Monetary Units	Country	Accounting	For official use	
Risk group		ACC	CIDENT	& HE	ALT	H 	F33	T	1486260	30	11	1996		AA	1		:
or direct insura einsurance busi	nce and iness	facu	itative month	year	Nun clair	nber of	1		Amounts of payments in the final year	made	1	made in p financial y relating to	rears ctaims	Estimates payments remaining be made	3	Total gross amount paid and outstanding	
Claims attributable rear of origin ende		10	11	1992	1				2			in column	. 1	4	<u> </u>	(2+3+4) 5	
Claims	at no co reopene		ther than tims)	11													
closed in the inancial year	at some than rec		(other ed claims)	12						~							.
	reopen	ed cla	aims	13													
Claims	reporte		ner than aims)	14													
outstanding at the end of the financial	incurre reporte			15	<u> </u>												
year	reopen	ed cla	aims	16										ļ			
Claims closed in years (excluding shown at lines 13	those rec	finan	ncial ed claims	17				36					36				36
Total claims attrit of origin (11 to 17		o the	year	19				36					36				36
Line 19 expresse	ed in ster	ling (s	£000)	29													
			month	year													
Year of origin ended		10	0 11	1991				_				·,					
	at no c	cost (ned c	other than laims)	11													
Claims closed in the financial	at son than r	ne co eoper	st (other ned claim	s) 12													
year	reope	ned c	aims	13								<u> </u>					
Claims outstanding	reope	ned c	ther than claims)	14	•												
at the end of the financial	repor		ut not BNR)	1	5												
year	reope	ened o	claims	11	5						*****						
Claims closed i years (excluding shown at lines	g those r	eoper	ancial ned clair	ns 1	7			80)				127	7			127
Total claims att		to the	e year	1	9			80)				12	7	····		127
Line 19 express	sed in ste	erling	(£0003)	2	9												

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ass	Acc	ident	: & H	eal	lth			npany stration	Per	iod e	nded	Monetary		Accounting		For official	
Risk group		ACC	:IDEN	1T & 1	ΗE	ALTH		num		day	mon	ith year	Units	Country		4	use use	
							F33	1.	486260	30	11	1996	000	AA	1			
For direct insu reinsurance bu			Itative month	ува		Number of claims	ŧ	F	Amounts of payments in the finar year	made	i	Amounts made in financial relating to	years	Estimate payment remainin be made	s g to	an an	otal gross mount paid nd utstanding	
Claims attributal year of origin en		10	11	199		1			2			in columi		4			(+3+4)	
Claims	at no co reopene				11													
closed in the financial year	at some than rec			is) 1	12													
	reopene	ed clai	ms	1	13													
Claims	reported reopene				14													
outstanding at the end of the financial	incurred reported				15													
year	reopene	ed clai	ms		16						1							
Claims closed in years (excluding shown at lines 1	g those reo			ns	17		7	8					93					93
Total claims attr		the ye	3ar	1	19		7	8					93				_	93
Line 19 express	ed in sterf	ing (£0	JOO)		29													

•	month	year			
Year of origin ended	10 11	1989			
	at no cost (other than reopened claims)	11			
Claims closed in the financial	at some cost (other than reopened claims) 12			
year	reopened claims	13			
Claims	reported (other than reopened claims)	14			
outstanding at the end of the financial	incurred but not reported (IBNR)	15			
year	reopened claims	16			
	previous financial those reopened claim 3 & 16)	s 17	159	85	85
Total claims attro	ibutable to the year 7)	19	159	85	85
Line 19 express	ed in sterling (£000)	29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	SS	Acci	ident	& Hea	lth		Company registratio		iod en	ded	Monetary		Accounting	For official	
Risk group		ACC	IDEN	T & HE	ALTH		number		mont	h year	Units	Country		use	
					:	F33	14862	60 30	11	1996	000	AA	1		
For direct insur reinsurance bus					Number o claims	ıf		nts of ents made financial		made in pr financial ye	ars	Estimate payments remaining	;	Total gross amount paid and	
Claims attributab	le to	,	month	year	1		year			relating to in column		be made		outstanding (2+3+4)	
year of origin end		10	11	1988	1		2			3		4		5	
Claims	at no co reopene	•		11											
closed in the financial year	at some than rec		•) 12											
	reopene	ed clair	ms	13											
Claims	reported			14											
outstanding at the end of the financial	incurred reported			15											
year	reopen	ed clair	ms	16											
Claims closed in years (excluding shown at lines 13	those reo			s 17		5	1				45				45
Total claims attri		the ye	ear	19		5	1				45		· · · · · · · · · · · · · · · · · · ·		45
Line 19 expresse	ed in sterli	ng (£0	00)	29											

	month	year				
Year of origin ended	10 11	1987				
	at no cost (other than reopened claims)	11				
Claims closed in the financial	at some cost (other than reopened claims)	12				
year	reopened claims	13			1	
Claims	reported (other than reopened claims)	14				
outstanding at the end of the financial	incurred but not reported (IBNR)	15				
year	reopened claims	16				
	n previous financial g those reopened claims 3 & 16)	17	29	34		34
Total claims attri	ibutable to the year 7)	19	29	34		34
Line 19 express	ed in sterling (£000)	29				

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	s s	Acc	ident	& Hea	lth		Company registration	Peri	od end	ed	Monetary		Accounting	For official	
Risk group		ACC	IDEN	T & HE	ALTH		number	day	month	year	Units	Country	class	USO	- 1
				٠,		F33	1486260	30	11	1996	000	AA	1		
For direct insur reinsurance bu			ltative month	year	Number of claims	și.	Amounts of payments of in the finant year	made	n	mounts on nade in pr nancial ye elating to	ars	Estimate payments remaining be made	g to	Total gross amount paid and outstanding	
Claims attributab	at no cost (other than reopened claims)		1986	1		2		•	ociumn 3	1	4		(2+3+4) 5		
Claims				11											
closed in the financial year	at some than re			s) 12		···									
	reopen	ed cla	ims	13						<u> </u>					
Claims	reporte reopen			14											
outstanding at the end of the financial	incurre reporte			15											
year	reopen	ed cla	ims	16											
Claims closed in years (excluding shown at lines 1	those red	finan opene	cial d clain	ns 17							13			1	13
Total claims attr of origin (11 to 1		o the y	ear	19							13			1	13
Line 19 express	ed in ster	ling (£	000)	29											

			month	ye	ar	_		
Year of origin ended		10	11	19	85			
	at no co			ın	11			
Claims closed in the financial	at some				12			
year	reopene	ed cla	ims		13			
Claims	reporter			' \	14			
outstanding at the end of the financial	incurre reporte				15			
year	reopen	ed cla	ims		16			
Claims closed in years (excluding shown at lines	g those rec	financ	cial d clai	ms	17		43	43
Total claims att of origin (11 to		the y	rear		19		43	 43
Line 19 express		ing (£	000)		29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	iss	Acc	ident &	& Hea	ith		Company registration	Perio	od end	ed	Monetary		Accounting	For official	
Risk group		ACC	IDENT	& HE	ALTH		number	day	month	year	Units	Country		use	
						F33	1486260	30	11	1996	000	AA	1		
For direct insur reinsurance bu			tative	year	Number of claims	af	Amounts of payments of in the finant year	nade	n fi	mounts on nade in pronancial year elating to	ears	Estimate: payments remaining be made	g to	Total gross amount paid and outstanding	
Claims attributab year of origin end		10	11	1984	1		2		ir	column 3		4		(2+3+4)	
Claims	at no co		ner than ms)	11											
closed in the financial year	at some than red		(other d claims)	12											
	reopen	ed clai	ms	13											
Claims	reporte reopen			14											
outstanding at the end of the financial	incurre reporte			15											
year	reopen	ed clai	ims	16											
Claims closed in years (excluding shown at lines 1	those rec	financ	ial I claims	17							46				46
Total claims attr of origin (11 to 1		the ye	ear	19						· · ·	46				46
Line 19 express	ed in sterl	ing (£0	000)	29											

			month	yea	ar			
Year of origin ended		10	11	198	83			
	at no co reopene			n	11			
Claims closed in the financial	at some				12			
year	reopene	ed cla	ims		13			
Claims	reported				14			
outstanding at the end of the financial	incurred reported				15			
year	reopene	ed cla	ims		16			
Claims closed in years (excluding shown at lines 1	g those reo			ns	17		25	25
Total claims attr	ibutable to	the y	ear		19		25	25
Line 19 express	ed in steri	ing (£1	000)		29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ass	Acc	iden	t &	Hea	lth		Company registration	Peri	od end	ied	Monetary		Accounting	For official
Risk group		ACC	CIDE	NT (& HE	ALTH		number	day	month	year	Units	Country		use
							F33	1486260	30	11	1996	000	AA	1	
For direct insu reinsurance bu						Number	of	Amounts of payments in the finar	made	n fi	nade in pr nancial ye	sars	Estimate: payments remaining	s g to	Total gross amount paid and
Claims attributal year of origin en		10	month		year 982	1		year 2		ir	elating to n column 3		be made		outstanding (2+3+4)
Claims	at no co			an	11										
closed in the financial year	aims reopened claims) at some cost (other than reopened claims) ar			12											
	reopen	ed cla	ims		13										
Claims	reporte reopen	•		1	14										
outstanding at the end of the financial	incurre reporte				15										
year	reopen	ed cla	ims		16										
Claims closed in years (excluding shown at lines	g those rec			ms	17										
Total claims att		the y	rear		19										
Line 19 express	sed in steri	ing (£	000)		29										

		1	month	- year			
Year of origin ended		10		19			
	at no co			11			
Claims closed in the financial	at some			s) 12			
year	reopene	ed clai	ms	13			
Claims	reporter			14			
outstanding at the end of the financial	incurred reported			15			
year	reopen	ed clai	ms	16			
Claims closed i years (excluding shown at lines	those rec			ns 17			
Total claims att of origin (11 to		the y	ear	19			
Line 19 express	ed in sterli	ing (£0	XXX)	25			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ass	Mot	or V	ehic	cle				mpany istration	Peri	od en	nded		Monetary		Ann	ountina		or fficial	
Risk group		MO.	TORG	YC	LE				mber	day	mon	th yo		Units	Country			-	58	
							F33		1486260	30	11	19	996	000	AA		2			
					ear	Number claims	of		Amounts of payments r in the finan year	nade		made financ	ints of in pre- cial ye- ng to c	ars	Estimate payment remaining be made	s ng to		am and	al gross ount pa I standin	id
	aims attributable to ar of origin ended at no cost (other than aims reopened claims)					1			2				umn 1		4				3+4)	
Claims	at no cost (other that reopened claims) at some cost (other that reopened claims) at some cost (other that reopened claims) at some cost (other than reopened claim						26	9												
closed in the financial year	at no cost (other that reopened claims) at some cost (other				12		37	'3		80	6									806
	at some cost (other than reopened claims				13															
Claims	aims attributable to ar of origin ended at no cost (other than reopened claims) at some cost (other than reopened claims reopened claims aims ar reopened claims reopened claims reported (other than reopened claims) incurred but not reported (IBNR)						27	1		22	25	_					468			693
outstanding at the end of the financial	at no cost (other that reopened claims) at some cost (other that reopened claims) at some cost (other that reopened claims) at some cost (other that reopened claims) reopened claims reopened claims reopened claims) incurred but not reported (IBNR) reopened claims reopened claims reopened claims ar reopened claims				15												187			187
year	than reopened claims reopened claims reopened claims reopened claims reopened claims) incurred but not reported (IBNR) reopened claims				16															
years (excluding	reopened claims reopened claims reopened claims reopened claims reopened claims incurred but not reported (IBNR) reopened claims reopened claims reopened claims													•						
		the y	ear		19		91	3		1,03	31						655			1,686
Line 19 express	ed in steri	ing (£	000)		29					1,03	31						655			

•			month	year	,					
Year of origin ended		10	11	199	5					
	at no co			ın 1	1	95				
Claims closed in the financial	at some				2	191	386	362		748
year	reopene	ed cla	ims	1	13	20	31	42		73
Claims	reporte			, ,	14	34	71		184	255
outstanding at the end of the financial	incurre reporte			1	15				73	73
year	reopen	ed cla	ims	1	16					
Claims closed in years (excluding shown at lines 1	g those rec			ms 1	17	490		731		731
Total claims attr		o the y	rear		19	830	488	1,135	257	1,880
Line 19 express	ed in sterl	ling (£	.000)	L	29		488		257	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	as s	Mot	or Ve	hicle				npany stration	Peri	od en	ded	Monetary		Accounting	For official	
Risk group		MO	TORC	YCLE			กนเา		day	mont	h year	Units	Country		usė	,
						F33	! ! 1	486260	30	11	1996	000	AA	2		
For direct insur reinsurance bu			ftative month	year	Number of claims	Ī		Amounts of payments of in the finan year	nade		Amounts o made in pr financial ye relating to	ears	Estimates payments remaining be made	3	Total gros amount pa and outstanding	aid
					1			2			in column 3		4		(2+3+4) 5	•
Claims			11		2	5										
closed in the financial year	at no cost (other the reopened claims) sed in the ancial at some cost (other than reopened claim					7	0		8	39		90				179
	reopened claims) at some cost (other than reopened claims reopened claims															
Claims	1 .		14		19	0		2	22	·	3		165		190	
outstanding at the end of the financial	reopened claims) at some cost (other than reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims incurred but not reported (IBNR)					-								66		66
year	reopen	ed cla	ims	16												
years (excluding	reopened claims) at some cost (other than reopened claims) ar reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims reopened claims					53	35					1,103		-		1,103
		the y	ear	19		82	20		1	11		1,196		231		1,538
Line 19 express	sed in ster	ling (£	000)	29					1	11				231		

			month	year		_				
Year of origin ended	at no cost (other treopened claims)		11	199	3					
				n 1	1	30				
Claims closed in the financial	at some			rs) 1	2	5	14	5		19
year	reopene	d clai	ms	1	3					
Claims	reported				4	25			36	36
outstanding at the end of the financial	incurred reported				15				14	14
year	reopene	ed cla	ins		16					
Claims closed in years (excluding shown at lines 1	those rec			ns	17	677	6	999		999
Total claims attr		the y	ear	1	19	737	14	1,004	50	1,068
Line 19 express	ed in sterli	ng (£	000)		29		14		50	

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

Accounting cla	ss	Mot	or Vel	hicle			Company egistration	Perio	od end	ied	Monetary		Accounting	For official	
Risk group		MOT	rorc'	YCLE	Γ		iumber	day	mont	h year	Units	Country	ciass	USO	
					1	F33	1486260	30	11	1996	000	AA	2		
or direct insur einsurance bu			Itative month	year	Number of claims		Amounts of payments in the final year	made	1	Amounts of made in printed in printed in the printer of the printe	ears	Estimates payments remaining be made	3	Total gross amount paid and outstanding	
Claims attributat rear of origin end		10	11	1992	1		2			in column 3		4		(2+3+4) 5	
Claims				11		3	3								
closed in the financial year	at some cost (other than reopened class					15	5		28		<u>-</u> .				28
,	at no cost (other treopened claims) the at some cost (oth			13											
Claims	1 '1	•		14		22	2		!				24		24
outstanding at the end of the financial		ed but ed (IBI		15									10		10
year	reope	ned cla	sims	16											
years (excluding	reported (IBNR)					1,19	7				1,016			1	,016
Total claims att		to the y	/ear	19		1,23	7		28		1,016		34	1	,078
Line 19 express	sed in ste	rling (£	2000)	29				;	28				34		

			month	year				
Year of origin ended		10	11	1991			 	
	at no co			1	I			
Claims closed in the financial	at some			s) 1:	2			
year	reopene	ed clai	ims	1	3			
Claims	reporter			1	4			
outstanding at the end of the financial	incurre reporte			1	5			-
year	reopen	ed cla	ims	1	6			
Claims closed in years (excluding shown at lines 1	those rec	finan	cial d clair	ns 1	7	367	414	414
Total claims attr	ibutable to	the y	/ear	1	9	367	414	414
Line 19 express		ing (£	:000)	2	:9			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cl	ass	Mot	or V	ehid	cle				pany	Peri	od e	nde		Monetary		Accou	estina	F	or Ticial	
Risk group			VATE			re i		num	stration ber	day	mor	nth		Units	Country		mung		11C181 50	
		CO	MPRI	:Ht	:NSI	/E	F33	1.	486260	30	11	1	1996	000	AA	. 2	2			
For direct insu reinsurance bu						Number o	ď	1	Amounts o payments on the finan	made		ma fin	ade in pre ancial ye	ars	Estimate payment remainir	is ig to		amo and		id
Claime attributa	hle to		month	<u> </u>	ear	1)	year				lating to o column 1		be made	•			standin 3+4)	₹
	ar of origin ended 10 11 at no cost (other tha				996	1			2			3	i		4			5		
Claims	at no cost (other the reopened claims) at some cost (othe						3,81	3							•					
closed in the financial year	at no cost (other the reopened claims) at some cost (other the reopened claims)				12		15,51	7		13,06	8								1	3,068
•	reopened claims) at some cost (other than reopened claims reopened claims				13									:						
Claims	at some cost (other than reopened claims reopened claims)						7,23	4		4,32	26					5,9	99		1	0,325
outstanding at the end of the financial	at no cost (other the reopened claims) at some cost (other the reopened claims) at some cost (other the than reopened claims) at reopened claims reopened claims reported (other than reopened claims) incurred but not reported (IBNR)				15											2,3	392			2,392
year	reoper	ned cla	ims		16															
Claims closed i years (excluding shown at lines	g those re			ms	17															
Total claims att of origin (11 to		o the y	ear		19		26,56	4		17,39	34					8,3	391		2	5,785
Line 19 express	sed in ster	ling (£	000)		29					17,39	94					8,3	391			

			month	year					••
Year of origin ended		10	11	1995					
	at no co reopene	•		n 11	1,025				
Claims closed in the financial	at some			ns) 12	3,451	5,048	5,151		10,199
year	reopene	ed clai	ims	13					
Claims	reported			14	5,047	480	538	3,724	4,742
outstanding at the end of the financial	incurred			15				1,485	1,485
year	геореги	ed cla	ims	16					
Claims closed in years (excluding shown at lines 1	those reo			ns 17	12,982		8,798		8,798
Total claims attr		the y	ear	19	22,505	5,528	14,487	5,209	25,224
Line 19 express	ed in sterli	ing (£	000)	29		5,528		5,209	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country United Kingdom

Currency Sterling

Accounting cla	c group PRIVA						Company registration	Peri	od en	ded	Monetary		Accounting	For official
Risk group				AUTO HENSI	VE		1486260	day 30	mont	h year	Units 000	Country		use
or direct insureinsurance bu			tative month	year	Number of claims		Amounts of payments in the final year	made		Amounts o made in pr financial ye relating to in column	ears claims	Estimates payments remaining be made	•	Total gross amount paid and outstanding (2+3+4)
Claims attributat rear of origin end		10	11	1994	1		2			3		4		5
Claims	at no co			n 11		67	5							
closed in the financial year	at some cost (other than reopened claim					852	2	45	51		110			561
,	rancial than reoper	ed cla	ims	13				<u> </u>						
Claims	reporte reopen		er than ims)	14		2,43	8	2	76		2,015		3,565	5,856
outstanding at the end of the financial	incurre reporte			15									1,422	1,422
year	reopen	ed cla	ims	16							=			
years (excluding					,	13,39	8				9,111			9,111
	own at lines 13 & 16) tal claims attributable to the year origin (11 to 17)					17,36	3	7	27		11,236		4,987	16,950
Line 19 express		ling (£	:000)	21	1			7	27				4,987	

			month	уe	ar	_			•		
Year of origin ended		10	11	19	93						
	at no co			n	11		7				
Claims closed in the	at some				12		90	88			88
financial year	reopen	ed cla	ims		13						
Claims	reporte			•	14		142		23	502	525
outstanding at the end of the financial	incurre reporte				15					299	299
year	reopen	ed cla	iims		16						
Claims closed in years (excluding shown at lines	those rec	finan	cial d clair	ms	17		3,237		2,202		2,202
Total claims att	ributable to	o the y	/ear		19		3,476	88	2,225	801	3,114
Line 19 express	ed in ster	ling (£	:000)		29			88		801	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ss	Mot	or Ve	hicle					mpany pistration	Peri	od ei	nded	Monetary		Accounting	,	For official	
Risk group				AUTO		F			mber	day	mon	nth year	Units	Country		' 	use	
		CON	лрке	HENS	IV	_	F33	1	1486260	30	11	1996	000	AA	2			
For direct insur- reinsurance bus		i facul	Itative			Number of claims			Amounts of payments n in the finan-	nade		Amounts of made in profinancial w	evious	Estimate payment remainin	5	; a	otal gross mount paid nd	
			month	year		•			year		į	relating to	claims	be made		0	utstanding 2+3+4)	:
Claims attributab year of origin end	-	10	11	1992	1	1			2]	3	•	4		5	•	
Claims	at no cost (other that reopened claims) at some cost (other that reopened claims) at some cost (other that reopened claims at no cost (other that reopened claims															Ī		
closed in the financial year	at some cost (other than reopened claim				!								-					
	at some cost (other than reopened claims				3					<u> </u>						Ĺ		
Claims	at some cost (other than reopened claims reopened claims reopened claims reopened claims										1			:				
outstanding at the end of the financial	than reopened claims reopened claims reported (other than reopened claims) standing incurred but not reported (IRNR)				5													
year	standing incurred but not reported (IBNR)			16	3													
years (excluding	at no cost (other than reopened claims) at some cost (other than reopened claims) at some cost (other than reopened claims reopened claims reopened claims reopened claims) incurred but not reported (IBNR) reopened claims reopened claims ar reopened claims incurred but not reported (IBNR) reopened claims ar reopened claims ar reopened claims ar reopened claims ar reopened claims reopened claims ar reopened claims						2,86	60					1,695				1,69	5
Total claims attri	reopened claims) at some cost (other than reopened claims) reopened claims						2,86	80					1,695				1,69	5
Line 19 expresse	reported (other that reopened claims) incurred but not reported (IBNR) incurred but not reported (IBNR) reopened claims aims closed in previous financial ars (excluding those reopened claims own at lines 13 & 16) tal claims attributable to the year origin (11 to 17))													

	_	:	month	yea	r		•			
Year of origin ended		10	11	199	1					
	at no cos reopeneo			٦ [1					
Claims closed in the financial	at some than reo			s) 1	12					
year	reopeneo	d clai	ms	4	13					
Claims	reported reopene			7	14					
outstanding at the end of the financial	incurred reported				15					
year	reopene	d clai	ms		16					
Claims closed in years (excluding shown at lines 1	those reop			าร	17	1,556		929		929
Total claims attr of origin (11 to 1		the y	ear		19	1,556		929		929
Line 19 express	ed in sterlin	ng (£0	000)		29				-	

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

Accounting cla	ess	Mot	or Ve	hicle			Company registration		od en		Monetary		counting	For official	
Risk group			•••	AUTO HENSI	VE	F33	number 1486260	30	11	th year	Units 000	Country cl	2	use	
or direct insureinsurance bu			itative month	year	Number of claims	f	Amounts of payments in the finar year	made		made in pr financial ye relating to	ears claims	Estimates of payments remaining to be made		Total gross amount paid and outstanding (2+3+4)	
Claims attributat rear of origin en		10	11	1990	1		2			in column	1	4		5	
Claims	at no co		n 11												
closed in the financial year	reopened claims) seed in the ancial at some cost (other than reopened claim														
	ancial than reopened claims														
Claims	reporte			14					:						
outstanding at the end of the financial	incurre reporte			15									-		
year	reopen	ed cla	ims	16											
years (excluding						79	6				472				472
Total claims attr of origin (11 to		the y	ear	19		79	6				472				472
Line 19 express	sed in sterl	ing (£	000)	29											

		m	onth	year		
Year of origin ended		10		19		
	at no cor reopene			11		
Claims closed in the financial	at some than reo			12		
year	reopene	d claim	s	13		
Claims	reported			14		
outstanding at the end of the financial	incurred reported			15		
year	reopene	ed clain	ıs	16		
Claims closed i years (excludin shown at lines	g those reo			17		
Total claims att		the yea	ır	19	,	
Line 19 express	sed in sterli	ng (£00	XO)	29		

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country United Kingdom

Currency Sterling

Accounting cla	ass	Mot	or Ve	hicle			Company registration	Peri	od en	ded	Monetary		Accounting	Fo	x licial
Risk group				AUTO HENS			number	1		h year	Units	Country	class	آ ا	
For direct insure reinsurance bu			tative	year	Number of claims	F33	Amounts of payments in the finar year	made		1996 Amounts of made in pro- financial year relating to	ears	Estimate payments remaining be made	5	amo and	il gross unt paid tanding
Claims attributat year of origin en		10	11	1996	1		2			in column 3	1	4		(2+3 5	3+4)
Claims	at no co reopen	•		n 11		57	5								
closed in the financial year	at some			s) 12		1,15	5	1,38	31						1,381
,,	reopen	ed cla	ims	13											
Claims	reporte reopen			14		93	10	20)6				1,359		1,565
outstanding at the end of the financial	incurre reporte			15									542		542
year	reopen	ed cla	ims	16						****					
Claims closed in years (excluding shown at lines 1	those rec			ns 17	,										
Total claims attr		the y	ear	19		2,66	50	1,58	37				1,901		3,488
Line 19 express	sed in ster	ling (£	000)	29				1,58	37				1,901		

			month	year						
Year of origin ended		10	11	199	5					
	at no co reopene			n 1	1	764				
Claims closed in the financial	at some			ıs) 1	2	889	1,102	156		1,258
year	reopened claims		1	3						
Claims			1	4	747	80	45	₹797	922	
outstanding at the end of the financial	incurred reported			1	5				383	383
year	reopene	ed cla	ims	1	6					
years (excluding	reopened claims closed in previous financial excluding those reopened claim at lines 13 & 16)		ns 1	7	1,301		372		372	
Total claims att		the y	ear		9	3,701	1,182	573	1,180	2,935
Line 19 express	sed in sterli	ing (£	000)		9		1,182		1,180	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	s s	Mot	or Ve	hic	le				npany stration			nded	Monetary		Accounting	Ċ	of official	
Risk group			VATE MPRE				F33		1486260	day 30		nth year	Units 000	Country	class 2		ise	
For direct insur reinsurance bu			Itative month		ear	Number o claims	ſ	i	Amounts of payments r in the finan year	nade		Amounts of made in profinancial year relating to in column	ears claims	Estimater payments remaining be made	5	am and out	tal gross nount paid d tstanding +3+4)	
• 14 Miles		10	11	1	994	1		:	2			3		4		5	,	
Claims	laims attributable to ear of origin ended 10 11 at no cost (other that reopened claims) at some cost (other that reopened claims) at some cost (other than reopened claims)				11		2	7										
closed in the financial year	aims reopened claims) osed in the hancial at some cost (other than reopened claims			rs)	12		20	4		10	08		43					151
•	ar some cost (unler than reopened claims reopened claims				13													
Claims	reopened claims reported (other than reopened claims)				14	!	13	8		4	20		15		352			387
outstanding at the end of the financial	reopened claims reopened claims reopened claims reported (other than reopened claims) restanding the end of e financial reported (IBNR)				15										110			110
year	reported (other than reopened claims) incurred but not reported (IBNR) reopened claims				16													
years (excluding	reopened claims reported (other than reopened claims) restanding the end of e financial reported (IBNR)				17		1,01	5					549					549
	than reopened claims reopened claims reported (other that reopened claims) incurred but not reported (IBNR) reopened claims incurred but not reported (IBNR) reopened claims ims closed in previous financial res (excluding those reopened claims at lines 13 & 16) al claims attributable to the year origin (11 to 17)				19		1,38	4	1	1:	28	-	607		462		1	,197
Line 19 express	ed in ster	ling (£	:000)		29					1:	28				462			

			month	year						
Year of origin ended		10	11	1993						
	at no co			n 1:		22				
Claims closed in the financial	at some			s) 1:	2	49	88	59		147
year	reopene	ed clai	ms	1:	3					
Claims		eported (other than eopened claims)			4	270	19	2	1,095	1,116
outstanding at the end of the financial	incurre reporte			1	5				338	338
year	reopen	ed cla	ims	1	6					
Claims closed i years (excluding shown at lines	g those rec			ns 1	7	4,068		2,908		2,908
Total claims att		the y	ear	1	9	4,409	107	2,969	1,433	4,509
Line 19 express	sed in sterl	ing (£	000)	2	9		107		1,433	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ss.	Mot	or Ve	hicle				Company registration		Peri	iod ei	nde	ed	Monetary			Account	tina		or official		
Risk group		-		AUTO		_	:	number		day	mor	nth	year	Units	Cour	ntry	class	_	-	ise		
						1	F33	1486	260	30	11	1	1996	000	Α	A	2				i	
For direct insur reinsurance bu		facul	tative	·	4 '	Number of claims	,	paym	unts of nents m finance	nade		ma	nounts o ade in pre ancial ye		Estima payme remail	ents				tal gro ount p		
			month	year		ì		year					lating to column		be ma	de	,			stand	ng	
Claims attributab year of origin end		10	11	1992		1		2				3		•	4				(∠+ 5	3+4)		
Claims	laims at no cost (other that reopened claims) at some cost (other page in the						27	7						•								
Claims closed in the inancial rear reopened claims) at some cost (othe than reopened claims)				s) 12	2		136	3		8	35			69								154
	nancial than reopened clair																					
Claims	14	4		120	ס		3	36			5			24	7				288			
outstanding at the end of the financial	reopened claims reported (other than reopened claims) outstanding incurred but not reported (IBNR)																8	4				84
year	reopene	ed clai	ms	10	6										1							
years (excluding	reopened claims reported (other than reopened claims) utstanding incurred but not reported (IBNR)						1,149	9						1,008							1,0	800
		the ye	ear	19	9		1,432	2	~~~~	12	21			1,082		_1	33	1			1,5	534
Line 19 express	ed in sterli	ing (£0)00)	25	9					12	21						33	1				

		•	month	yea	r					•	
Year of origin ended		10	11	199	1						
	at no co reopene			n .	11		2				
Claims closed in the financial	at some			s)	2		11	25			25
year	reopened claims reported (other than reopened claims)				13						
Claims	reported (other than				14	\	2			19	19
outstanding at the end of the financial	incurred				15					5	5
year	reopene	ed clai	ms		16						
years (excluding	· · · · · · · · · · · · · · · · · · ·				17	2	40		25	7	257
Total claims attr		the ye	ear		19	2	55	25	25	7 24	306
Line 19 express	ed in sterli	ng (£0	100)		29			25		24	

Name of company Landmar

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

Accounting cla	ass	Moto	r Vehi	cle		1		tration	Period	-		Monetary		Accounting		
Risk group			ATE AI			F33	14	86260	day m	onth	year 1996	Units 000	Country	class 2	use	
For direct insureinsurence bu				year	Number of claims		P	mounts of ayments n the finan- ear	nade	fir te	ade in pro nancial ye lating to o	ars claims	Estimater payments remaining be made	5	Total gross amount paid and outstanding	···
Claims attributal year of origin en		10	11 1	1990	1			2		in 3	column 1		4		(2+3+4) 5	
Claims	at no cost (other the reopened claims) at some cost (other															
closed in the financial year	reopened claims) at some cost (other than reopened claim			12		2	2		29							29
	trian reopened claims			13						Ì						
Claims		d (other ed claim		14			4							97		97
outstanding at the end of the financial	[d but no d (IBNR		15										22		22
year	reopen	ed claim	ıs	16												
years (excluding	e financial			17		113	3					143				143
Total claims attrof origin (11 to		the yea	ir	19		119	9		29)		143		119		291
Line 19 express	sed in steri	ling (£00	0)	29					29					119	,	

		п	onth y	ear	_	•	
Year of origin ended		10	1	9			
	at no co reopene			11			
Claims closed in the financial	at some than reo			12			
year	reopene	d clain	ıs	13			
Claims	reported			14			
outstanding at the end of the financial	incurred reported			15			
year	reopene	d clain	ns	16			
Claims closed in years (excluding shown at lines 1	those reo			17			
Total claims attr		the ye	ar	19			
Line 19 express	ed in sterli	ng (£00	XO)	29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ss	Ship)S				Company registration	Peri	od er	nded	Monetary		Accounting	For official	
Risk group		MAR	INE				number	day	mon	th year	Units	Country		use	
					Ì	F33	1486260	30	11	1996	000	AA	4		1
For direct insur- reinsurance bus		_			Number of claims		Amounts of payments r in the finan	nade		made in prifinancial ye	ars	Estimate: payments remaining	;	Total gross amount paid and	
Olaina attiiti tak	1- 4-	·	month	year	<u> </u>		year			relating to o		be made		outstanding (2+3+4)	
Claims attributab year of origin end		10	11	1996	1		2			3		4		5	1
Claims				11											
closed in the financial year	losed in the nancial at some cost (other than reopened claims			s) 12											
	reopene	ed clai	ms	13								<u> </u>			
Claims				14								<u> </u>	!		:
outstanding at the end of the financial				15											
year	reopen	ed clai	ms	16											
years (excluding	aims posed in the pancial at some cost (other than reopened claims) at some cost (other than reopened claims reopened claims reopened claims atstanding the end of e financial ear reopened claims reopened claims reopened claims reopened claims at laims closed in previous financial ears (excluding those reopened claims nown at lines 13 & 16)			ıs 17											
Total claims attri		the ye	ear	19											: :
Line 19 expresse	ed in sterl	ing (£0	000)	29											

			month	year		-			
Year of origin ended		10	11	199	5				
Claims closed in the financial year	at no cost (other than reopened claims)			n 1	1				
	at some cost (other than reopened claims)			s) 1	2				
	reopened claims			1	3			,	
Claims outstanding at the end of the financial year	reported (other than reopened claims)			1	4				
	incurred but not reported (IBNR)			1	5				
	reopened claims			1	6				
Claims closed in previous financial years (excluding those reopened claims shown at lines 13 & 16)			ns 1	7					
Total claims attributable to the year of origin (11 to 17)			1	9					
Line 19 expressed in sterling (£000)			7	9					

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ss	Ship	os				Compan registrati	on .	Period e		Monetary	04	Accounting	For official
Risk group		MAR	RINE		[F33	number 1486		30 1	nth year	Units 5 000	Country	Ciass 4	use
For direct insur reinsurance bus			tative	year	Number of claims		payn	unts of nents ma e financia		Amounts made in financial relating t	years	Estimate: payments remaining be made	s g to	Total gross amount paid and outstanding
Claims attributab year of origin end		10	11	1994	1		2			in colum	n 1	4	ļ	(2+3+4) 5
Claims	at no cost (other the reopened claims) at some cost (other the reopened claims) at some cost (other than reopened claims)			1 11										
closed in the financial year				s) 12										
	reopen	ed clai	ms	13								<u> </u>		
Claims	reporter reopen			14										
outstanding at the end of the financial	incurre reporte			15										
year	reopen	ed clai	ims	16										
Claims closed in years (excluding shown at lines 1	those rec			ns 17										
Total claims attri		the y	ear	19		, "								
Line 19 express	e 19 expressed in sterling (£000)			29										
			month	year										

			month	year			
Year of origin ended		10	11	1993			
	at no co			11			
Claims closed in the financial	at some			5) 12			
year	reopene	ed cla	ims	13			
Claims	reported			14			
outstanding at the end of the financial	incurred reported			15			
year	reopen	ed cla	ims	16			ĺ
Claims closed in years (excluding shown at lines	g those rec			ıs 17			
Total claims att		the y	rear	19	!		1
Line 19 express	sed in sterli	ng (£	000)	29			

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

Accounting cla	ess	Shi	os				Company registration	Period e	ended	Monetary		Accounting	For official
Risk group		MAF	RINE			F33	number 1486260	day mo	1 1996	Units	Country		use
For direct insur reinsurance bu			Itative month	year	Number of claims		Amounts of payments in the final year	f made	Amounts made in p financial y relating to	of payments revious rears claims	Estimates payments remaining be made		Total gross amount paid and outstanding
Claims attributat year of origin en		10	11	1992	1		2		in column	1	4		(2+3+4) 6
Claims	at no co		ner than ms)	11									
closed in the financial year	at some		(other d claims)	12									
	reopen	ed clai	ms	13									
Claims	reporte reopen			14									
outstanding at the end of the financial	incurre reporte			15	; !								
year	reopen	ed clai	ms	16							1		· · · · · · · · · · · · · · · · · · ·
Claims closed in years (excluding shown at lines 1	those rec			17									
Total claims attr of origin (11 to 1		the y	ear	19									
Line 19 express	ed in sterl	ing (£0	000)	29									
			month	year									
Year of origin ended		10	11	1991									
	at no c reopen		her than ims)	11									
Claims closed in the financial	at som than re		(other d claims)	12									
year	reopen	ed cla	ims	13									
Claims	reopen	ed cla		14									
outstanding at the end of the financial	incurre reporte	d but d (IB)	not NR)	15									
year	reopen	ed cla	ims	16									

Claims closed in previous financial years (excluding those reopened claims

Total claims attributable to the year

Line 19 expressed in sterling (£000)

shown at lines 13 & 16)

of origin (11 to 17)

17

19

29

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ass	Ship	s				Company registration number	Perio			Monetary Units	Country	Accounting	For official use
Risk group		MAF	RINE			F33	1486260	30	11	1996	000	AA	4	
For direct insur reinsurance bu			tative month	year	Number of claims	f	Amounts of payments of in the finant year	made	f	made in pro financial ye relating to o	ars laims	Estimate payments remaining be made	s g to	Total gross amount paid and outstanding
Claims attributal year of origin en		10	11	1990	1		2			in column 1		4		(2+3+4) 6
Claims	at no co			n 11										
closed in the financial year	at some			s) 12										
	reopene	ed clai	ms	13										
Claims	reporter	•		14										
outstanding at the end of the financial	incurred reporte			15										
year	reopen	ed cla	ims	16										
Claims closed in years (excluding shown at lines	g those rec			ns 17										
Total claims atte		the y	ear	19										
Line 19 express	sed in steri	ling (£	000)	29										

			month	year			
Year of origin ended		10	11	1989		 	
	at no co			11			
Claims closed in the financial	at some			s) 12			:
year	reopene	ed clai	ims	13			
Claims	reporte reopen			14			
outstanding at the end of the financial	incurre reporte			15			:
year	reopen	ed cla	ims	16			
Claims closed i years (excluding shown at lines	g those rec			ns 17			
Total claims att	ributable to	the y	ear	19			
Line 19 express	sed in sterl	ing (£	000)	29			

Name of company Landm

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

ecounting clas	ss ·	Ship	S			Company registration	Period er	bebr	Monetary		Accounting	For official
tisk group		MAR	RINE			number	day mon	th year	Units 000	Country	class	use
or direct insur- einsurance bus				year	F33 Number of claims	Amounts of payments in the finar year	f made		f payments evious ears claims		of	Total gross amount paid and outstanding (2+3+4)
laims attributab ear of origin end		10	11	1988	1	2		3	1	4		5
Claims			her than ims)	11					<u>-</u>			
closed in the financial year	reopened claims) at some cost (other than reopened claim			12								
, -	reopen	ed cla	ims	13						<u> </u>		
Claims	reporte			14		:					·-··	
outstanding at the end of the financial	incurre reporte			15							· · · · · · · · · · · · · · · · · · ·	
year	reopen	ed cla	ims	16		:					_,	
Claims closed in years (excluding shown at lines 1	those rec	financ	cial d claims	17								
Total claims attr	own at lines 13 & 16) tal claims attributable to the year origin (11 to 17)										ı. <u>.</u>	
Line 19 express	ed in ster	ling (£	:000)	29								

			month	yea	xar
Year of origin ended		10	11	19	87
	at no co	ed clai	her tha	an	11
Claims closed in the financial	at some	cost	(other	ns)	12
year	reopen	ed cla	ims		13
Claims	reporte			n	14
outstanding at the end of the financial	incurre reporte				15
year	reopen	ed cla	aims		16
Claims closed years (excluding shown at lines	g those red	finan opene	cial d cla	ims	17
Total claims at of origin (11 to	ributable to	o the y	year		19
Line 19 expres	sed in ster	fing (£	2000)		29

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	SS	Ship	s				Company registration	Perio	od end	ded	Monetary		Accounting	For official	
Risk group		MAF	RINE		ſ	F33	number 1486260	day 30	monti	h year	Units 000	Country	class 4	use	
For direct insur reinsurance bu		_	tative month	year	Number of claims		Amounts of payments r in the finan year	nade	f	nade in pr inancial ye relating to	ears claims	Estimates payments remaining be made	:	Total gross amount paid and outstanding	:
Claims attributab year of origin end		10	11	1986	1		2			n column	1	4		(2+3+4) 5	
Claims	at no co			11											
closed in the financial year	at some than rec			5) 12											
	reopene	ed clai	ms	13											
Claims	reported reopene			14					:						
outstanding at the end of the financial	incurred reported			15											
year	геореле	ed clai	ms	16											
Claims closed in years (excluding shown at lines 1	those reo			s 17											
Total claims attro		the y	ear	19				150000000000000000000000000000000000000	1	······································		:			
Line 19 express	ed in steri	ing (£0	000)	29											

			month	year		•		
Year of origin ended		10	11	1985				
	at no co reopene			n 1	1			
Claims closed in the financial	at some			s) 1:	2			
year	reopene	ed clai	ms	1:	3			
Claims	reporter			14	1			
outstanding at the end of the financial	incurred reported			1	5			
year	reopen	ed cla	ims	11	3			
Claims closed in years (excluding shown at lines 1	those rec			ns 1	7			
Total claims atta of origin (11 to		the y	ear	1	9			
Line 19 express	ed in sterli	ng (£0	000)	2	9			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ISS	Ship	S						npany stration	Per	iod er	nded	Monetary		Accountin	a	For official
Risk group		MAF	RINE			r			nber	day	mon	th year	Units	Country		7	use
							F33	•	486260	30	11	1996	000	AA	4		
or direct insui reinsurance bu						Number of claims	i		Amounts of payments in the final	made		Amounts made in p financial y relating to	rears	Estimate payments remaining be made	s g to	8	Total gross amount paid and outstanding
Claims attributal		<u> </u>	month	year		١.			year			in column		4		((2+3+4) 5
year of origin en	ded 	10	11	1984	•	1			2					-		+	
Claims	at no co reopen	•		ın 1	1												
closed in the financial vear	at some than re				2												
•	reopen	ed cla	ims	1	3												
Claims	reporte				4												
outstanding at the end of the financial	incurre reporte			1	5												
year	reopen	ed cla	ims	1	6									<u> </u>			
years (excluding	reopened claims claims closed in previous financial ears (excluding those reopened claim hown at lines 13 & 16)		ms 1	17													
Total claims att		o the y	/ear	1.	19	1											
Line 19 expres	sed in ster	ding (£	(000)		29												

			month	yea	r 	_			
Year of origin ended		10	11	198	3				
	at no cor reopene	st (oth d clai	ner tha ms)	ın	11				
Claims closed in the financial	at some than reo				12				
year	reopene	d clai	ms		13				
Claims	reported			,	14				
outstanding at the end of the financial	incurred reported				15				
year	reopene	ed cla	ims		16				
Claims closed in years (excluding shown at lines	those reo	finan	cial d clai	ims	17		321	٠	321
Total claims att	ributable to	the y	rear		19		321		321
Line 19 express		ing (£	.000)		29				

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	iss	Ship	os						pany stration	Per	iod e	nded	I	Monetary		Accounting	F	or ficial
Risk group		MAF	RINE					num		day	mor	ith y	year	Units	Country	class	ı I Г	58
							F33	1	486260	30	11		1996	000	AA	4		
For direct insui reinsurance bu						Number of claims	1		Amounts of payments in the final	made		mad fina	de in pre incial ye	ars	Estimate payment remaining be made	s ng to	amo	al gross ount paid standing
			month	yea	r	7		1	year		ļ		iting to e column 1		De mage		(2+3	
Claims attributat year of origin en-		10	11	198	32	1			2			3			4	<u> </u>	5	
Claims	at no co	•			11													
closed in the financial year	at some				12													
,	reopen	ed cla	ims		13							<u> </u>			<u></u>			
Claims	reporte reopen				14						m:::::::::::::::::::::::::::::::::::::							
outstanding at the end of the financial	incurre reporte				15													
year	reopen	ed cla	ims		16										<u> </u>		-	
Claims closed i years (excluding shown at lines	g those red	finan	cial d clai	ms	17			3						627				62
Total claims att of origin (11 to		o the y	ear/		19			3						627			0000	62 ⁻
Line 19 express	sed in ster	ling (£	(000		29													

•			month	y	ear	_			
Year of origin ended		10		1	9		 	· · · · · · · · · · · · · · · · · · ·	
	at no co			an	11				
Claims closed in the	at some	e cos	t (other ed clair	ns)	12				<u> </u>
financial year	reopen	ed cl	aims		13				
Claims	reporte reopen			n	14				
outstanding at the end of the financial	incurre reporte				15				
year	reopen	ed c	laims		16				
Claims closed i years (excludin shown at lines	g those rea	fina open	ncial ed cla	ims	17				
Total claims att		o the	year		19				
Line 19 express		ling (£000)	**	29				

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country		Unit	ed Kir	ngdon	1				Сипег	ncy Ste	rling			
Accounting clas	s	Prop	erty [Damag	je	1	Company registration	Period e		Monetary		Accounting	For official	
Risk group		ALL PER		S - FIR	E & ALL	F33	1486260		nth year 1 1996	Units 000	Country	class 6	use	
For direct insura reinsurance busi			tative month	year	Number of claims	f	Amounts of payments n in the financy year	nad e	made in p financial y relating to	ears claims	Estimates payments remaining be made	;	Total gross amount paid and outstanding	
Claims attributable year of origin ende		10	11	1996	1		2		in column 3	1	4		(2+3+4) 5	
Claims	at no co		ner than ms)	11										
closed in the financial year	at some than rec	cost	(other d claims) 12										
	reopene	ed clai	ms	13										
Claims	reported reopene			14										
outstanding at the end of the financial	incurred reported			15										
year	reopen	ed cla	ims	16		• 1	-							
Claims closed in years (excluding the shown at lines 13	those rec	financ	cial d claims	s 17										
Total claims attrib		the y	ear	19							1			oiustau o
Line 19 expresse	d in sterl	ing (£	000)	29										
		·r	month	year										
Year of origin ended		10	11	1995							<u>.</u>			
	at no c reopen		ther than ims)	11										
Claims closed in the financial			t (other ed claim	s) 12								, <u> </u>		
year	reoper	ned cla	aims	13										
Claims	reporte		ner than aims)	14	.									
outstanding at the end of the financial	report	-		15										
year	reoper	ned cl	aims	16			100000000000000000000000000000000000000							
Claims closed in years (excluding shown at lines 1	those re	s finar opene	ncial ed clain	ns 17	,									
Total claims attr		to the	year	19	•									9000000000
Line 19 express		rling (£000)	29)									

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting class	ss	Prop	erty	Dam	ag	je			mpany istration	Peri	od e	nded	ſ	Monetary		,	Accounting		For official	
Risk group		ALL PER		(S - F	IR	E & ALL	IED F33	nur	nber 1486260	<u> </u>	mor	nth y	year 1996	Units 000	Country	1	elass 6		use	-
For direct insur- reinsurance bus	siness	_	tative month	year		Number of claims	f		Amounts o payments i in the finan year	nade		mac fina rela	ounts of de in pro- incial yearing to column	ars claims	Estimate payment remaining be made	is ng 1		ar ar	otal gross mount paid nd utstanding 2+3+4)	
Claims attributab year of origin end		10	11	199	4	1			2			3			4			5	·	j
Claims	1				1															
closed in the financial year	at some cost (other than reopened claim				2		···										.			
	reopen	ed clai	ms	1	3															
Claims	reporte				4										ļ 		,		·····	
outstanding at the end of the financial				1	5															
year	t the end of reported (IBNR)				16				 - 				,							
years (excluding	reopened claims laims closed in previous financial ears (excluding those reopened claim hown at lines 13 & 16)				17										1					
Total claims attri	own at lines 13 & 16) tal claims attributable to the year				19					_									7.02.28	
Line 19 express	ed in ster	ling (£0	000)		29															

	_		month	year
ear of origin		10	11	1993
	at no co			11
claims closed in the	at some			s) 12
inancial rear	reopene	ed clair	ms	13
Claims	reported			14
outstanding at the end of he financial	incurred	d but r	not	15
ear /ear	reopene	ed clai	ims	16
Claims closed in years (excluding shown at lines 13	those reo	financ penec	ial i claim	ns 17
Total claims attri		the y	ear	19
Line 19 expresse	,	ng (£0	000)	29

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	iss	Pro	perty	Da	mag	je			pany tration	Per	iod en	ded	Monetary		Accounting		or official	
Risk group		ALL PEF		(S -	FIRI	E & ALI		num		30	mont	h year 1996	Units 000	Countr	y class	_	ise	
or direct insur einsurance bu	siness		Itative month	yŧ	əar	Number of claims	of .	; i	Amounts opayments in the finar year	made		Amounts of made in page ears claims	Estimate paymen remaining be made	ts ng to	am and out	tal gross ount paid standing 3+4)		
Claims attributat rear of origin end		10	11	19	92	1			2		i	3		4		5		
Claims	at no co			n	11						;							
closed in the inancial year	at some			s)	12													
	reopen	ims		13						!					-			
Claims		14		•														
outstanding at the end of the financial	incurre reporte				15	:		011011111										
year	reopen	ed cla	ims		16	:	, .				 :			:		:		
Claims closed in years (excluding shown at lines 1	ns	17		2	23					21					2			
Total claims attr of origin (11 to 1		the y	ear		19	1	2	23					21					2
Line 19 express	ed in sterl	ling (£	000)		29													
			month	y	ear													

			month	yea	ar .	_			•
Year of origin ended		10	11	19	81				
	at no co			ın.	11		! :		
Claims closed in the financial	at some				12		1	1	
year	reopene	ed cla	ims		13				
Claims	reporter			'	14				
outstanding at the end of the financial	incurre reporte				15				
year	reopen	ed cla	ims		16				
Claims closed in years (excluding shown at lines	those rec			ms	17	31	44		44
Total claims atta		the y	rear		19	31	44		44
Line 19 express	ed in steri	ing (£	000)		29				

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ss	Prop	perty	Damaç	je			mpany istration	Period e	ended	Monetary		Accounting	For	ial
Risk group		ALL PER		S - FIR	E & ALL	F33		1486260		nth year 1 1996	Units 000	Country	class 6	US-0	: :
For direct insur reinsurance bus			tative month	year	Number of claims	f		Amounts of payments main the financing year		made in pr financial y relating to	ears claims	Estimate payment remainin be made	s g to	Total g amount and outsta	nt paid nding
Claims attributab year of origin end		10	11	1990	1			2		in column	1	4		(2+3+	4)
Claims	at no cost (other that reopened claims) at some cost (other that reopened claims) at some cost (other than reopened claims)						8								
closed in the financial year	reopened claims) sed in the ancial at some cost (other than reopened claim														
•	ancial at some cost (other than reopened claims											i 			
Claims	reopened claims reported (other than reopened claims)														
outstanding at the end of the financial	reported (other than reopened claims) Itstanding incurred but not reported (IRNR)														
year	the end of reported (IBNR)			16						!					
years (excluding	laims closed in previous financial ears (excluding those reopened claim hown at lines 13 & 16)					13	7				1,101				1,101
Total claims attri of origin (11 to 1	tal claims attributable to the year					14	5				1,101				1,101
Line 19 express	ed in sterli	ing (£0	000)	29											

			month	yea	r	_				
Year of origin ended		10	11	198	9					
	at no co reopene			រា	11			,		
Claims closed in the financial	at some				12	6	20			20
year	reopene	ed cla	ims		13					:
Claims	reported				14	27	,		271	271
outstanding at the end of the financial	incurred reported				15				85	85
year	reopene	ed cla	ims		16					
Claims closed in years (excluding shown at lines 1	those reo			ms	17	377	,	5,167		5,167
Total claims atte		the y	ear		19	410	20	5,167	356	5,543
Line 19 express	ed in sterli	ing (£	000)		29		20		356	

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	ess.	Proj	perty	Dama	ge	9			mpany istration	Perio	od en	ded	Monetary		Accounting	For official	
Risk group		ALL PER		S - Fil	₹E	& ALL	ED F33	DUI	nber 1486260		mont	h year	Units	Country		use	
For direct insureinsurance bu	rance and Isiness		tative month	year		Number of claims		<u></u>	Amounts of payments r in the finan year	nade	, 1 , 1	made in financial relating t	o claims	Estimates payments remaining be made	,	Total gross amount paid and outstanding (2+3+4)	
Claims attributa year of origin en		10	11	1988		1			2		1	in colum 3		4		5	
Claims				n 11				1			i						
closed in the financial year	ed in the at some cost (other cost) at some cost (other than reopened claim										i				· · · · · · · · · · · · · · · · · · ·		
•	ims	1:	,				:			- 12							
Claims	reporte	•		14			•	15			f				30		30
outstanding at the end of the financial	incurre			1:	5												
year	it the end of reported (IBN ne financial		iims	11	В								· ·- · ·				
years (excludin	laims closed in previous financial ears (excluding those reopened clain nown at lines 13 & 16)				7		2	15					1,782				1,782
	own at lines 13 & 16) all claims attributable to the year prigin (11 to 17)						2	31					1,782		30		1,812
Line 19 expres	·	rling (£	(000)	2	9										30		

			month	year			•		
Year of origin ended		10	11	1987					
	at no co			1	1	3			
Claims closed in the financial	at some			s) 1:	2				
year	reopen	ed cla	ims	1	3				
Claims	reporte			1	4				
outstanding at the end of the financial	incurre reporte			1	5				
year	reopen	ed cla	ims	1	6				
Claims closed i years (excluding shown at lines	g those red	finan opene	cial d clain	ns 1	7	95		770	770
Total claims att	ributable to	o the y	ear	1	9	98		770	770
Line 19 express		ing (£	000)	1	9				

Name of company

Landmark insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

ccounting class	k group ALL			Damag	ge .		company egistration	Period	i end	leci	Monetary		Accounting	For official	
isk group		ALL PER		S - FIR	E & ALL	_	1486260			· 1996	Units 800	Country		use	
or direct insura einsurance busi			tative	year	Number of claims	k	Amounts of payments in the final year	made	fi	Amounts o nade in pr inancial ye elating to	saus:	Estimater payments remaining be made	;	Total gross amount paid and outstanding	
laims attributable ear of origin ende		10	11	1986	1		2		Ì	n column '	1	4		(2+3+4) 5	
Claims	at no co reopene			1 11				1							
losed in the inancial rear		(other d claim	s) 12		2	2		3						6	
	reopene	ed cla	ims	13											
Claims	reported reopene			14]			•	ļ						
outstanding at the end of he financial	incurred reported	_		15		. <u>. </u>									
	reopene	ed cla	ims	16											
reopened Claims closed in previous fil years (excluding those reopened the previous file) shown at lines 13 & 16)			cial d clain	ns 17		13	2				1,910			1,	910
Total claims attrib of origin (11 to 17	the y	ear	19		13	4		6		1,910			1,	916	
	ne 19 expressed in sterling (29					6						ego.

			month	year					
Year of origin ended		10	11	1985					
	at no co			n 11					
Claims closed in the financial	at some than rec			ıs) 12				<u>.</u>	
year	reopene	ed cla	ims	13					
Claims	reporter			14					
outstanding at the end of the financial	incurre reporte			15			7		
year	reopen	ed cla	aims	16	i				
Claims closed it years (excluding shown at lines 1	those rec	finan opene	cial d clair	ns 17		34	581		581
Total claims attrof or origin (11 to	ributable to	the ;	year	19	,	34	581		581
Line 19 express		ling (£	(000	2	9		€.		

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

cccunting class		_	erty D				LIEP	re	ompany gistration imber	Perio		ded h yea r	Monetary Units	Country	Accounting class	For official use	
isk group		ALL PER	RISKS ILS	- FIF	(E	& AL	Г	33	1486260	30		Ī	000	AA	6		
or direct insura insurance busi		_	tative	year		Number claims	of		Amounts of payments in the finant year	made		made in pr financial ye relating to	ears claims	Estimates payments remaining be made	:	Total gross amount paid and outstanding	
laims attributable ear of origin ende		10	11	1984		1			2			in column 3	1	4		(2+3+4) 6	
laims	at no co reopene			11													
osed in the nancial ear	at some than rec	cost	(other d claims)	12	2												
	reopene	ed clai	ms	13	3						i			_			
Claims	reported reopend			14					0.000.000.000.000		2020						
incurred but not reported (IBNR) reopened claims				1:	5												
rear	ims	10	6					60000000000000000000000000000000000000						ļ			
laime classed in	cial	l l	1				N				1,178	1		1,	47		
aims closed in previous financial cars (excluding those reopened claim nown at lines 13 & 16) otal claims attributable to the year				s 1	7			132	!			~		<u> </u>			17
rears (excluding the shown at lines 13 Total claims attributed to the shown at the shown attributed to the shown attributed to the shown attributed to the shown at the shown at the shown attributed to the shown at	those reo 3 & 16) butable to	penec	d claims	1				132					1,178				
years (excluding t shown at lines 13	those rec 3 & 16) butable to 7)	the y	ear	1													17
rears (excluding thown at lines 13 Total claims attributed for origin (11 to 17 Line 19 expresse	those rec 3 & 16) butable to 7)	the y	ear	1	9	1											
rears (excluding to shown at lines 13 Fotal claims attributed origin (11 to 17 Line 19 expressed Year of origin	those rec 3 & 16) butable to 7)	the y	ear 000)	1 2	9												
rears (excluding to shown at lines 13 Fotal claims attributed origin (11 to 17 Line 19 expressed Year of origin	those reo 3 & 16) butable to 7) ed in sterf	the y	claims coo) month 11	1 2 year 198	9]											
rears (excluding thown at lines 13 Total claims attribution origin (11 to 17 Line 19 expresse Year of origin ended Claims closed in the	at no creoper	the y	claims coo) month 11	1 2 year 198:	9]											
rears (excluding thown at lines 13 Total claims attribution origin (11 to 17 Line 19 expresse Year of origin ended Claims closed in the financial	at no creoper	the y	month 11 ther thataims) t (other	1983 1983 1 1 s) 1	9												
rears (excluding thown at lines 13 Fotal claims attributed of origin (11 to 17 Line 19 expresses Year of origin ended Claims closed in the financial year	at no creoper at som than report report reoper	10 the y ling (£ 10 cost (coned claims coned	month 11 ther than aims ther than aims ther than laims)	198: 198: 1 1	9 3]											
rears (excluding the shown at lines 13 Total claims attributed or origin (11 to 17) Line 19 expresses Year of origin ended Ctaims closed in the financial year Claims outstanding at the end of the financial	at no coreoper at som than reports	10 10 10 10 10 10 10 10 10 10	month 11 ther than aims her than aims t not	1983 1983 1 1 1	3												
ears (excluding thown at lines 13 fotal claims attributed origin (11 to 17 ine 19 expressed for a formation of origin ended for a fotal claims closed in the financial year for at the end of the financial year	at no creoper at som than re reoper incurr- reoper reoper	10 cost (or ned cited but ned	month 11 ther than aims her than aims t not sNR)	198: 198: 1 1	9 9 9 11 12 13 14												
rears (excluding to shown at lines 13 Fotal claims attributed origin (11 to 17 Line 19 expressed Year of origin ended Claims closed in the financial year Claims outstanding at the end of	at no creoper at som than re reoper in curr- reoper in previous g those re	10 the y ling (£ 10 the y ling) the y ling (£ 10 the y ling) the y ling (£ 10 the y ling) the y line of the cost (or ned classification of the y line of the	month 11 ther than aims her than laims t not NR)	198: 198: 1 1	9 3 11 12 13 14											1,	

Line 19 expressed in sterling (£000)

29

Name of company Landm

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

ccounting cla	SS	Property	y Dan	nag	е		Company registration	Period	ended		Monetary		Accounting	For official
isk group		ALL RIS	KS - I	FIRE	& ALL	_	number	day n	onth y	rear	Units	Country		use
		PERILO				F33	1486260	30	11	1998	000	AA	6	
or direct insur einsurance bu		facultative month		ar	Number o claims	(Amounts payments in the fina year	made	finar finar	le in pre ncial ye ling to c	ars :laims	Estimates payments remaining be made		Total gross amount paid and outstanding
Claims attributati ear of origin end		10 11	19	82	1		2		3	olumn 1		4		(2+3+4) 5
Claims		ost (other the		11	1									
closed in the inancial year	ancial than rec			12										
	reopen	ed claims		13		<u></u>								
Claims	1 '	•	n	14										
outstanding at the end of the financial	tstanding the end of e financial ar			15									· · · · · · · · · · · · · · · · · · ·	
year	reopen	ed claims		16										
Claims closed in years (excluding shown at lines 1	those rec	financial opened cla	ims	17		220	6				2,657	1		2,65
Total claims attr of origin (11 to 1		the year		19		220	6		2000000		2,657			2,65
Line 19 express	sed in ster	ling (£000)		29										
		morri	th ye	9 2 /	_									
Year of origin ended		10	19)										
		cost (other the	han	11										
Claims closed in the financial	t	ne cost (othe eopened cla		12								ļ		
year	reoper	ned claims		13	_									
Claims		ed (other th ned claims)		14										
outstanding at the end of the financial		ed but not ed (IBNR)		15										
							1		i			•		

Claims closed in previous financial years (excluding those reopened claims

Total claims attributable to the year

Line 19 expressed in sterling (£000)

shown at lines 13 & 16)

of origin (11 to 17)

reopened claims

16

17

19

year

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	ss	Pro	perty	Dama	ge		Company registration	Perio	d end	ed	Monetary		Accounting	For official
Risk group		ENG	INEE	RING		r	number	day	nonth	year	Units	Country		USA
						F33	1486260	30	11	1996	000	AA	6	
or direct insur einsurance bu					Number of claims	sf	Amounts of payments in the finar	made	n fi	nade in pr nancial ye	ars	payments remaining	:	Total gross amount paid and
Claims attributab	le to	r	month	year	1		Aeat		ir	elating to column	ciaums 1	be made		outstanding (2+3+4)
	ar of origin ended 10 11 at no cost (other than				1		2		:	3		4		6
Claims	at no cost (other the reopened claims) at some cost (other the circle).													
closed in the financial year	reopened claims) at some cost (other than reopened claim ar													
	than reopened claims										<u> </u>		. <u>-</u>	
Claims	reported reopene			14	į									
outstanding at the end of the financial	incurred reported			15										
year	reopene	ed cla	ims	16										
years (excluding				ns 17										
Total claims attr of origin (11 to 1		the y	ear	19										
Line 19 express	ed in steri	ing (£	000)	29				·						

			month	year			
Year of origin ended		10	11	1995			
	at no co			11			
Claims closed in the financial	at some than rec) 12			
year	reopene	ed clai	ms	13			
Claims	reported			14			
outstanding at the end of the financial	incurred reported			15			
year	reopene	ed cla	ims	16			
Claims closed in years (excluding shown at lines	g those reo			ıs 17			
Total claims att		the y	ear	19			
Line 19 express	sed in sterli	ng (£0	000)	29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country United Kingdom Currency Sterling

										-, 016	anng		
Accounting c	lass	Property t	Dam	age		Company	Per	iod er	nded				_
Risk group		ENGINEER	RING			registration number			th year	Monetary Units	Country	Accounting class	For official use
For direct insu	rance and	facultative		Number o	F33	1486260		11		000	AA	6	7
reinsurance b	usiness			claims	A	Amounts of payments of in the finance	nade] (Amounts of made in pre	WOULE	Estimate payments		Total gross amount paid
Claims attributa		month	year 1994			year me man	CIBI	- }1	financial year relating to c in column 1	laims	remainin be made	g to	and outstanding
—	ar of origin ended 10 11 at no cost (other the reopened claims)			1		2			3	Ì	4		(2+3+4)
Claims closed in the	reopene	ed claims)	11								· · · · · · · · · · · · · · · · · · ·		
inancial rear	at some than rec	cost (other ppened claims)	12					_			· · · · · · · · · · · · · · · · · · ·		
	- 	d claims	13		•			1			·,,		
laims utstanding	reported	(other than d claims)	14							 			
t the end of ne financial	reported		15									······································	
ear			16										
reopened claims aims closed in previous financial ars (excluding those reopened claims own at lines 13 & 16)		nancial ened claims	17	1									
otal claims attrit origin (11 to 17	outable to ti	he year	19										· . <u>-</u> .
ne 19 expresse	d in sterling	g (£000)	29										

			month	h yes	ar				
Year of origin ended		10	11	199	93				
	at no cos reopened	st (ot) d ctai	her tha		11				
Claims closed in the financial	at some of than reop	cost pene	(other	ns)	12				-
year	reopened	j clai	ms	\top	13		+		-
Claims outstanding	reported (reopened	(othe	ਸ than ms)		14			+	
at the end of the financial	incurred b			1.	15				
/ear	reopened	clair	ms	1.	16			<u> </u>	
Claims closed in years (excluding shown at lines 13	g those reoper	ianci: aned	al claim	ıs 1	17				
Total claims attrit of origin (11 to 17	ibutable to th	ie ye:	ar	19	9				-
ine 19 expresse	ed in sterling	(£00	X)	29	.9				
nstructions for corr	moletice of thi					-		<u></u>	

instructions for completion of this form are printed in the appendix at the end of this return.

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

Claims attributable to vear of origin ended Claims Tooling at no cost (other than reopened claims) The proper of the financial vear of the financial vear Claims Claims Claims Toolong at no cost (other than reopened claims) The payments made in the financial vears Toolong at no cost (other than reopened claims) The payments made in the financial vears Toolong at no cost (other than reopened claims) The payments made in the financial vears Toolong at no cost (other than reopened claims) The payments made in the financial vears Toolong at no cost (other than reopened claims) The payments made in the financial vears Toolong at no cost (other than reopened claims) The payments made in the financial vears The payments made in the financial vears Toolong at no cost (other than reopened claims) The payments made in the financial vears The payme	payments a remaining to be made o	Total gross innount paid and outstanding 2+3+4)
claims payments made in the financial years relating to claims Claims attributable to year of origin ended Claims closed in the financial year of the financial years relating to claims in column 1 2 3 Claims of the financial years relating to claims in column 1 2 3 Claims of the financial years relating to claims in column 1 2 3 Claims of the financial years relating to claims in column 1 2 3 Claims of the financial years relating to claims in column 1 2 3 Claims of the financial years relating to claims in column 1 2 3 Claims of the financial years relating to claims in column 1 2 3 Claims of the financial years relating to claims in column 1 2 3	payments a remaining to be made	mount paid and outstanding
Claims attributable to year of origin ended 10 11 1992 1 2 3 at no cost (other than reopened claims) 11 at some cost (other than reopened claims) 12 reopened claims 13 reported (other than reopened claims) 14 claims outstanding incurred but not	Č	
Claims closed in the financial year reopened claims) at some cost (other than reopened claims) 12 reopened claims 13 reported (other than reopened claims) 14 claims outstanding reopened claims) 11 at some cost (other than reopened claims) 12 reopened claims 13		•
inancial at some cost (other than reopened claims) reopened claims reopened claims 13 reported (other than reopened claims) reopened claims) 14 claims outstanding incurred but not		,
reported (other than reopened claims) Outstanding incurred but not		
Claims reopened claims) 14 outstanding incurred but not		
at the end of the financial reported (IBNR) 15		
reopened claims 16		
Claims closed in previous financial years (excluding those reopened claims shown at lines 13 & 16)		
Total claims attributable to the year of origin (11 to 17)		
Line 19 expressed in sterling (£000)		
month year		
Year of origin ended 10 11 1991		
at no cost (other than reopened claims)		
Claims closed in the than reopened claims) 12		
reopened claims 13		
reported (other than reopened claims) 14 outstanding		·
at the end of the financial incurred but not reported (IBNR)	l	

Instructions for completion of this form are printed in the appendix at the end of this return.

Claims closed in previous financial years (excluding those reopened claims

Total claims attributable to the year

Line 19 expressed in sterling (£000)

shown at lines 13 & 16)

of origin (11 to 17)

reopened claims

16

17

19

year

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country United Kingdom Currency Sterling

Accounting cla	ISS	Pro	perty	Dama	ge		Company registration	Period	l end	ed	Monetary		Accounting	For	r cia l
Risk group		ENG	INEE	RING			number	day n	onth	year	Units	Country	y class	USA	
						F33	1486260	30	11	1996	000	AA	. 6		
For direct insur reinsurance bu		_		Lear.	Number claims	of.	Amounts of payments r in the finan	nade	m fu	iade in pr nancial ye	sant	Estimate payment remainin	ts ng to	amou and	gross nt paid
	aims reopened claims)			year 1990	1		year 2			elating to column		be made	•	outsta (2+3+	anding -4)
Claims	at no cost (other treopened claims) at some cost (other treopened claims) at some cost (other treopened claims)			11				-				-			
closed in the financial year	at no cost (other the reopened claims) at some cost (other the reopened claims) at some cost (other than reopened claims)			3) 12		-									
	reopene	ed clair	ns	13											
Claims	reporter			14				 							
outstanding at the end of the financial	incurred reported			15											
year	reoperx	ed clair	ms	16											
years (excluding				s 17		6:	2				1,074				1,074
Total claims attri		the ye	ar	19		6:	2		888	·····	1,074				1,074
Line 19 expresse	ed in sterli	ng (£0	00)	29											

		f	month	year						
Year of origin ended		10	11	1989						·
	at no cost			n 11	ı	<u>, , , , , , , , , , , , , , , , , , , </u>				
Claims closed in the financial	at some of than reop			s) 12	2	2	14			14
year	reopened	l clair	ทร	13	3					
Claims	reported (14		7			207	207
outstanding at the end of the financial	incurred t reported (15	5				45	45
year	reopened	1 clair	ns	16	3					
Claims closed in years (excluding shown at lines 1	g those reope			ns 17	,	154		2,217		2,217
Total claims attrof origin (11 to 1		he ye	ar	19)	163	14	2,217	252	2.483
Line 19 express	ed in sterlinç	g (£0(00)	25)		14		252	

Instructions for completion of this form are printed in the appendix at the end of this return.

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	iss	Pro	perty	Da	maç	је			mpany istration	Peri	od er	nded	Monetary		Accounting		For official
Risk group		ENG	INEE	RIN	IG				nber	day	mon	th year	Units	Country			use
							F33		1486260	30	11	1996	000	AA	6		i
For direct insur reinsurance bu			tative month		ar	Number of claims	(Amounts of payments in the finan- year	nade	- 1	Amounts of made in pro- financial year	92 1%	Estimate: payments remaining be made	g to	an an	ital gross nount paid d tstanding
·	aims attributable to ar of origin ended 10 11 at no cost (other threopened claims)				88	1			2			in column	1	4		(2· 5	+3+4)
Claims				n	11												
closed in the financial year	reopened claims) sed in the ancial ar at some cost (othe than reopened clai ar																
•	sed in the at some cost (other ancial than reopened claim				13												
Claims	reopen				14												
outstanding at the end of the financial	1				15												
year	the end of reported (IBNR)				16												
years (excluding	reopened claims aims closed in previous financial ars (excluding those reopened claims own at lines 13 & 16)				17		4	0					823				823
Total claims attropion of origin (11 to 1		o the y	ear		19		4	0			: !		823		:		823
Line 19 express	ed in ster	ling (£	000)		29												

			month	year				
Year of origin ended		10	11	1987	,			
	at no cos reopeneo			n 1	1			
Claims closed in the financial	at some than reo				2			
year	reopene	d cla	ims	1:	3			
Claims	reported reopene			1.	4			
outstanding at the end of the financial	incurred reported			1	5			
year	reopene	d cla	ims	1	6			
Claims closed i years (excludin shown at lines	g those reop			ms 1	7	19	985	985
Total claims att		the y	ear	1	9	19	985	985
Line 19 express	sed in sterlir	ng (£	000)	2	9			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	388	perty	Dama	ge			mpany istration	Peri	od en	ded		Monetary			A	ountina		For		
Risk group		ENG	INEE	RING		,		mber	day	mon	th y	ear	Units	Count					official u so	
						F33		1486260	30	11	1	996	000	AA	\ \		6			i
	(year	Number o	ſ		Amounts of payments no in the financian	nade		made		payments evicus ars	Estima payme remain	nts				tal gros	
Claims attributat	Claims attributable to ear of origin ended 10 11				-		İ	year		- 1	relati		claims	be mad				o	rtstandir +3+4))g
year of origin end	at no cost (other than			1986	1			2			3			4				6	•	
at no cost (other that reopened claims) losed in the nancial at some cost (other than reopened claims)				11																
claims reopened claims) at some cost (other than reopened claims				5) 12												·		-		
	inancial at some cost (other			13																***
Claims	reported reopend	•		14					••											
outstanding at the end of the financial				15			100000000000000000000000000000000000000								_					
year	at the end of reported (IBNR)			16			-				·									
reopened claims Claims closed in previous financial ears (excluding those reopened claims shown at lines 13 & 16)			s 17		5	3						499							499	
Total claims attri of origin (11 to 1		the ye	ar	19		5	3						499							499
Line 19 expresse	ed in sterli	ng (£0	00)	29													-			

	month y	r ea r				
Year of origin ended	10 11 1	985				
	at no cost (other than reopened claims)	11				
Claims closed in the financial	at some cost (other than reopened claims)	12				
year	reopened claims	13				
Claims	reported (other than reopened claims)	14				—
outstanding at the end of the financial	incurred but not reported (IBNR)	15				
year 	reopened claims	16				
	previous financial those reopened claims 3 & 16)	17	7	124	12	24
Total claims attro of origin (11 to 1	butable to the year 7)	19	7	124	12	 24
Line 19 expresso	ed in sterling (£000)	29				

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla)S\$	Pro	perty	Dama	ge		Comp	pany tration	Peri	od en	ded	Monetary		Anna	unting		For official	
Risk group		ENG	SINE	RING	i		numt		day	moni	h yea			y class			250 250	
						F33	14	186260	30	11	199	96 000	AA		6			
For direct insur reinsurance bu					Number of claims	1	p	mounts of ayments of the finan	made		made ii Iinancia	ts of payments n previous al years	payment remainir	ts ng to		am		đ
Claims attributab year of origin end		10	month	year 1984	1		'	ear 2			relating in colur 3	to claims nn 1	be made	•			standing ·3+4)	ł
Claims	at no co reopene	•		n 11					-								·	
closed in the financial year	at some than rec		•	s) 12														
	reopene	ed clai	ms	13												•		
Claims	reported			14				·										
outstanding at the end of the financial	incurred			15														
year	reopene	ed clai	ms	16														
Claims closed in years (excluding shown at lines 1	those reo			ns 17		1	9					8						8
Total claims attn of origin (11 to 1		the ye	ear	19			9		- COMMISSION	×66170		8						8
Line 19 express	ed in sterli	ng (£0	XXX)	29														

			month	y€	3 2			
Year of origin ended		10	11	19	983			
	at no co			5	11			
Claims closed in the financial	at some				12			
year	reopene	ed clai	ms		13			
Claims	reported				14			
outstanding at the end of the financial	incurred				15			
year	reopene	ed clai	ms		16			
Claims closed in years (excluding shown at lines 1	those reo			ns	17	42	99	99
Total claims attr of origin (11 to 1		the y	ear		19	42	99	99
Line 19 express	ed in sterli	ng (£0	XXX)		29			

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	IS\$	Pro	perty	Da	ma	ge			mpany istration	Peri	od e	nde		Monetary		,	Accou	nting		or Yicial	
Risk group		ENG	SINEE	RII	NG			រាយ	nber	day	mon	th	year	Units	Count				G.	3-0	
							F33	1	1486260	30	11	١	1996	000	AA	.	•	,			
or direct insureinsurance bu		i facu				Number of claims	d .		Amounts of payments rain the finan	nade		ma fina	ide in pre ancial ye	ars.	Estimat paymer remaini	its				ount pa	
Claims attributab		<u></u>	month	···	ear				year		***************************************		ating to column 1		be mad	0			outs (2+3	tandin 3+4)	3
year of origin end		10	11	,	82	1			2			3			4				5		
Claims	at no co reopen			ì	11															<u>-</u> .	
closed in the financial year	at some		•	s)	12																
	reopen	ed clai	ims		13																
Claims	reporte reopen			ı	14														•**,		-
outstanding at the end of the financial	reporte				15											·					
year	reopen	ed cla	ims		16			1			1										
Claims closed in years (excluding shown at lines 1:	those rec			r s	17		1	8						290							290
Total claims attri of origin (11 to 1		the y	ear		19		1	8						290							290
Line 19 expresso	ed in sterli	ing (£(000)		29																

			month	year		
Year of origin ended		10		19		
	at no co			11		
Claims closed in the financial	at some			s) 12		
year	reopen	ed clai	ms	13		
Claims	reporte			14		-
outstanding at the end of the financial	incurre reporte			15		
year	reopen	ed cla	ims	16		
Claims closed in years (excluding shown at lines	those rec			s 17		
Total claims att		the y	еаг	19		
Line 19 express	ed in sterli	ing (£()00)	29		

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	35\$		perty			-		Company registration number		od en	ided	Monetary Units	Country	Accounting	For official
Risk group		HOI	JSEH	IOLI	DER	S	F33	1486260	30	11		000	AA	6	USO
For direct insur reinsurance bu						Number of claims	 	Amounts of payments in the final	made	İ	made in pr financial ye	ars:	Estimates payments remaining	of	Total gross amount paid and
Claims attributat year of origin end		10	month 11		96	1		year 2			relating to in column :		be made		outstanding (2+3+4)
Claims	at no co reopena			n	11		3,480	0						***	
ciosed in the financial year	at some		•	15)	12		10,37	5	9,61	7					9,617
	reopene	ed clai	ms		13										
Claims	reporter				14		5,28	5	83	17				4,661	5,498
outstanding at the end of the financial	incurred reported				15									1,189	1,189
year	reopene	ed clai	ms		16										
Claims closed in years (excluding shown at lines 1	those reo			ns	17										
Total claims attr of origin (11 to 1		the ye	ear		19		19,140	o	10,45	4				5,850	16,304
Line 19 express	ed in sterli	ng (£0)00)		29				10,45	4				5,850	
			month	ye	ar										
Year of origin ended		10	11	19	95										

			INCHIBI	yoai	_				
Year of origin ended		10	11	1995					
	at no co			in 11	1,665				
Claims closed in the financial	at some				1,034	2,220	173		2,393
year	reopen	ed ctai	ims	13					
Claims	reporte reopen			14	2,847	218	852	2,289	3,359
outstanding at the end of the financial	incurre reporte			15				585	585
year	reopen	ed clai	ims	16					
Claims closed in years (excluding shown at lines to	those red			ms 17	11,315		11,053		11,053
Total claims atte		the y	ear	19	16,861	2,438	12,078	2,874	17,390
Line 19 express	ed in sterl	ing (£0	000)	29		2,438		2,874	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ass	Pro	perty	Da	mag	je		Company registration	Period	enc	ied	Monetary		Accounting		or flicial
Risk group		нов	JSEH	OLI	DER	s		number	day m	ont	h year	Units	Country	class	u •	se
							F33	1486260	30	11	1996	000	AA	8		•
For direct insu reinsurance bu		d facu	ltative month		ear .	Number of claims	'	Amounts payments in the fina	s made	f	Amounts of made in pro inancial year relating to	ers.	Estimate payment remainin be made	s g to	am	al gross ount paid standing
Claims attributal year of origin en		10	11	<u> </u>	94	1		2			n column '		4			3+4)
Claims	at no c			n	11		180	0								
closed in the financial year	at som than re		•	'8)	12		20	5	430			110				540
•	reopen	ed cla	ims		13											
Claims	reporte reoper				14		306	6	37	,		142		630		809
outstanding at the end of the financial	incurre reporte				15									161		161
year	reoper	ned cla	ims		16	· !		:			<u></u>					
Claims closed in years (excluding shown at lines	g those re			ns	17		31,54	6				14,162				14,162
Total claims att		o the y	rear		19		32,23	7	467	,		14,414		791		15,672
Line 19 express	sed in ster	rling (£	.000)		29				467	,				791		

			month	yea	ъ					
Year of origin ended		10	11	19	33					
	at no co			n	11	10				
Claims closed in the financial	at some			rs)	12	3	4	9		13
year	reopene	ed clai	ims		13					
Claims	reporter				14	67		4	226	230
outstanding at the end of the financial	incurred reported				15				58	58
year	reopen	ed cla	ims		16					
Claims closed in years (excluding shown at lines 1	those rec	financ	cial d clair	ms	17	13,529		6,472	i	6,472
Total claims attr		the y	ear		19	13,609	4	6,485	284	6,773
Line 19 express	ed in steri	ing (£	000)		29		4		284	

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	is s	Property Da				Company registration number	Period e	nth year	Monetary Units	Country	Accounting class	For official use	
Risk group		HOUSEHOL	.DER	s 	F33	1486260		1 1996	000	AA	6		
or direct insur einsurance bu	rance and siness		rear	Number of claims	f	Amounts of payments in the final year	made	made in p financial y relating to	ears claims	Estimates payments remaining be made	i	Total gross amount paid and outstanding (2+3+4)	
Claims attributat rear of origin end		10 11 1	992	1		2		in column	1	4		(2+3+4) 5	
Claims		cost (other than ned claims)	11			6							
closed in the financial year		ne cost (other eopened claims)	12		••••								
, • • • • • • • • • • • • • • • • • • •	teober	ned claims	13					Ì			-		
Claims		ed (other than ned claims)	14										
outstanding at the end of the financial		ed but not ed (IBNR)	15										
year	reope	ned claims	16					<u>.</u>					
Claims closed in years (excluding shown at lines	g those re	s financial eopened claims	17	Ţ !	24	3			418				418
Total claims att		to the year	19		24	9			418				418
Line 19 express	sed in ste	rling (£000)	29										
		month	year										
Year of origin ended		10	19										
		cost (other than ened claims)	11										
Claims	at so	me cost (other	1							į			

ended	10 19	9			
	at no cost (other than reopened claims)	11			
Claims closed in the financial	at some cost (other than reopened claims)	12			
year	reopened claims	13		 	
Claims	reported (other than reopened claims)	14			
outstanding at the end of the financial	incurred but not reported (IBNR)	15			
year	reopened claims	16			
Claims closed i years (excludin shown at lines	in previous financial g those reopened claims 13 & 16)	17	754		
Total claims att	tributable to the year 17)	19			
Line 19 express	sed in sterling (£000)	29			

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

ountry	ί	Inite	d King	gaom							Odiic	ino, oto	imig			
ccounting clas	s F	rope	erty Da	amag	е		Compar		Perio	xd en	ded	Monetary		Accounting	For officia	al
isk group	ŧ	MISC	ELLAN	NEOU	S	<u></u>	number		day	mont	h year	Units	Country	class	U350	
						F33	148	6260	30	11	1996		AA	i 6		
or direct insura einsurance bus	iness			year	Number of claims	of	pay	ounts of ments r he finan	nade		Amounts made in p financial relating to in column	years o claims	Estimate payments remaining be made	g to	Total grand and outstand (2+3+4	t paid iding
laims attributable ear of origin endo		10	11 1	1996	1		2				3		4		5	
Claims	at no cos reopeneo	st (othe d claim	r than s)	11												
losed in the inancial rear	at some than reo			12									ļ	<u></u>		·
cai	reopened	d claim	ns	13												
Claims	reported reopene			14											<u> </u>	
outstanding at the end of the financial	incurred reported			15												
year	reopene	d clain	ns	16	· · ·											•
Claims closed in years (excluding shown at lines 1:	those reof	inancia pened	al claims	17												
Total claims attri of origin (11 to 1	butable to 7)	the ye	ar	19												hikandan a a a
Line 19 expresso	ed in sterli	ng (£0	00)	29												
		;	month	year												
Year of origin ended		10	11	1995												<u>.</u>
	at no co		ner than ms)	11										···		
Claims closed in the financial	at some	e cost opene	other d claims) 12											_	
year	reopen	ed clai	ms	13								· · · · · · · · · · · · · · · · · · ·			ļ	
Claims	reporte			14		*****		***		and the same of th			***			<u></u>
outstanding at the end of the financial	incurre reporte			15												
year	reoper	ed cla	ims	16					veenga 1720	ang or state	<u>.</u>	 ,				
Claims closed years (excluding shown at lines	g those re	financ	cial d claim	s 17	,											

19

shown at lines 13 & 16)

of origin (11 to 17)

Total claims attributable to the year

Line 19 expressed in sterling (£000)

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ass	Proj	perty	Da	mag	ge				mpany istration	Peri	iod e	nde	d	Monetary		Δ	ecounting		For official
Risk group		MIS	CELL	AN	EOU	IS	٠			nber	day	mor	nth	year	Units	Countr				use
								F33		1486260	30	11	1 ;	1996	000	AA		8		:
For direct insure reinsurance bu						Numbe				Amounts of payments in the finan	made	;	ma	nounts or ade in pri ancial ye		Estimat paymen remaini	ts			otal gross nount paid id
Claims attributat	ble to		month	y€	ar	1				year				ating to column		be made	9			rtstanding +3+4)
year of origin en		10	11	19	94	1				2			3			4			5	
Claims	sed in the at some cost (other than reopened claim																			
closed in the financial year	sed in the at some cost (other than reopened claim																			
	than reopened claim reopened claims				13															
Claims	reopened claims				14															
outstanding at the end of the financial	1				15												•			
year	standing incurred but not reported (IBNR)				16															
years (excluding	he end of financial reported (IBNR)														-					
Total claims attroforigin (11 to 1	reported (other that reopened claims) incurred but not reported (IBNR) reopened claims respected (IBNR) reopened claims respected (IBNR) reopened claims respected (IBNR) reopened claims respected (IBNR)						·							,	\$					
Line 19 express	sed in steri	ling (£0	000)		29															

	month	year			•
Year of origin ended	10 11	1993			
	at no cost (other than reopened claims)	11			
Claims closed in the financial	at some cost (other than reopened claims)	12			
year	reopened claims	13			
Claims	reported (other than reopened claims)	14	\		
outstanding at the end of the financial	incurred but not reported (IBNR)	15			
year	reopened claims	16	,		
	n previous financial g those reopened claims 13 & 16)	17	er es		
Total claims att of origin (11 to	ributable to the year 17)	19			
Line 19 express	sed in sterling (£000)	29		45%	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ss	Pro	perty	Dai	mag	je			ompany gistration	Pen	od e	nde	x d	Monetary			Accou	 41		For official	
Risk group		MIS	CELL	ANE	EOU	s			mber	day	mor	nth	year	Units	Coun		class	nung		USE	
					,		F33	1	1486260	30	11	1	1996	000	A/	١	6				
For direct insur reinsurance bus			ltative month	ye.	ar	Number o claims	x		Amounts of payments in the finan-year	nade		ma fin	nounts of ade in pro ancial ye lating to o	ars	Estima payme remain be mad	nts ing			an an	tal gross nount paid d Istanding	•
Claims attributab		10	11	19		1			2				column 1		4					+3+4)	
Claims	at no cost (other that reopened claims) used in the ancial at some cost (other than reopened claim																				
financial year	reopened claims) at some cost (other than reopened claim ar												-								
	at some cost (other than reopened claims																				
Claims					14																
outstanding at the end of the financial	reopened claims reopened claims reopened claims reported (other than reopened claims) responded claims reopened claims reopened claims reopened claims reopened claims reopened claims																				
year	aims reopened claims) tstanding the end of e financial reported (IBNR)										j			:							
Claims closed in years (excluding shown at lines 13	those rec			s	17																
Total claims attrit of origin (11 to 1)		the ye	ear		19		· · ·			***********											
Line 19 expresse	ed in sterl	ing (£(000)		29						200							West Street		6	

			month	year	•
Year of origin ended		10	11	1991	
	at no co			n 11	
Claims closed in the financial	at some than rec			ıs) 12	
year	reopene	ed clai	ms	13	
Claims	reported			14	
outstanding at the end of the financial	incurred reported			15	
year	reopene	ed clai	ims	16	
Claims closed in years (excluding shown at lines 1	those reo			ns 17	
Total claims attr		the y	ear	19	
Line 19 express	ed in sterli	ng (£0)00)	25	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ass	Pro	perty	/ Da	amag	ge		mpany sistration	Peri	od e	ende	d	Monetary		Accounting		For official	
Risk group		MIS	CELI	LAN	IEOU	IS		mber	day	mo	nth	year	Units	Country		-	US6	
							F33	1486260	30	1	1	1996	000	AA	6			
For direct insu reinsurance bu						Number claims	of	Amounts of payments r in the finan	nade		ma fin	ade in pre ancial ye	ars	Estimates payments remaining		a	Total gross amount paid and	
Claims attributal		10	month 11	Ī	_{/ear} 990	1		year 2				ating to column '		be made		(outstanding (2+3+4)	
Claims	at no cost (other that reopened claims) posed in the at some cost (other					H .		-								T.		
closed in the financial year	aims seed in the ancial ar reopened claims) at some cost (other than reopened claims				12													
	than reopened claims				13													
Claims	reopened claims reported (other than				14] [
outstanding at the end of the financial	aims reopened claims) tstanding incurred but not reported (IRNR)				15													
year	tstanding incurred but not reported (IBNR)				16													
years (excluding	Tinancial							71										
Total claims att		o the y	ear		19													
Line 19 express	sed in ster	ling (£	000)		29										==-			

			month	yea	tT .	_				
Year of origin ended		10	11	198	39					
	at no co			חו	11					
Claims closed in the financial	at some				12					
year	reopene	ed cla	ims	1	13					
Claims	reported			'	14	4			4	4
outstanding at the end of the financial	incurred reported				15					
year	reopen	ed cla	ims		16					
Claims closed in years (excluding shown at lines 1	those rec			ms	17	5	488	2		2
Total claims attr		the y	ear		19	9		2	4	6
Line 19 express	ed in sterli	ng (£	000)		29				4	

18

18

General business: Analysis of claims by number and cost

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

Accounting cla Risk group	SS .		perty CELL					гед	mpany istration mber		mon	ided th y		Monetary Units	Country		ounting	For offi use	ciel	
							F33		1486260	30	11	1	1996	000	AA		6			
For direct insur reinsurance bu		i facu	Itative month	year		Number of claims			Amounts of payments ri in the finan- year	nade		mad finan	unts of e in pre icial ye ing to d	ars	Estimater payments remaining be made	.		amor and	gross int paid anding	
Claims attributab		10	11	1988		1			2				dumn 1		4			(2+3- 5	+4)	
Claims	at no co			1								····								
closed in the financial year	at some than re-			s) 1:	2															,
•	reopen	ed cla	ims	1	3															
Claims	reporte	•	er than ims)	1	4			4									5			5
outstanding at the end of the financial	incurre reporte			1	5															
year	reopen	ed cla	iims	1	6							<u> </u>								
Claims closed in years (excluding shown at lines 1	those rec	finano pene	cial d clain	ns 1	7			5						170						170
Total claims attr		the y	rear	1	9			9						170			5			175
Line 19 express	ed in ster	ling (£	(000	2	9												5			
			month	yea	٠.	_														
Year of origin ended		10	11	198	7		_								ī					
	at no c		other tha	ın 1	1															
Claims closed in the financial			it (other ed clain		2															
year	reoper	ned cl	aims		3															

Instructions for completion of this form are
printed in the appendix at the end of this return.
DULING IN THE STORYING SELECTION OF BUILDING

Claims closed in previous financial years (excluding those reopened claims shown at lines 13 & 16)

Total claims attributable to the year

Line 19 expressed in sterling (£000)

reported (other than

reopened claims)

incurred but not

reported (IBNR)

reopened claims

Claims

outstanding

at the end of

the financial year

of origin (11 to 17)

14

15

16

17

19

18

18

10

10

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ss	Pro	perty	Da	mag	je		Com	pany tration	Peri	od er	nded	Monetary		Accounting		For official	
Risk group		MIS	CELL	AN	EOU	s		num		day	mon	th year	Units	Country			use	
							F33	14	486260	30	11	199	6 000	AA	6			
For direct insur reinsurance bu			Itative month		ear	Number o claims	1	i	Amounts of cayments re n the finan	nade		made in financia	s of payments previous years to claims	Estimate payment remainin be made	s g to	an an	otal gross nount paid id tstanding	
Claims attributab		10	11	1	986	1			2			in colum	an 1	4		(2· 5	+3+4)	j
Claims	at no cost (other that reopened claims) at some cost (other ancial at some cost (other than reopened claims)																•	
closed in the financial year	aims reopened claims) at some cost (other than reopened claims				12													
	ancial at some cost (other than reopened claim reopened claims				13													
Claims	reopened claims reopened claims reported (other than reopened claims)				14													
outstanding at the end of the financial	reported (other than reopened claims) standing incurred but not reported (IRNR)				15													
year	reopened claims) incurred but not reported (IBNR)				16				· · · · · · · · · · · · · · · · · · ·				=					
years (excluding	standing the end of financial financial financial reopened claims reopened claims the second financial response (excluding those reopened claims at lines 13 & 16)				17			2					6					6
Total claims attri of origin (11 to 1		the y	ear		19			2					6				·	6
Line 19 express	ed in steri	ling (£1	000)		29													

			month	y	ear			
Year of origin ended		10	11	1	985]		
	at no co reopene			an	11			
Claims closed in the financial	at some than rec				12			
year	reopene	ed cia	ims		13			
Claims	reported reopene			1	14			
outstanding at the end of the financial	incurred reported				15			
year	reopene	ed cla	ims		16			
Claims closed in years (excluding shown at lines 1	those reo			ms	17	1	3	3
Total claims attro		the y	ear		19	1	3	3
Line 19 express	ed in sterli	ng (£	000)		29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	es s	Pro	perty	Dam	ıag	ge			mpany istration	Peri	od er	nded	Monetary		Accountin	g	For official	
Risk group		MIS	CELL	ANE	οu	IS			nber	day	топ	th year	Units	Country	class	_	USO	
							F33		1486260	30	11	1996	000	AA	6			
For direct insur reinsurance bu			Itative month	year	r	Number claims	of		Amounts of payments r in the finan year	made		Amounts of made in pro- financial y relating to	ears	Estimater payments remaining be made	g to	a	Total gross imount paid ind outstanding	
Claims attributati year of origin end		10	11	198	4	1			2			in column 3		4		6	2+3+4) 5	
Claims	aims aims reopened claims) sed in the ancial at some cost (other than reopened claim				11													
closed in the financial year	aims reopened claims) sed in the ancial at some cost (other than reopened claims				12										·····			
	than reopened claims				13													
Claims	reopened claims				14													
outstanding at the end of the financial	reported (other than reopened claims) incurred but not the end of reported (IBNR)				15													
year	tstanding the end of e financial incurred but not reported (IBNR)				16													
years (excluding	reopened claims rescribed in previous financial ars (excluding those reopened claims own at lines 13 & 16)				17			1					1					1
Total claims attr of origin (11 to 1		the y	ear		19			1					1					1
Line 19 express	ed in steri	ling (£	000)		29													

			month	year				
Year of origin ended		10	11	198	3			
	at no co			1	1			
Claims closed in the financial	at some				2			
year	reopen	ed cla	ims	1	3			
Claims	reporte reopen			1	4			
outstanding at the end of the financial	incurre reporte			1	5			
year	reopen	ed cla	ims	1	6			
Claims closed in years (excluding shown at lines 1	those rec			ms 1	7	2	1	1
Total claims attr of origin (11 to		o the y	rear	1	9	2	1	1
Line 19 express	ed in steri	ling (£	000)	1	29			

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	SS .	Proj	perty [Damag	je		Company registration	Period ended			Monetary		Accounting	For official	
Risk group		MIS	CELLA	NEOU	ıs ,		number	day	monti	уеаг	Units	Country	class	use	
						F33	1486260	30	11	1996	000	AA	6		
For direct insurance and facultative reinsurance business					Number of claims		payments made in the financial			nade in pr inancial y e	ears	Estimates payments remaining		Total gross amount paid and	
مامة بالتانية	la ta		month	year	71		year			elating to n column		be made		outstanding (2+3+4)	
Claims attributable to year of origin ended 10 11		1982	1		2			3		4		5			
Claims	at no co			11											
olosed in the Sinancial Year	at some) 12		-									
	reopene	ed cla	ims	13											
Claims	reporter			14											
outstanding at the end of the financial	,	d but not d (IBNR)		15											
year	reopen	ed cla	ims	16					-						
Claims closed in previous financial years (excluding those reopened claims shown at lines 13 & 16)			s 17			5				15				15	
Total claims attributable to the year of origin (11 to 17)							5				15				15
Line 19 expressed in sterling (£000)															

	month year										
Year of origin ended		18		19							
	at no co			n 1	1						
Claims closed in the		at some cost (other than reopened claims)			2						
inancial rear	reopened claims				3						
Claims	reporte reopen	d (oth ed cla	er than ims)	1	4						
outstanding at the end of the financial	1.	incurred but not reported (IBNR)			15						
year	reopen	reopened claims			16						
Claims closed i years (excludin shown at lines	g those re	finan	cial d clair	ns	17						
Total claims att		o the	rear .		19						
Line 19 express	sed in ster	ling (£	(000		29						

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	iss	Gen	eral	Lia	bilit	y				npany	Peri	od e	nde	ed	Monetary		٨٠	counting		For official	
Risk group PUBLIC			LIA	BILIT	ſΥ	_		registration number		day	mo	onth year		Units	Country class				use		
								F33	1	486260	30	1.	1	1996	000	AA		7			
For direct insur reinsurance bu			tative month	,	/ear	Numb				Amounts o payments in the finan	made		m: fun	ade in pr rancial ye	ars	Estimate paymen remainir be made	ts ng to		an		
Claims attributab		10	11		996	1				year 2				lating to a column t		4	,			tstanding +3+4)	
Claims	at no co			Ü	11		-								<u>-</u>						
closed in the financial year		at some cost (other than reopened claims)																			
	reopen	ed clai	ms		13																
Claims		reported (other than reopened claims)													• • •						
outstanding at the end of the financial		incurred but not reported (IBNR)																			:
year	reopen	ed clai	NR) 15			;															
Claims closed in years (excluding shown at lines 1	those rec			ns	17																
Total claims attri of origin (11 to 1		the y	ear		19																:
Line 19 express	ed in sterl	ing (£0	000)		29																

			month	yea	ar
Year of origin ended		10	11	19	95
	at no co reopene			n	11
Claims closed in the financial	at some than rec				12
year	reopene		13		
Claims	reported (other than reopened claims)				14
outstanding at the end of the financial		incurred but not reported (IBNR)			15
year	reopened claims				16
Claims closed in years (excluding shown at lines 1	those reo			ns	17
Total claims attri of origin (11 to 1		the y	ear	1	19
Line 19 expresse	ed in sterli	ng (£0)00)		29

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ess	Gen	eral l	_iabil	ity	<i>,</i>			mpany istration	Peri	od e	ende	×d	Monetary			Accounting		For official	
Risk group PUBLIC LIA			IABIL	.IT	Υ		number		day	day mo		year	Units	Country of				use		
							F33		1486260	30	1	1	1996	000	AA		7 .			· · · · · ·
For direct insur reinsurance bus			tative month	уеаг		Number of claims	(Amounts of payments r in the finan year	nade		m: fin	nounts of ade in pro ancial ye lating to	ars	Estimat paymer remaini be mad	nts ing	-,	\$1 \$1		
Claims attributab year of origin end		10	11	1994],			2				column 1		de mad	res			standing +3+4)	in 10 m
Claims	at no co			1	1															
closed in the financial year	at some than re			3) 1:	2															
	reopen	ed clai	ms	1:	3															
Claims	reporte reopen			1.	4															:
outstanding at the end of the financial	incurre reporte			1:	5														•	
year	reopen	ed clai	ms	11	6															
Claims closed in years (excluding shown at lines 13	those rec			s 1	7															
Total claims attri		the ye	ear	1:	9					***************************************										
Line 19 expresse	ed in sterl	ing (£0	000)	2	9								ė.							

			month	year				
Year of origin ended		10	11	1993				
Claims closed in the financial year	at no cost (other than reopened claims)			n 1	1			
	at some cost (other than reopened claims)				2	1		
	reopene	d clai	ms	1:	3			
Claims		reported (other than reopened claims)			4		\	
outstanding at the end of the financial	*	incurred but not reported (IBNR)			5			
year	reopene	d clai	ms	1	5			
Claims closed ir years (excluding shown at lines 1	those reo			ns 1	7			
Total claims attr of origin (11 to 1		the ye	ear	1	9			
Line 19 express	ed in sterlir	ng (£C)00)	2	9			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ass	Gen	eral	Liab	ilit	у		Company registration	Peri	od er	nded	Monetary		Accounting		or flicial	
Risk group		PUE	BLIC I	LIAB	ILIT	Y .		unuper	day	mon	th year	Units	Country			RICISI ISC	
							F33	1486260	30	11	1996	000	AA	7			
For direct insur reinsurance bu			tative			Number of claims	ſ	Amounts of payments in the finan	nade	Ì	made in pr financial ye	ears	Estimate payment remainin	s g to	am	-	id
Claims attributati year of origin end		10	11	yea 191		1		year 2			relating to in column		be made			standin 3+4)	3
Claims	at no co	•			11				·								
closed in the financial year	at some than re			ıs)	12												
	reopen	ed clai	ms		13					1							
Claims	reporte reopen				14												
outstanding at the end of the financial	incurre reporte				15												
year	reopen	ed clai	ms		16												
Claims closed in years (excluding shown at lines 1	those rec			าร	17	eri dirikalahari arak dirikalahari eri										•	
Total claims attri of origin (11 to 1		the y	ear		19												
Line 19 express	ed in sterl	ing (£(000)	Ţ	29												

			month	yea	f			
Year of origin ended		10	11	199	1			
	at no co			n .	11			
Claims closed in the financial	at some	cost	(other d clain	rs)	12			
year	reopene	ed clai	ms		13			
Claims	reported reopene			١.	14			
outstanding at the end of the financial	incurred reported				15			
year	reopene	ed clai	ims		16			
Claims closed in years (excluding shown at lines 1	those reo			ms	17			
Total claims attr of origin (11 to 1		the y	ear		19			
Line 19 express	ed in sterli	ng (£0	XXX)		29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	nss.	Gen	eral	Liabili	ty		Company registration	Peri	od end	ded	Monetary		Accounting	For official
Risk group		PUE	BLIC I	JABILI	TY		number	day	mont	h year	Units	Country		use
						F33	1486260	30	11	1996	000	AA	7	
For direct insui reinsurance bu					Number d	of	Amounts of payments in the finan	made	f	nade in pr inancial ye	ears.	Estimater payments remaining	1	Total gross amount paid and
Claims attributat	olo to		month	year	4		year			elating to n column		be made		outstanding (2+3+4)
year of origin end		10	11	1990	1		2			3		4		5
Claims	at no cost (other that reopened claims) at some cost (other													
closed in the financial year	reopened claims) at some cost (other than reopened claims													
	at some cost (otner than reopened claims													
Claims	reporte			14										
outstanding at the end of the financial	incurre reporte			15										
year	reopen	ed cla	ims	16										
Claims closed in years (excluding shown at lines 1	those rec	financ	cial 1 ciain	ns 17										
Total claims attr		the y	ear	19										
Line 19 express	ed in steri	ing (£	000)	29										

			month	ye	ar	_		
Year of origin ended		10	11	19	89		 	
	at no co			ın	11			
Claims closed in the financial	at some				12			
year	reopens	ed cla	ims	١	13			
Claims	reporte				14			
outstanding at the end of the financial	incurre reporte				15			
year	reopen	ed cla	ims		16			1
Claims closed in years (excluding shown at lines 1	those rec			ms	17	2	137	137
Total claims attr of origin (11 to 1		the y	ear		19	2	137	137
Line 19 express	ed in sterli	ing (£	000)		29			

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	ISS	Gen	eral	Lia	bility	y				ompany gistration	Peri	od e	ende	×d	Monetary		Accounting	For official	
Risk group		PUB	LIC	LIAE	BILIT	Υ				mber	day	mo	enth	year	Units	Country		use	
				*				F33		1486260	30	1	1	1996	000	AA	7		
For direct insur reinsurance bu						Num	ber of	Ī		Amounts of payments in the finan	nade		m: fin	ade in pr sancial ye	ars	payments remaining	g to	Total gross amount paid and	
61 f			month	y	88F					year				tating to column		be made		outstanding (2+3+4)	
Claims attributat year of origin end		10	11	19	988	1				2			3	.		4		6	
Claims	at no cost (other than reopened claims) at some cost (other ancial than reopened claims)			n	11														
closed in the financial year	laims reopened claims) osed in the at some cost (other than reopened claims			ıs)	12				1			29			24				53
	nancial than reopened claims				13														
Claims	reported	•			14				5						228		154		382
outstanding at the end of the financial	incurred reported				15												411		411
year	reopene	ed clai	ms		16														
years (excluding				ns	17														
Total claims attr of origin (11 to 1		the y	ear		19				6			29			252		565		846
Line 19 express	ed in sterli	ing (£0	000)		29						2	29					565		

			month	ye	ar			٠		
Year of origin ended		10	11	19	87					
	at no co			ın	11					
Claims closed in the financial	at some				12	1	4			4
year	reopene	ed clai	ms		13					
Claims	reported			' \	14	5			38	38
outstanding at the end of the financial	incurred reported				15				102	102
year	reopen	ed cla	ims	`	16					
Claims closed in years (excluding shown at lines 1	those rec			ms	17	2				
Total claims attr		the y	ear		19	8	4		140	144
Line 19 express	ed in sterli	ng (£0	000)		29		4		140	

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla	is s	Gen	eral	Liabili	ity			reg	ompany gistration	Peri				Monetary		Acc	ounting		or fficial	
Risk group		PUE	BLIC I	IABIL	m	' Г		กบ	mber	day	mon	sth y	rear	Units	Country	clas	s .	یں آا ا	50	
							F33		1486260	30	11		1996	000	AA		7	П		
For direct insureinsurance bu						Number of claims			Amounts of payments in the financial	nade		mac โกล	de in pro ncial ye	218	Estimates payments remaining				ai gros: ount pa	
Claims attributat	ole to		month	year	\dashv				year				ting to d		be made			outs (2+3	tandin 3+4)	9
year of origin en		10	11	1986		1			2			3			4			5	,	
Claims	at no cost (other than reopened claims) at one cost (other than reopened claims) at some cost (other							3												
closed in the financial year	reopened claims) at some cost (other than reopened claim																			
	at some cost (other than reopened claim reopened claims																			
Claims	reported reopene			14																
outstanding at the end of the financial				15	,												-			
year	reopene	ed clai	ims	16	;		-													
years (excluding	ne end of reported (IBNR)				,			4						433						433
Total claims attro of origin (11 to 1		the y	ear	19	,			7						433	-,					433
Line 19 express	ed in sterli	ng (£0	000)	29																

			month	year		•		
Year of origin ended		10	11	198	5			
	at no co			ⁿ 1	1			
Claims closed in the financial	at some			ns) 1	2	6	(41)	(41)
year	reopene	ed cla	ms	1	3			
Claims	reporte			1	4			
outstanding at the end of the financial	incurred reported			1	5			
уеаг	reopen	ed cla	ims	1	6			
Claims closed in years (excluding shown at lines 1	those rec			ns 1	7			
Total claims attrof origin (11 to 1		the y	ear	1	9	6	(41)	(41)
Line 19 express	ed in sterli	ng (£)00)	2	9	400		

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Accounting cla				∟iabili	-		Company registration number		od er	nded th year	Monetary Units	Country	Accounting	For official	
Risk group		PUE	ILIC L	.iabili	ΤΥ			Ť		<u> </u>		1		use	
For direct insureinsurance bu					Number	F33	Amounts payments in the fina	of made	1	Amounts made in financial	of payments previous years	Estimate payments remaining	g to	Total gross amount paid and	<u></u>
Claims attributat year of origin en		10	month 11	year 1984	1,		year 2			relating t in colum 3	o claims n 1	be made		outstanding (2+3+4) 5	
Claims	ed in the at some cost (other			11											
closed in the financial year	ancial at some cost (other than reopened claims			s) 12											
•	ancial than reopened claims			13											
Claims	reported reopene			14											
outstanding at the end of the financial	incurred reported			15											
year	reopene	ed clai	ms	16											
years (excluding	*** **** ****			rs 17			5								
Total claims attr of origin (11 to 1	s (excluding those reopened claim on at lines 13 & 16) al claims attributable to the year						5	M. ESTOCKATO							
Line 19 express	ed in sterli	ng (£(000)	29											

			month	yea	r				
Year of origin ended		10	11	198	3				
	at no co reopene			n .	11				
Claims closed in the financial	at some			rs)	12				
year	reopene	ed clai	ms		13				
Claims	reported				14	·			
outstanding at the end of the financial	incurred reported				15				
year	reopene	ed clai	ms		16				
Claims closed in years (excluding shown at lines 1	those reo			ns	17	7	e.	4	4
Total claims attr of origin (11 to 1		the y	ear		19	7		4	4
Line 19 express	ed in sterli	ng (£0	000)		29			*	

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting class	SS	Gen	eral l	_iabili1	у		regi	npany stration	Peri				Monetary		Accounting	For official	
Risk group		PUB	LIC L	IABILI'	ſΥ	<u> </u>	nurr	nber	day	mor	nth	year	Units	Country	class	use	
						F33	1	486260	30	11	1	1996	000	AA	7		
For direct insur- reinsurance bus					Number claims	of	-	Amounts of payments r in the finan	nade		ma fina	ade in po ancial ye	312	Estimates payments remaining		Total gross amount paid and	1
Claims attributable	ا مده	-	month	year				year				ating to o column 1		be made		outstanding (2+3+4)	Ì
year of origin end	,	10	11	1982	1			2			3			4		6	
Claims	at no cost (other than reopened claims) sed in the at some cost (other			11													
closed in the financial year	at some cost (other than reopened claims			5) 12													
	reopene	d clai	ms	13													
Claims	reported			14													
outstanding at the end of the financial	incurred			15													
year	reopene	d clai	ms	16								•					
years (excluding	reopened claims ms closed in previous financial rs (excluding those reopened claim wn at lines 13 & 16)			ıs 17		2	3						153				153
Total claims attril		the ye	ear	19		2	3						153				153
Line 19 expresse	ed in sterli	ng (£0	000)	29													ii.

•		1	month	year			
Year of origin ended		10		9			
	at no co reopene			11	 -		
Claims closed in the financial	at some than rec		(other I claims)	12			
year	reopene	d clai	ms	13			
Claims	reported reopens			14			
outstanding at the end of the financial	incurred reported			15			
year	reopene	d clai	ms	16			
Claims closed in years (excluding shown at lines 1	those reo			17			
Total claims atta of origin (11 to		the y	ear	19			_
Line 19 express	ed in sterli	ng (£0	000)	29		1400	146

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting cla	ss	Gen	eral l	_iabilit	y		Company registration	Peri	iod end	ied	Monetary		Accounting	For official
Risk group		PRC)FES	IANOI	L INDEM	INITY	number	day	month	h year	Units	Country		use
						F33	1486260	30	11	1996	000	AA	7	
For direct insur reinsurance bus		_	itative month	year	Number of claims	of	Amounts payments in the final year	made	n fi	Amounts on nade in principle in	ears	Estimates payments remaining be made	s g to	Total gross amount paid and outstanding
Claims attributab year of origin end		10	11	1996	1		2		į	n column 3		4		(2+3+4) 5
Claims	at no cost (other that reopened claims) d in the at some cost (other													
closed in the financial year				s) 12						···		1		
	ncial at some cost (other		13		~		,							
Claims	reporter	•		14										
outstanding at the end of the financial	incurred reported			15										
year	reopen	ed cla	ims	16										
Claims closed in years (excluding shown at lines 1	those rec			ns 17										
Total claims attri of origin (11 to 1		the y	ear	19										
Line 19 express	ed in sterl	ling (£	.000)	29										

			month	year	_		
Year of origin ended		10	11	1995			
	at no co			11			
Claims closed in the financial	at some) 12			
year	reopene	ed clai	ms	13			
Claims	reporter			14			
outstanding at the end of the financial	incurred reported			15			
year	reopen	ed cla	ims	16			`
Claims closed it years (excluding shown at lines	those rec			s 17			× .
Total claims att of origin (11 to		the y	ear	19			
Line 19 express	ed in steri	ing (£0	000)	29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country	United Kingdom	Сигтепсу	Sterling

Accounting cla	ass	Gen	eral l	Liabili	y			npany istration		od er			Vionetary			Account	ting		or ficial		
Risk group		PRO	FES	SIONA	_ INDI	EM <u>NITY</u>	ทบท	nber	day	mon	th year	ţ	Units	Count	ry	class		u:	se	ı	
						F33	1	1486260	30	11	199	6	000	AA		7					
For direct insureinsurance bu					Numb claim			Amounts o payments i in the finan	made		made in financia	prev Iyea	ırs	Estima paymer remain	nts ing			amo and		aid	
Claima attributal	blo to		month	year	+			year			relating in colum		aims	be mad	le				tandi 3+4)	ng	
Claims attributal year of origin en		10	11	1994	1_			2			3			4				5			
Claims	sed in the at some cost (other than reopened claim											·				·					
closed in the financial year	reopened claims) at some cost (other than reopened claims)																				
•	nancial than reopened claims reopened claims																				
Claims	reopened claims reopened claims reported (other than reopened claims)												_								
outstanding at the end of the financial	reopened claims reported (other than reopened claims) utstanding the end of reported (IRNR)																				
year	laims reopened claims) utstanding incurred but not reported (IBNR)																				
years (excluding	reopened claims) itstanding the end of e financial ar																				
Total claims attr		the y	ear	19			-														
Line 19 express	sed in steri	ing (£0	000)	29																	

			month	year			
Year of origin ended		10	11	1993		 	
	at no co			11			
Claims closed in the financial	at some than rec) 12			
year	reopene	d clai	ms	13			
Claims	reported reopene			14			
outstanding at the end of the financial	incurred reported			15			
year	reopene	ed clai	ims	16			
Claims closed i years (excluding shown at lines	g those reo			s 17			
Total claims att		the y	ear	19			
Line 19 express	sed in sterli	ng (£0	000)	29			

Name of company Landmark insurance Company Ltd

Financial year ended 30th November 1996

Accounting class	ss	Gen	eral	Liabilit	y				mpany istration	Peri	od e	nded		Monetary		Accounting	ı	For official
Risk group		PRO	FES	SIONAL	. IND	EM <u>N</u>	IITY	nur	mber	day	mor	nth ye	ear	Units	Country	class	7	use
							F33		1486260	30	11	1	1996	000	AA	7		
For direct insura reinsurance bus		-	tative	year	Num claim	ber of is			Amounts of payments r in the finan year	nade		made finan	unts of e in pre icial ye ing to c	ars	Estimater payments remaining be made	•	a	otal gross mount paid nd utstanding
Claims attributablyear of origin end		10	11	1992	1				2				lumn 1		4			!+3+4)
Claims	at no co			n 11														
closed in the financial year	at some		•	s) 12														
	reopene	ed clai	ms	13										<u></u>				
Claims	reporter			14														
outstanding at the end of the financial	incurre reporte			15														
year	reopen	ed cla	ims	16								<u> </u>						
Claims closed in years (excluding shown at lines 13	those rec			ns 17														
Total claims attril of origin (11 to 17		the y	ear	19			·											
Line 19 expresse	ed in steri	ing (£0	000)	29														

			month	year	r <u>-</u>	_			
Year of origin ended		10	11	199	1			 	
	at no co reopene			n 1	11				
Claims closed in the financial	at some			ıs) 1	2				
year	reopene	ed clai	ms	1	13				
Claims	reported			1	14				
outstanding at the end of the financial	incurred reported			1	15				
year	reopene	ed clai	ims	,	16		,		
Claims closed in years (excluding shown at lines 1	those reo	financ penec	ciat d clair	ns	17				
Total claims attr		the y	ear	,	19				
Line 19 express	ed in sterli	ng (£0	000)		29				

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting class	ss	Gen	eral Li	iability	/		Company registration		d end		Monetary		Accounting	For official
Risk group		PRC	FESS	ONAL	INDEM	NITY	number	day	mont	year	Units	Country	class	use
					\	F33	1486260	30	11	1996	000	AA	7	
For direct insura reinsurance bus			month	year	Number of claims	of	Amounts o payments t in the finan year	nade	r f	Amounts on nade in prinancial year elating to	ears claims	Estimates payments remaining be made		Total gross amount paid and outstanding (2+3+4)
Claims attributably year of origin end		10	11	1990	1		2			3		4		5
Claims				11								}		
closed in the financial year	in the at some cost (other			12							<u>.</u>			
	than reopened claim reopened claims													
Claims	reopened claims reported (other than reopened claims)			14										
outstanding at the end of the financial	incurre reporte			15										
year	reopen	ed cla	ims	16							<u>-</u>			
Claims closed in years (excluding shown at lines 1:	those rec	financ	cial d claims	17			4				·		*****	
Total claims attri of origin (11 to 1		the y	ear	19			4							
Line 19 express	ed in steri	ling (£	000)	29										

			month	year									
Year of origin ended		10	11	1989							 		
	at no co			n 11									
Claims closed in the financial	at some			s) 12	2						 		
year	reopen	ed cla	ims	13	3					·			
Claims	reporte reopen		er than ims)	14	\$	\	1				15	<u> </u>	15
outstanding at the end of the financial	incurre reporte			1:	5						48		48
year	reopen	ed cla	ims	11	6	,							
Claims closed i years (excludin shown at lines	g those red			ns 1	7	,	;	2					
Total claims att		the y	/ear	1	9		1	3			63	3	63
Line 19 express	sed in steri	ing (£	.000)	1,	9						63	3	

Name of company

Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country

United Kingdom

Jountry		Oilit	eu n	mguc	,,,,,	,						Guilei	, 010	9			
Accounting cla	ISS	Gen	eral l	_iabil	ity	,			empany gistration	_		nded	Monetary		Accounting	For official	
Risk group		PRO	FES	SIONA	۱L	INDEM	YTIV	nu	mber	day	moi	nth year	Units	Country	class	use	
	`						F33		1486260	30	1	1 1996	000	AA	7		
For direct insureinsureinsurance bu		-				Number of claims			Amounts of payments r in the finan	nade		made in po financial y	ears	payments remaining	i	Total gross amount paid and	
			month	year	_	3			year			relating to in column	claims 1	be made		outstanding (2+3+4)	
Claims attributat year of origin end		10	11	1988	3	1			2			3		4		5	
Claims	at no co reopene			n 1	1			•					• •				
closed in the financial year	reopened claims) in the at some cost (other				2			2			4						4
	than reopened claim				3												
Claims	reported			1	4			19		••					35		35
outstanding at the end of the financial	incurred reporte			1	5										104		104
year	reopen	ed cla	ims	1	6						****						
Claims closed in years (excluding shown at lines 1	those rec	financ	cial d clair	ns 1	7		:	29					27				27
Total claims attr of origin (11 to 1		the y	ear	1	9			50			4		27		139		170
Line 19 express	sed in steri	ing (£	000)	2	29						4				139		

			month	yea	r					
Year of origin ended		10	11	198	7					
	at no co			ın	11					
Claims closed in the financial	at some				12	1	2			2
year	reopene	ed clai	ims		13					
Claims	reporter				14	3			16	16
outstanding at the end of the financial	incurre reporte				15				52	52
year	reopen	ed cla	ims		16					
Claims closed in years (excluding shown at lines	those rec	financ	cial d clair	ms	17	31		12		12
Total claims att of origin (11 to		the y	rear		19	35	2	12	68	82
Line 19 express	sed in steri	ing (£	000)		29		2		68	

reopened claims

Claims closed in previous financial years (excluding those reopened claims

Total claims attributable to the year

Line 19 expressed in sterling (£000)

shown at lines 13 & 16)

of origin (11 to 17)

16

17

19

29

79

220

General business: Analysis of claims by number and cost

Name of company

Landmark insurance Company Ltd

Financial year ended

30th November 1996

Country

United Kingdom

Currency Sterling

79

79

140

140

														-			
Accounting c	lass				abilit ONAL	y . INDEMI	NITY	reș	ompany gistration mber			ended	Monetary Units	Country	Accounting class	For official use	
	_						F33		1486260	30	1	1 1996	000	AA	7		
For direct insurance and reinsurance business Claims attributable to year of origin ended		d facu	ltative month	·	vear	Number of claims		•	Amounts of payments in the finantyear	nade	•	made in pr	ears	payments remaining		Total gross amount paid and	
		10	11		1986	1			2			relating to in column		be made		outstanding (2+3+4)	
Claims	at no co reopene			เก	11					•					-		
closed in the financial year	at some				12			1			1		···				1
	reopene	ed clai	ms		13					·					•	· · · · · · · · · · · · · · · · · · ·	
Claims	reported reopene				14		1	0						<u> </u>	38	~~~	38
outstanding at the end of the financial	incurred reported				15										102		102
vear	1							j	_		7						

24

35

			month	yea							
Year of origin ended	*******	10	11	198	5						
	at no co reopene			Π .	1	1					
Claims closed in the financial	at some than reo			s) '	2	 					
year	reopene	d clair	ns	1	3						
Claims outstanding	reported reopene				4	 13	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			9	9
at the end of the financial	incurred reported			1	5					28	28
year	reopene	d clair	ns	_ 1	6					•	
Claims closed in years (excluding shown at lines 1	those reop			ıs 1	7	12			76		76
Total claims attri of origin (11 to 1		the ye	ar	1	9	 26			76	37	113
Line 19 expresse	ed in sterlin	g (£00	00)	2	9					37	

1

Instructions for completion of this form are printed in the appendix at the end of this return.

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country United Kingdom

Accounting class General Liability Company registration Period ended Monetary Accounting official

Risk group		PRO	OFES	SIONAL	INDEM			nber	day	moi	nth year	Units	Country		counting ss	official use	
					ĺ	F33	1	1486260	30	1:	1 1996	000	AA		7		
For direct insu reinsurance bu		l facu	Itative		Number of claims			Amounts o payments of in the finan	made		Amounts o	evious	Estimates payments		·	Total gross amount paid	
Claims attributa	المام الم		month	year	1			year	lGia:		financial ye relating to in column	alaims	remaining be made) to		and outstanding	
year of origin en		10	11	1984	1			2			3		4			(2+3+4) 5	
Claims	at no co			n 11													
closed in the financial year	at some than rec			s) 12										_			
	reopene	ed clai	ms	13							•	-	.				
Claims	reported reopens			14		6	3		•			-			3		3
outstanding at the end of the financial	incurred reported			15			200000000								6		6
year	reopene	ed clai	ms	16									_		-		
Claims closed in years (excluding shown at lines 1	those reo			s 17		17	7					319		•			319
Total claims attro of origin (11 to 1		the ye	ar	19		23	3			00000		319			9		328
Line 19 express	ed in sterlir	ng (£0	00)	29					·					•	9		

	month	year				
Year of origin ended	10 11 1	983				
	at no cost (other than reopened claims)	11				
Claims closed in the financial	at some cost (other than reopened claims)	12			 -	
year	reopened claims	13				
Claims	reported (other than reopened claims)	14	2		5	5
outstanding at the end of the financial	incurred but not reported (IBNR)	15			12	12
year	reopened claims	16				
	n previous financial those reopened claims 3 & 16)	17	16	573		573
Total claims attr of origin (11 to 1	ibutable to the year 7)	19	18	573	17	590
Line 19 express	ed in sterling (£000)	29			17	

Name of company

Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country

United Kingdom

		•		5-		•								-, 0.0	9					
Accounting cla	iss	Gen	eral l	Liabi	lit	y			mpany gistration		iod e		-	Monetary		Ac	counting	Fo	r icial	
Risk group		PRO)FES	SION	ΑL	. INDEM	NITY	nu	mber	day	mo	nth	year	Units	Country	cla	ess	us	е	
							F33		1486260	30	1	1	1996	000	AA		7			
For direct insur reinsurance bu						Number o claims	f		Amounts of payments of in the finan-	nade		ma fina	ide in pro ancial ye	ars	Estimates payments remaining	\$		amor and	gross unt paid	đ
Claims attributat	ale to		month	year		1			year				ating to d column 1		be made			outst (2+3	anding +4)	
year of origin end		10	11	198	2	1			2			3			4			5		
Claims	d in the at some cost (other			n 1	1															
financial year	ed in the at some cost (other than reopened claim			s) 1	2															
	than reopened claim			1	3															
Claims	reporte reopen			1	4			1									1			1
outstanding at the end of the financial	incurre reporte			1	5															
year	reopen	ed clai	ims	1	6						···							···	·	
Claims closed in years (excluding shown at lines 1	those reo			ıs 1	7		5	54						250						250
Total claims attri of origin (11 to 1		the ye	ear	1	9		5	55						250			1			251
Line 19 express	19 expressed in sterling (£000)				9												1			
			month	year																
Year of origin						П														

			HIOHUS	year			
Year of origin ended		10		19			
	at no co			n 11			
Claims closed in the financial	at some			s) 12			
year	reopene	ed clai	ms	13	;		
Claims	reported			14	,		
outstanding at the end of the financial	incurred reported			18	;		
year	reopene	ed clai	ms	16			
Claims closed in years (excluding shown at lines 1	those reo			ns 17			
Total claims attri of origin (11 to 1		the ye	ear	19	•		
Line 19 expresse	ed in sterli	ng (£0	00)	29			

Name of company

Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Country

United Kingdom

Accounting clas	ss	Pec	uniary	Loss			Company registration	Perio	d end	ed	Monetary		Accounting	For official
Risk group		EXT	ENDE	D WA	RRANTY		number	day r	nonth	year	Units	Country		use
						F33	1486260	30	11	1996	000	AA	8	
For direct insur- reinsurance bus		_			Number of claims	•	Amounts of payments in the finan	made	T fü	nade in p nancial y	ears	payments remaining	3	Total gross amount paid and outstanding
ماملات ماشاند	to to		month	уеаг	<u> </u>		year			elating to column		be made		(2+3+4)
Claims attributab year of origin end		10	11	1996	1		2			3		4	-	5
Claims	at no co		ner than ms)	11										
closed in the financial year	at some		(other d claims)	12		46	1	4,05	9					4,05
•	reopene	ed clai	ms	13				.,						
Claims	reporte	•		14										
outstanding at the end of the financial	incurre			15									2,046	2,04
year	reopen	ed cla	ims	16										
Claims closed in years (excluding shown at lines 1	those rec	financ	oial d claims	5 17										
Total claims attr		the y	ear	19		46	1	4,05	9				2,046	6,10
Line 19 express	ed in steri	lina (£	000)	29				4,05	9				2,046	

			HOME	,,,,,,						
Year of origin ended		10	11	1995				±4.'' , '''		
	at no co			in 11					<u></u>	
Claims closed in the financial	at some	e cost opene	(other	ns) 12	!	127	554			554
year	reopen	ed cla	ims	1:	3					
Claims	reporte			1 14	•					
outstanding at the end of the financial	incurre reporte			1:	5					
year	reoper	ed cla	nims	1	5				<u> </u>	
Claims closed i years (excluding shown at lines	g those re			ms 1	7	154		1,139	`	1,139
Total claims att		o the y	year	1	9	281	554	1,139		1,693
Line 19 express	sed in ster	ling (£	:000)	2	9		554			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting class	ss	Pec	uniar	y Los	S				mpany istration	Peri	od e	nde		Monetary		А	ccounting		For officia	ı	
Risk group		EXT	ENDE	ED W	٩R	RANTY			mber	day	moi	nth		Units	Country				use		
							F33		1486260	30	1	1	1996	000	AA		8				
For direct insura reinsurance bus		facul	tative			Number of claims			Amounts of payments in the finan	nade		m	mounts of ade in pre nancial ye		Estimate payment remaining	s			tal gro rount d		
Claims attributab	la ta		month	year	-	1			year				lating to c		be made	,			tstand +3+4)	ling	
year of origin end		10	11	1994	.	1			2			3	3		4			5			
Claims	at no cost (other that reopened claims) at some cost (other than reopened claims		1 11	ı																	
closed in the financial year	reopened claims) at some cost (other than reopened claims		s) 1;	2																	
,	reopene	ed clai	ms	1:	3																
Claims	reported			14																	
outstanding at the end of the financial	incurred reported			15	5																
year	reopend	ed clai	ms	10	3																
Claims closed in years (excluding shown at lines 13	those reo			ıs 17	,		9	6						1,817						1,	817
Total claims attrit of origin (11 to 17		the ye	ear	19	9		9	6						1,817						1,	817
Line 19 expresse	d in sterli	ng (£0	000)	25	9																

			month	year			
Year of origin ended		10	11	1993			
	at no co reopene			n 11			
Claims closed in the financial	at some than reo			s) 12			
year	reopene	d clai	ms	13			
Claims	reported			14			
outstanding at the end of the financial	incurred reported			15			
year	reopene	d clai	ms	16		,	
Claims closed ir years (excluding shown at lines 1	those reo			ns 17	54	1,251	1,251
Total claims attr of origin (11 to 1		the ye	ear	19	54	1,251	1,251
Line 19 express	ed in sterli	ng (£0	XOO)	29			

Name of company Landmark Insurance Company Ltd

Financial year ended 30th November 1996

Accounting class	s	Peci	uniar	y Los:	S		Company registration	Peri	od end	led	Monetary		Accounting	For official	
Risk group		EXT	ENDE	D WA	RRANT	′	number	day	monti	year	Units	Country	class	use	ŀ
						F33	1486260	30	11	1996	000	AA	8		
For direct insura reinsurance bus			tative	year	Number of claims	of	Amounts of payments in the finant year	made	n fi	nade in pr inancial ye elating to	ears claims	Estimates payments remaining be made	g to	Total gross amount paid and outstanding	
Claims attributably		10	11	1992	1		2			n column 3	1	4		(2+3+4) 5	
Claims	at no co			11											
closed in the financial year	at some			s) 12				•							
	reopene	ed clai	ms	13									<u>.</u>		
Claims	reporte			14											
outstanding at the end of the financial	incurre reporte			15											
year	геореп	ed clai	ims	16											
Claims closed in years (excluding shown at lines 13	those rec	financ	cial i clain	ns 17	•	. 1	0				433				433
Total claims attri	tal claims attributable to the year		19	,	1	0				433				433	
Line 19 expresse	ed in steri	ling (£0	000)	25	9										

			month y	ear	_			
Year of origin ended		10	1	9			, <u></u>	
	at no co reopene		ner than ms)	11				
Claims closed in the financial	at some		(other d claims)	12				
year	reopene	ed clai	ms	13				
Claims	reported	d (othe	er than ms)	14		 		
outstanding at the end of the financial	incurred reported			15				
year	reopen	ed clai	ms	16				
Claims closed in years (excluding shown at lines 1	those rec			17				
Total claims attrof origin (11 to		the y	еаг	19				
Line 19 express	ed in sterli	ing (£0	000)	29				

Currency rates

Name of company

Landmark Insurance Company Ltd

Financial year ended

30th November 1996

		Company registration number	Period end		For official use
	F36	1486260	30 11	199	6
Name of Country			Country code	1	No. of units o £ Sterling
France			BF	11	8.562000
USA			FB	11	1.671200
				11	
				11	
				11	
				11	
				11	
				11	
				11	
				11	
				11	370
				11	
				11	
				11	
				11	
				11	
				11	
				11	******
				11	
				11	
				11	
				11	

<u>Landmark Insurance Company Limited</u> <u>Financial Year Ended 30th November 1996</u>

STATEMENT UNDER REGULATION 22B OF THE 1983 REGULATIONS AS AMENDED

Investments in derivatives or complex financial instruments are not permitted under the Investment Agreement in place between Landmark Insurance Company Limited and its Investment Manager.

Consequently, no derivative contracts have been entered into during the year.