JN1140

Norwich Union Fire Insurance Society Limited

Other Than Long Term Business Returns 1996

Contents

Statement of solvency

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R9	99122	GL	31	12	1996	£000

		As at the end of this financial year 1	As at the end of the previous year 2	Source Form	Line	Column
GENERAL BUSINESS						
Available assets						
Other than long term business assets allocated towards general business required minimum margin	11	647972	694232	See instructions 1 and 2		
Required minimum margin						
Required minimum margin for general business	12	179178	169136	12	49	
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	468794	525096			
LONG TERM BUSINESS						
Available assets						
Long term business admissible assets	21			10	11	
Other than long term business assets allocated towards long term business required minimum margin	22			See instructions 1 and 3		
Total mathematical reserves (after distribution of surplus)	23			See instruction 4		
Other insurance and non-insurance liabilities	24			See instruction 5		
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					
Hidden reserves	33					
Total of available assets and implicit items (25+31+32+33)	34					
Required minimum margin						
Required minimum margin for long term business	41			60	69	
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					
CONTINGENT LIABILITIES						
Quantifiable contingent liabilities in respect of other than long term business as shown in a supplementary note to Form 15	51		8	See instruction 6		
Quantifiable contingent liabilities in respect of long term business as shown in a supplementary note to Form 14	52			See instruction 6		

Statement of solvency

Name of Company: **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial Year ended **31st December 1996**

.... G.W. Paul
Chairman

.... Allan Bridgewater
Group Chief Executive

.... Albert Mills
Director

Norwich, 13th June 1997

Statement of net assets

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R10	99122	GL	31	12	1996	£000

			As at the end of this financial year 1	As at the end of the previous year 2	Source Form	Line	Column
Long term business - admissible assets		11			13	89	1
Long term business - liabilities and margins		12			14	59	1
Other than Long term business - admissible assets		21	3060286	3184558	13	89	1
Other than Long term business - liabilities		22	2412314	2490326	15	69	1
Net admissible assets (21-22)		23	647972	694232			
Other assets allowed to be taken into account in covering the required minimum margin	Unpaid amounts (including share premium) on partly paid shares	24					
	Supplementary contributions for a mutual carrying on general business	25					
Liabilities allowed to be left out of account in covering the required minimum margin	Subordinated loan capital	26					
	Cumulative preference share capital	27					
Available assets (23 to 27)		29	647972	694232			
Represented by:							
Paid up share capital (other than cumulative preference share capital)		51	139150	139150			
Amounts included in lines 24 to 27 above		52					
Amounts representing the balance of net assets		56	508822	555082			
Total (51 to 56) and equal to line 29 above		59	647972	694232			
Movement of balance of net assets for solvency purposes - as per line 56							
Balance brought forward at the beginning of the financial year		61	555082	388267	10	56	2
Retained profit/(loss) for the financial year		62	(7537)	178299	16	59	1
Movement in asset valuation differences		63	(43297)	(6250)	See instruction 2		
Decrease/(increase) in the provision for adverse changes		64			See instruction 3		
Other movements (particulars to be specified by way of supplementary note)		65	4574	(5234)			
Balance carried forward at the end of the financial year (61 to 65)		69	508822	555082			

Form 11

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R11	99122	GL	31	12	1996	£000

				This financial year 1	Previous year 2
Gross premiums receivable			11	1208403	1362980
Premium taxes and levies (included in line 11)			12	17838	2431
Sub-total A (11-12)			13	1190565	1360549
Adjusted Sub-total A if financial year is not a 12 month period to produce an annual figure			14		
Division of Sub-total A (or adjusted Sub-total A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M ECU x 18/100	15	1408	1514
		Excess (if any) over 10M ECU x 16/100	16	189239	216342
	Health insurance	Up to and including sterling equivalent of 10M ECU x 6/100	17		
		Excess (if any) over 10M ECU x 16/300	18		
Sub-total B (15+16+17+18)			19	190647	217856
Claims paid			21	994160	896406
Claims outstanding carried forward at the end of the financial year		For business accounted for on an underwriting year basis	22	27681	95619
		For business accounted for on an accident year basis	23	1440510	1567767
Claims outstanding brought forward at the beginning of the financial year		For business accounted for on an underwriting year basis	24	88869	73552
		For business accounted for on an accident year basis	25	1526090	1496784
Sub-total C (21+22+23-(24+25))			29	847392	989456
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			30	118703	242564
Sub-total D (29-30)			39	728689	746892
First result Sub-total B x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if ½ is a greater fraction, x ½)			41	163941	164449

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R12	99122	GL	31	12	1996	£000

				This financial year 1	Previous year 2	Source Form	Line	Column
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"		3	11			See Instruction 1		
Claims paid in reference period			21	2762602	2695168			
Claims outstanding carried forward at the end of the reference period	For business accounted for on an underwriting year basis		22	27681	95619			
	For business accounted for on an accident year basis		23	1440510	1567767			
Claims outstanding brought forward at the end of the reference period	For business accounted for on an underwriting year basis		24	141256	333290			
	For business accounted for on an accident year basis		25	1373869	1104964			
Sub-total E (21+22+23-(24+25))			29	2715668	2920300			
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	905223	973433			
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M ECU x 26/100	32	1424	1531			
		Excess (if any) over 7M ECU x 23/100	33	206942	222535			
	Health insurance	Up to and including sterling equivalent of 7M ECU x 26/300	34					
		Excess (if any) over 7M ECU x 23/300	35					
Sub-total G (32 to 35)			39	208366	224066			
Second result Sub-total G x Sub-total D / Sub-total C (or, if ½ is a greater fraction, x ½)			41	179178	169136			
First result			42	163941	164449	11	41	
Required margin of solvency (the higher of lines 41 and 42)			43	179178	169136			
Minimum guarantee fund			44	313	336			
Required minimum margin (the higher of lines 43 and 44)			49	179178	169136			

Returns under Insurance Companies Legislation

Form 13 (Sheet 1)

Analysis of admissible assets

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category of assets **Total other than long term business assets**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Category of assets
R13	99122	GL	31	12	1996	£000	1

Investments				As at the end of this financial year 1	As at the end of the previous year 2
Land and buildings			11		1342
Investments in group undertakings and participating interests	UK insurance dependants	Shares	21	6169	6990
		Debt securities issued by, and loans to, dependants	22	2504	2577
	Other insurance dependants	Shares	23		
		Debt securities issued by, and loans to, dependants	24		
	Non-insurance dependants	Shares	25	252070	119965
		Debt securities issued by, and loans to, dependants	26	525467	89149
	Other group undertakings and participating interests	Shares	27		
		Debt securities issued by, and loans to, group undertakings	28		
		Participating interests	29		
		Debt securities issued by, and loans to, undertakings in which the company has a participating interest	30		
Total sheet 1 (11 to 30)			39	786210	220023

Form 13 (Sheet 2)

Analysis of admissible assets

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category of assets **Total other than long term business assets**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Category of assets
R13	99122	GL	31	12	1996	£000	1

Investments (continued) Deposits with ceding undertakings Assets held to cover linked liabilities				As at the end of this financial year 1	As at the end of the previous year 2
Other financial investments	Equity shares		41	209761	293773
	Other shares and other variable yield securities		42		
	Holdings in collective investment schemes		43	302	
	Rights under derivative contracts		44		
	Debt securities and other fixed income securities	Fixed interest — Approved securities	45	694844	708624
		Fixed interest — Other	46	324752	382544
		Variable interest — Approved securities	47		12029
		Variable interest — Other	48	58336	78266
	Participation in investment pools		49		
	Loans secured by mortgages		50		432694
	Other loans	Loans to public or local authorities and nationalised industries or undertakings	51		
		Loans secured by policies of insurance issued by the company	52		
		Other	53		
	Deposits with approved credit institutions and approved financial institutions	Withdrawal subject to a time restriction of one month or less	54	52034	20416
		Withdrawal subject to a time restriction of more than one month	55	200	
	Other		56		
Deposits with ceding undertakings			57		
Assets held to match linked liabilities		Index linked	58		
		Property linked	59		
Reinsurers' share of technical provisions		Provision for unearned premiums	60	64168	121377
		Claims outstanding	61	304124	332300
		Provision for unexpired risks	62	2717	5167
		Other	63		
Total sheet 2 (41 to 63)			69	1711238	2387190

Returns under Insurance Companies Legislation

Form 13 (Sheet 3)

Analysis of admissible assets

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category of assets **Total other than long term business assets**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Category of assets
R13	99122	GL	31	12	1996	£000	1

Debtors Other assets				As at the end of this financial year 1	As at the end of the previous year 2
Debtors arising out of direct insurance operations	Policyholders		71	17100	12726
	Intermediaries		72	280002	282786
Salvage and subrogation recoveries			73		
Debtors arising out of reinsurance operations	Due from ceding insurers and intermediaries under reinsurance business accepted		74	139	2340
	Due from reinsurers and intermediaries under reinsurance contracts ceded		75	21577	11126
Other debtors	Due from dependants	Due in 12 months or less after the end of the financial year	76	61041	58984
		Due more than 12 months after the end of the financial year	77		
	Other	Due in 12 months or less after the end of the financial year	78	21757	35669
		Due more than 12 months after the end of the financial year	79		
Tangible assets			80	11035	5860
Cash at bank and in hand	Deposits not subject to time restriction on withdrawal, with approved credit institutions and approved financial institutions and local authorities		81	19907	49442
	Cash in hand		82		53
Other assets (particulars to be specified by way of supplementary note)			83		
Prepayments and accrued income	Accrued interest and rent		84	7867	7993
	Deferred acquisition costs		85	113857	103100
	Other prepayments and accrued income		86	8556	7266
Deductions (under regulations 57(2)(b) and 57(3) of the Insurance Companies Regulations 1994) from the aggregate value of assets			87		
Total sheet 3 (71 to 86 less 87)			88	562838	577345
Grand total of admissible assets (39+69+88)			89	3060286	3184558

Reconciliation to asset values determined in accordance with the shareholder accounts rules

Total admissible assets (as per line 89 above)	91	3060286	3184558
Total assets in excess of the admissibility limits of Schedule 12 of the Insurance Companies Regulations 1994, (as valued in accordance with those Regulations before applying admissibilty limits)	92		
Solvency margin deduction for insurance dependants	93	4602	3278
Other differences in the valuation of assets (other than for assets not valued above)	94	57522	16894
Assets of a type not valued above, (as valued in accordance with the shareholder accounts rules)	95	1345	
Total assets determined in accordance with the shareholder accounts rules (91 to 95)	99	3123755	3204730

Amounts included in line 89 attributable to debts due from related companies, other than those under contracts of insurance or reinsurance	100	592493	592695

Liabilities (other than long term business)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R15	99122	GL	31	12	1996	£000

				As at the end of this financial year 1	As at the end of the previous year 2
Technical provisions (gross amount)	Provision for unearned premiums		11	598092	629503
	Claims outstanding		12	1486326	1593222
	Provision for unexpired risks		13	27167	28704
	Equalisation provisions	Credit business	14		
		Other than credit business	15	9810	
	Other		16		
	Total (11 to 16)		19	2121395	2251429
Provisions for other risks and charges	Taxation		21	2382	
	Other		22		
Deposits received from reinsurers			31		
Creditors	Arising out of insurance operations	Direct business	41	37851	15492
		Reinsurance accepted	42	25449	13317
		Reinsurance ceded	43	9376	9153
	Debenture loans	Secured	44		
		Unsecured	45		
	Amounts owed to credit institutions		46	71374	65956
	Other creditors	Taxation	47	1647	34290
		Recommended dividend	48		
		Other	49	119626	81325
Accruals and deferred income			51	23214	19364
Total (19 to 51)			59	2412314	2490326
Provision for adverse changes (calculated in accordance with regulation 61 of the Insurance Companies Regulations 1994)			61		
Cumulative preference share capital			62		
Subordinated loan capital			63		
Total (59 to 63)			69	2412314	2490326
Amounts included in line 69 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance			71	32382	11323

Returns under Insurance Companies Legislation

Form 16

Profit and loss account (non-technical account)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R16	99122	GL	31	12	1996	£000

			This financial year 1	Previous year 2	Source Form	Line	Column
Transfer (to)/from the general business technical account	From Form 20	11	47246	100968	20	59	
	Equalisation provisions	12	(9810)				
Transfer from the long term business revenue account		13			40	26	
Investment income	Income	14	193740	190268			
	Value re-adjustments on investments	15		93897			
	Gains on the realisation of investments	16	66092	49208			
Investment charges	Investment management charges, including interest	17	8336	18884			
	Value re-adjustments on investments	18	33625				
	Loss on the realisation of investments	19					
Allocated investment return transferred to the general business technical account		20	132659	134625	20	51	
Other income and charges (particulars to be specified by way of supplementary note)		21					
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	122648	280832			
Tax on profit or loss on ordinary activities		31	36185	56033			
Profit or loss on ordinary activities after tax (29-31)		39	86463	224799			
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41					
Tax on extraordinary profit or loss		42					
Other taxes not shown under the preceding items		43					
Profit or loss for the financial year (39+41-(42+43))		49	86463	224799			
Dividends (paid and proposed)		51	94000	46500			
Profit or loss retained for the financial year (49-51)		59	(7537)	178299			

Analysis of derivative contracts

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Business **Other than long term**

Financial year ended **31st December 1996**

Category of assets **Total**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Category of assets
R17	99122	GL	31	12	1996	£000	1

Derivative contracts			As at the end of this financial year		As at the end of the previous year	
			Assets 1	Liabilities 2	Assets 3	Liabilities 4
Futures contracts	Fixed-interest securities	11		49		
	Equity shares	12				
	Land	13				
	Currencies	14		410		
	Other	15				
Options	Fixed-interest securities	21				
	Equity shares	22				
	Land	23				
	Currencies	24				
	Other	25				
Contracts for differences	Fixed-interest securities	31				
	Equity shares	32				
	Land	33				
	Currencies	34				
	Other	35				
Adjustments for variation margin		41				
Total (11 to 41)		49		459		

Returns under Insurance Companies Legislation

Form 20

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Summary**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	99

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form	Line	Column
This year's underwriting (accident year accounting)	Earned premium	11	1060667	1069426	21	19	5
	Claims incurred	12	848567	835852	22	17	4
	Claims management costs	13	31604	30564	22	18	4
	Adjustment for discounting	14			22	52	4
	Increase in provision for unexpired risks	15	913	(2411)	22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16					
	Net operating expenses	17	306866	300962	22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(127283)	(95541)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	10721	13083	21	11	5
	Claims incurred	22	(56431)	(52901)	22	13	4
	Claims management costs	23	10147	12564	22	14	4
	Adjustment for discounting	24			22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25					
	Net operating expenses	26	(1417)	2484	22	41	4
	Balance (21-22-23+24+25-26)	29	58422	50936			
Balance from underwriting year accounting		39	(16552)	10948	24	69	99-99
Balance of all years' underwriting (19+29+39)		49	(85413)	(33657)			
Allocated investment return		51	132659	134625			
Transfer to non-technical account (49+51)		59	47246	100968			

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Accident and health**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	1

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form	Line	Column
This year's underwriting (accident year accounting)	Earned premium	11	160321	158057	21	19	5
	Claims incurred	12	118098	122730	22	17	4
	Claims management costs	13	6285	6804	22	18	4
	Adjustment for discounting	14			22	52	4
	Increase in provision for unexpired risks	15			22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16					
	Net operating expenses	17	36770	34807	22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(832)	(6284)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	1813	1438	21	11	5
	Claims incurred	22	3312	(9394)	22	13	4
	Claims management costs	23	(490)	702	22	14	4
	Adjustment for discounting	24			22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25					
	Net operating expenses	26	630	453	22	41	4
	Balance (21-22-23+24+25-26)	29	(1639)	9677			
Balance from underwriting year accounting		39			24.	69	99-99
Balance of all years' underwriting (19+29+39)		49	(2471)	3393			
Allocated investment return		51	4515	6544			
Transfer to non-technical account (49+51)		59	2044	9937			

Returns under Insurance Companies Legislation

Form 20

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Motor**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	2

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form . Line . Column
This year's underwriting (accident year accounting)	Earned premium	11	588975	590777	21 . 19 . 5
	Claims incurred	12	501177	470964	22 . 17 . 4
	Claims management costs	13	17892	16393	22 . 18 . 4
	Adjustment for discounting	14			22 . 52 . 4
	Increase in provision for unexpired risks	15		1661	22 . 19 . 4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16			
	Net operating expenses	17	148925	141475	22 . 42 . 4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(79019)	(39716)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	680	1090	21 . 11 . 5
	Claims incurred	22	(33109)	(33943)	22 . 13 . 4
	Claims management costs	23	8292	9915	22 . 14 . 4
	Adjustment for discounting	24			22 . 51 . 4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25			
	Net operating expenses	26	(4232)	(1541)	22 . 41 . 4
	Balance (21-22-23+24+25-26)	29	29729	26659	
Balance from underwriting year accounting		39			24. 69 . 99-99
Balance of all years' underwriting (19+29+39)		49	(49290)	(13057)	
Allocated investment return		51	84052	84895	
Transfer to non-technical account (49+51)		59	34762	71838	

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Aviation**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	3

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

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Marine**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	4

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

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Transport**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	5

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form . Line . Column
This year's underwriting (accident year accounting)	Earned premium	11	891	783	21 . 19 . 5
	Claims incurred	12	406	243	22 . 17 . 4
	Claims management costs	13			22 . 18 . 4
	Adjustment for discounting	14			22 . 52 . 4
	Increase in provision for unexpired risks	15			22 . 19 . 4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16			
	Net operating expenses	17			22 . 42 . 4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	485	540	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	29	13	21 . 11 . 5
	Claims incurred	22	(48)	(157)	22 . 13 . 4
	Claims management costs	23			22 . 14 . 4
	Adjustment for discounting	24			22 . 51 . 4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25			
	Net operating expenses	26			22 . 41 . 4
	Balance (21-22-23+24+25-26)	29	77	170	
Balance from underwriting year accounting		39			24. 69 . 99-99
Balance of all years' underwriting (19+29+39)		49	562	710	
Allocated investment return		51			
Transfer to non-technical account (49+51)		59	562	710	

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Property**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	6

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form	Line	Column
This year's underwriting (accident year accounting)	Earned premium	11	269985	265144	21	19	5
	Claims incurred	12	173295	181265	22	17	4
	Claims management costs	13	6964	6634	22	18	4
	Adjustment for discounting	14			22	52	4
	Increase in provision for unexpired risks	15	(85)		22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16					
	Net operating expenses	17	109470	108328	22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(19659)	(31083)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	4103	7724	21	11	5
	Claims incurred	22	(9729)	(17641)	22	13	4
	Claims management costs	23	2973	1615	22	14	4
	Adjustment for discounting	24			22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25					
	Net operating expenses	26	856	2828	22	41	4
	Balance (21-22-23+24+25-26)	29	10003	20922			
Balance from underwriting year accounting		39			24.	69	99-99
Balance of all years' underwriting (19+29+39)		49	(9656)	(10161)			
Allocated investment return		51	23696	24036			
Transfer to non-technical account (49+51)		59	14040	13875			

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Third party liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	7

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form	Line	Column
This year's underwriting (accident year accounting)	Earned premium	11	24813	32266	21	19	5
	Claims incurred	12	37983	39650	22	17	4
	Claims management costs	13	217	544	22	18	4
	Adjustment for discounting	14			22	52	4
	Increase in provision for unexpired risks	15	85	(1661)	22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16					
	Net operating expenses	17	8357	11199	22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(21829)	(17466)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	3584	2172	21	11	5
	Claims incurred	22	(10311)	10207	22	13	4
	Claims management costs	23	(738)	980	22	14	4
	Adjustment for discounting	24			22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25					
	Net operating expenses	26	951	570	22	41	4
	Balance (21-22-23+24+25-26)	29	13682	(9585)			
Balance from underwriting year accounting		39			24.	69	99-99
Balance of all years' underwriting (19+29+39)		49	(8147)	(27051)			
Allocated investment return		51	12760	12278			
Transfer to non-technical account (49+51)		59	4613	(14773)			

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Miscellaneous and pecuniary loss**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	8

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form	Line	Column
This year's underwriting (accident year accounting)	Earned premium	11	15682	22399	21	19	5
	Claims incurred	12	17608	21000	22	17	4
	Claims management costs	13	246	189	22	18	4
	Adjustment for discounting	14			22	52	4
	Increase in provision for unexpired risks	15	913	(2411)	22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16					
	Net operating expenses	17	3344	5153	22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(6429)	(1532)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	512	646	21	11	5
	Claims incurred	22	(6546)	(1973)	22	13	4
	Claims management costs	23	110	(648)	22	14	4
	Adjustment for discounting	24			22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25					
	Net operating expenses	26	378	174	22	41	4
	Balance (21-22-23+24+25-26)	29	6570	3093			
Balance from underwriting year accounting		39			24.	69	99-99
Balance of all years' underwriting (19+29+39)		49	141	1561			
Allocated investment return		51	7636	6872			
Transfer to non-technical account (49+51)		59	7777	8433			

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Non-proportional treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	9

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form	Line	Column
This year's underwriting (accident year accounting)	Earned premium	11			21	19	5
	Claims incurred	12			22	17	4
	Claims management costs	13			22	18	4
	Adjustment for discounting	14			22	52	4
	Increase in provision for unexpired risks	15			22	19	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16					
	Net operating expenses	17			22	42	4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			21	11	5
	Claims incurred	22			22	13	4
	Claims management costs	23			22	14	4
	Adjustment for discounting	24			22	51	4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25					
	Net operating expenses	26			22	41	4
	Balance (21-22-23+24+25-26)	29					
Balance from underwriting year accounting		39	(18088)	10713	24.	69	.99-99
Balance of all years' underwriting (19+29+39)		49	(18088)	10713			
Allocated investment return		51					
Transfer to non-technical account (49+51)		59	(18088)	10713			

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Proportional treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	10

Items to be shown net of reinsurance			This financial year 1	Previous year 2	Source Form . Line . Column
This year's underwriting (accident year accounting)	Earned premium	11			21 . 19 . 5
	Claims incurred	12			22 . 17 . 4
	Claims management costs	13			22 . 18 . 4
	Adjustment for discounting	14			22 . 52 . 4
	Increase in provision for unexpired risks	15			22 . 19 . 4
	Other technical income or charges (particulars to be specified by way of supplementary note)	16			
	Net operating expenses	17			22 . 42 . 4
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			21 . 11 . 5
	Claims incurred	22			22 . 13 . 4
	Claims management costs	23			22 . 14 . 4
	Adjustment for discounting	24			22 . 51 . 4
	Other technical income or charges (particulars to be specified by way of supplementary note)	25			
	Net operating expenses	26			22 . 41 . 4
	Balance (21-22-23+24+25-26)	29			
Balance from underwriting year accounting		39	1536	235	24. 69 . 99-99
Balance of all years' underwriting (19+29+39)		49	1536	235	
Allocated investment return		51			
Transfer to non-technical account (49+51)		59	1536	235	

General business : Technical account (excluding equalisation provisions)

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Marine, aviation and transport treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class/ summary
R20	99122	GL	31	12	1996	£000	11

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

General business (accident year accounting) : Analysis of premiums

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Accident and health**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R21	99122	GL	31	12	1996	£000	1

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11	1824		11		1813	
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12	1198	43	(316)	5	1514	38
In respect of risks incepted in this financial year	For periods of less than 12 months	13	202		25		177	
	For periods of 12 months	14	88184	75571	957	268	87227	75303
	For periods of more than 12 months	15	238	407	29	49	209	358
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	72379		1185		71194	
Total (12 to 16)		19	162201	76021	1880	322	160321	75699

General business (accident year accounting) : Analysis of premiums

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Motor**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R21	99122	GL	31	12	1996	£000	2

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11	778		98		680	
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12	2997	38	(24732)	4	27729	34
In respect of risks incepted in this financial year	For periods of less than 12 months	13	496	20	31	2	465	18
	For periods of 12 months	14	342024	288689	45364	32184	296660	256505
	For periods of more than 12 months	15	501	488	64	45	437	443
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	321362		57678		263684	
Total (12 to 16)		19	667380	289235	78405	32235	588975	257000

General business (accident year accounting) : Analysis of premiums

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Transport**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R21	99122	GL	31	12	1996	£000	5

Premiums receivable during the financial year			Gross premiums written: Earned in previous financial years 1		Reinsurers' share: Earned in previous financial years 3		Net of reinsurance: Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11	32		3		29	
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12	47		(29)		76	
In respect of risks incepted in this financial year	For periods of less than 12 months	13	1				1	
	For periods of 12 months	14	509	446	52	47	457	399
	For periods of more than 12 months	15	2	2			2	2
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	433		78		355	
Total (12 to 16)		19	992	448	101	47	891	401

General business (accident year accounting) : Analysis of premiums

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Property**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R21	99122	GL	31	12	1996	£000	6

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11	8209		4106		4103	
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12	18133	17	(5255)	2	23388	15
In respect of risks incepted in this financial year	For periods of less than 12 months	13	47574	22566	9236	2947	38338	19619
	For periods of 12 months	14	124554	162973	34775	22388	89779	140585
	For periods of more than 12 months	15	180	299	35	39	145	260
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	162314		43979		118335	
Total (12 to 16)		19	352755	185855	82770	25376	269985	160479

General business (accident year accounting) : Analysis of premiums

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Third party liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R21	99122	GL	31	12	1996	£000	7

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11	5135		1551		3584	
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12	919	13	(505)	2	1424	11
In respect of risks incepted in this financial year	For periods of less than 12 months	13	136	127	30	20	106	107
	For periods of 12 months	14	15184	12450	3543	1843	11641	10607
	For periods of more than 12 months	15	83	104	19	16	64	88
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	16382		4804		11578	
Total (12 to 16)		19	32704	12694	7891	1881	24813	10813

General business (accident year accounting) : Analysis of premiums

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Miscellaneous and pecuniary loss**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R21	99122	GL	31	12	1996	£000	8

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11	1764		1252		512	
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12	3099	12	(882)	2	3981	10
In respect of risks incepted in this financial year	For periods of less than 12 months	13	3529	2893	1127	583	2402	2310
	For periods of 12 months	14	6984	10435	5902	1663	1082	8772
	For periods of more than 12 months	15	52	83	16	17	36	66
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	16325	20416	8144	2042	8181	18374
Total (12 to 16)		19	29989	33839	14307	4307	15682	29532

Returns under Insurance Companies Legislation

Form 22

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Accident and health**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R22	99122	GL	31	12	1996	£000	1

			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2	Amount carried forward to next financial year 3	Amount attributable to this financial year 4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	41749	29252	13578	1081
	Reinsurers' share	12	3928	582	1115	(2231)
	Net (11-12)	13	37821	28670	12463	3312
	Claims management costs	14	1678	1087	101	(490)
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		90773	28012	118785
	Reinsurers' share	16		311	376	687
	Net (15-16)	17		90462	27636	118098
	Claims management costs	18		5142	1143	6285
Provision for unexpired risks		19				
Net operating expenses	Commissions	21	2665	13617	2669	13613
	Other acquisition expenses	22	463	12664	446	12681
	Administrative expenses	23		11757		11757
	Reinsurance commissions and profit participations	24	382	352	83	651
	Total (21+22+23-24)	29	2746	37686	3032	37400
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31				
	Reinsurers' share	32				
	Claims management costs	33				
	Total (31-32+33)	39				
Split of line 29	Prior financial years	41		630		630
	This financial year	42	2746	37056	3032	36770
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Motor**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R22	99122	GL	31	12	1996	£000	2

			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2	Amount carried forward to next financial year 3	Amount attributable to this financial year 4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	923747	286024	585747	(51976)
	Reinsurers' share	12	173076	37263	116946	(18867)
	Net (11-12)	13	750671	248761	468801	(33109)
	Claims management costs	14	13822	13959	8155	8292
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		261631	317025	578656
	Reinsurers' share	16		41977	35502	77479
	Net (15-16)	17		219654	281523	501177
	Claims management costs	18		14120	3772	17892
Provision for unexpired risks		19				
Net operating expenses	Commissions	21	35844	69733	31541	74036
	Other acquisition expenses	22	22780	55474	25200	53054
	Administrative expenses	23		25645		25645
	Reinsurance commissions and profit participations	24	6195	5022	3175	8042
	Total (21+22+23-24)	29	52429	145830	53566	144693
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31				
	Reinsurers' share	32				
	Claims management costs	33				
	Total (31-32+33)	39				
Split of line 29	Prior financial years	41		(4232)		(4232)
	This financial year	42	52429	150062	53566	148925
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Transport**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R22	99122	GL	31	12	1996	£000	5

			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2	Amount carried forward to next financial year 3	Amount attributable to this financial year 4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	520	276	167	(77)
	Reinsurers' share	12	101	27	45	(29)
	Net (11-12)	13	419	249	122	(48)
	Claims management costs	14				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		186	265	451
	Reinsurers' share	16		19	26	45
	Net (15-16)	17		167	239	406
	Claims management costs	18				
Provision for unexpired risks		19				
Net operating expenses	Commissions	21				
	Other acquisition expenses	22				
	Administrative expenses	23				
	Reinsurance commissions and profit participations	24				
	Total (21+22+23-24)	29				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31				
	Reinsurers' share	32				
	Claims management costs	33				
	Total (31-32+33)	39				
Split of line 29	Prior financial years	41				
	This financial year	42				
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Property**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R22	99122	GL	31	12	1996	£000	6

			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2	Amount carried forward to next financial year 3	Amount attributable to this financial year 4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	205603	96687	95880	(13036)
	Reinsurers' share	12	61648	25922	32419	(3307)
	Net (11-12)	13	143955	70765	63461	(9729)
	Claims management costs	14	2895	4469	1399	2973
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		114250	92064	206314
	Reinsurers' share	16		17551	15468	33019
	Net (15-16)	17		96699	76596	173295
	Claims management costs	18		5603	1361	6964
Provision for unexpired risks		19			(85)	(85)
Net operating expenses	Commissions	21	34421	90658	41229	83850
	Other acquisition expenses	22	10635	35487	16272	29850
	Administrative expenses	23		13142		13142
	Reinsurance commissions and profit participations	24	6870	14766	5120	16516
	Total (21+22+23-24)	29	38186	124521	52381	110326
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31				
	Reinsurers' share	32				
	Claims management costs	33				
	Total (31-32+33)	39				
Split of line 29	Prior financial years	41		856		856
	This financial year	42	38186	123665	52381	109470
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Third party liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R22	99122	GL	31	12	1996	£000	7

			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2	Amount carried forward to next financial year 3	Amount attributable to this financial year 4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	287197	60967	209570	(16660)
	Reinsurers' share	12	67930	14686	46895	(6349)
	Net (11-12)	13	219267	46281	162675	(10311)
	Claims management costs	14	2532	424	1370	(738)
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		816	43387	44203
	Reinsurers' share	16		175	6045	6220
	Net (15-16)	17		641	37342	37983
	Claims management costs	18		7	210	217
Provision for unexpired risks		19			85	85
Net operating expenses	Commissions	21	2542	4902	1898	5546
	Other acquisition expenses	22	1592	4653	1762	4483
	Administrative expenses	23		(88)		(88)
	Reinsurance commissions and profit participations	24	541	416	324	633
	Total (21+22+23-24)	29	3593	9051	3336	9308
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31				
	Reinsurers' share	32				
	Claims management costs	33				
	Total (31-32+33)	39				
Split of line 29	Prior financial years	41		951		951
	This financial year	42	3593	8100	3336	8357
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Miscellaneous and pecuniary loss**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R22	99122	GL	31	12	1996	£000	8

			Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2	Amount carried forward to next financial year 3	Amount attributable to this financial year 4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	67274	21332	37948	(7994)
	Reinsurers' share	12	28071	6618	20005	(1448)
	Net (11-12)	13	39203	14714	17943	(6546)
	Claims management costs	14	481	154	437	110
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		7992	16867	24859
	Reinsurers' share	16		2280	4971	7251
	Net (15-16)	17		5712	11896	17608
	Claims management costs	18		59	187	246
Provision for unexpired risks		19	23537		24450	913
Net operating expenses	Commissions	21	1321	3241	1377	3185
	Other acquisition expenses	22	850	2001	725	2126
	Administrative expenses	23		32		32
	Reinsurance commissions and profit participations	24	560	1621	560	1621
	Total (21+22+23-24)	29	1611	3653	1542	3722
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31				
	Reinsurers' share	32				
	Claims management costs	33				
	Total (31-32+33)	39				
Split of line 29	Prior financial years	41		378		378
	This financial year	42	1611	3275	1542	3344
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Accident and health**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R23	99122	GL	31	12	1996	£000	1

Accident year ended Month	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward: Reported (net)	Claims outstanding carried forward: Incurred but not reported (net)	Claims outstanding brought forward: Reported (net)	Claims outstanding brought forward: Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11				90462	6585	21051			118098		160321		73.7
12	1995	12	88738	28500		19774	970	129	9875.	18625	(7627)		159870	(26.8)	68.6
12	1994	13	80328	26083	16057	825	1708	74	878	141	1588		142707	(28.4)	69.4
12	1993	14		23737	14935	214	584	72	632	102	136			(33.4)	
12	1992	15		22866	13127	38	720	133	1238	90	(437)			(38.7)	
12	1991	16		13049	10060	43	149	124	601	105	(390)			(20.5)	
12	1990	17		10429	11143	96	(117)	60	25	45	(31)			7.2	
12	1989	18		9447	8163	15	74	34	116	19	(12)			(12.3)	
12	1988	19		9741	7466	21	33		31	6	17			(22.8)	
12	1987	20		7989	6977	5	23		46		(18)			(12.3)	
Prior accident years		21				44	174		134		84				
Reconciliation		22				7595	7519		5112		10002				
Total (11 to 22)		29				119132	18422	21677	18688	19133	121410				

Returns under Insurance Companies Legislation

Form 23

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Motor**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R23	99122	GL	31	12	1996	£000	2

Accident year ended Month	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward: Reported (net)	Claims outstanding carried forward: Incurred but not reported (net)	Claims outstanding brought forward: Reported (net)	Claims outstanding brought forward: Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11				219654	230191	51332			501177		588975		85.1
12	1995	12	195017	270005		104309	145145	1755	213822	55827	(18440)		591457	(7.0)	75.4
12	1994	13	208352	255989	91151	41451	107135		139285	2742	6559		619518	(6.3)	72.3
12	1993	14		230955	104581	23266	65632		95357		(6459)			(16.2)	
12	1992	15		226723	136011	18980	44084		74089		(11025)			(12.2)	
12	1991	16		279130	180132	20946	32289		62635		(9400)			(16.4)	
12	1990	17		290174	243564	14385	28269		44817		(2163)			(1.4)	
12	1989	18		237349	240270	7574	14561		23022		(887)			10.6	
12	1988	19		181735	189605	4683	7474		15429		(3272)			11.0	
12	1987	20		137931	151296	2167	5839		9731		(1725)			15.5	
Prior accident years		21				2429	4928		909		6448				
Reconciliation		22				8571	11485	205	12650	356	7255				
Total (11 to 22)		29				468415	697032	53292	691746	58925	468068				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Transport**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R23	99122	GL	31	12	1996	£000	5

Accident year ended Month	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward: Reported (net)	Claims outstanding carried forward: Incurred but not reported (net)	Claims outstanding brought forward: Reported (net)	Claims outstanding brought forward: Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11				167	234	5			406		891		45.6
12	1995	12	162	81		90	10	1	75	6	20		812	24.7	32.4
12	1994	13	166	94	71	22	1		25	2	(4)		774		33.6
12	1993	14		367	226	24	5		27		2			(30.5)	
12	1992	15		1324	783	24	95		125		(6)			(31.9)	
12	1991	16		1717	1142	6	1		65		(58)			(33.1)	
12	1990	17		780	785	13	7		49		(29)			3.2	
12	1989	18		456	554	70	2		45		27			37.3	
12	1988	19		260	351									35.0	
12	1987	20		215	243									13.0	
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				416	355	6	411	8	358				

Returns under Insurance Companies Legislation

Form 23

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Property**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R23	99122	GL	31	12	1996	£000	6

Accident year ended Month	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward Reported (net)	Claims outstanding carried forward Incurred but not reported (net)	Claims outstanding brought forward Reported (net)	Claims outstanding brought forward Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11				96699	58173	18423			173295		269985		64.2
12	1995	12	78090	98703		55144	19342	1534	55097	38006	(17083)		269247	(23.0)	57.2
12	1994	13	76295	67076	36276	8048	14703	471	11938	1088	10196		275051	(11.3)	49.4
12	1993	14		68674	43604	1875	5401	316	7028	442	122			(25.5)	
12	1992	15		85672	48289	1220	2222	264	4225	164	(683)			(39.3)	
12	1991	16		95964	57397	1172	3098	53	4042	87	194			(35.7)	
12	1990	17		87885	72987	903	2648	26	3571	39	(33)			(12.9)	
12	1989	18		61349	55309	842	1601		3352	30	(939)			(5.9)	
12	1988	19		44752	35188	143	339		385	12	85			(20.3)	
12	1987	20		41556	32332	75	305		772	1	(393)			(21.3)	
Prior accident years		21				312	422		556		178				
Reconciliation		22				1031	5716	5000	7520	5600	(1373)				
Total (11 to 22)		29				167464	113970	26087	98486	45469	163566				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Third party liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R23	99122	GL	31	12	1996	£000	7

Accident year ended Month	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward Reported (net)	Claims outstanding carried forward Incurred but not reported (net)	Claims outstanding brought forward Reported (net)	Claims outstanding brought forward Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11				641	21611	15731			37983		24813		153.1
12	1995	12	1807	33891		2599	22714	7166	20254	13237	(1012)		35850	(4.2)	95.6
12	1994	13	463	35537	5124	5906	24851	6471	36406	7061	(6239)		44704	19.2	95.8
12	1993	14		41077	8389	9900	22672	4933	32871	6537	(1903)			11.7	
12	1992	15		38173	15850	8595	19911	3407	31825	3256	(3168)			25.1	
12	1991	16		46056	23603	7683	13044	2382	21420	2489	(800)			1.4	
12	1990	17		42208	37883	4242	7665	1342	12594	1850	(1195)			21.1	
12	1989	18		38672	35891	2453	4767	694	6798	1128	(12)			13.3	
12	1988	19		25683	22755	891	1916	591	3319	620	(541)			1.8	
12	1987	20		19693	21616	428	1302	592	2172	486	(336)			21.6	
Prior accident years		21				1354	3045	5333	4810	5409	(487)				
Reconciliation		22				2230	7550	327	4325	400	5382				
Total (11 to 22)		29				46922	151048	48969	176794	42473	27672				

Returns under Insurance Companies Legislation

Form 23

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Miscellaneous and pecuniary loss**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R23	99122	GL	31	12	1996	£000	8

Accident year ended Month	Year		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward Reported (net)	Claims outstanding carried forward Incurred but not reported (net)	Claims outstanding brought forward Reported (net)	Claims outstanding brought forward Incurred but not reported (net)	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11				5712	9270	2626			17608		15682		112.3
12	1995	12	6105	15493		9568	4250	167	12577	2918	(1510)		22911	(9.7)	87.7
12	1994	13	8022	19293	8926	1967	1434	90	3152	183	156		17666	(35.6)	115.7
12	1993	14		46273	11558	322	2061	591	2255	582	137			(68.6)	
12	1992	15		53106	29230	1218	2601	780	4820	750	(971)			(36.3)	
12	1991	16		66281	37715	554	1503	1960	6960	1877	(4820)			(37.0)	
12	1990	17		23923	21491	410	681		1440		(349)			(5.6)	
12	1989	18		13615	10654	226	326		220		332			(17.7)	
12	1988	19		10320	8082	10	23		26		7			(21.4)	
12	1987	20		7542	5515	(6)	6							(26.9)	
Prior accident years		21				192	550		939		(197)				
Reconciliation		22				253	920		504		669				
Total (11 to 22)		29				20426	23625	6214	32893	6310	11062				

Returns under Insurance Companies Legislation

Form 24

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Aviation**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R24	99122	GL	31	12	1996	£000	3

Underwriting year ended		Prior underwriting years (29 29)	MM YY 12 87	MM YY 12 88	MM YY 12 89	MM YY 12 90	MM YY 12 91	MM YY 12 92	MM YY 12 93	MM YY 12 94	MM YY 12 95	MM YY 12 96	Total all previous columns (99 99)
Premiums written: Gross amount	11	10	1		2	7	3	(3)	(7)				13
Premiums written: Reinsurers' share	12	10	1		2	7	3	(3)	(7)				13
Premiums written: Net (11-12)	19												
Claims paid: Gross amount	21	550	47	273	90	164	459	659	1385				3627
Claims paid: Reinsurers' share	22	550	47	273	90	164	459	659	1385				3627
Claims paid: Net (21-22)	29												
Claims management costs	39												
Net operating expenses: Commissions	41	1				1			(1)				1
Net operating expenses: Other acquisition expenses	42												
Net operating expenses: Administrative expenses	43												
Net operating expenses: Reinsurers' commissions and profit participations	44	1				1			(1)				1
Net operating expenses: Payable net (41+42+43-44)	49												
Technical provisions: Brought forward: Undiscounted	51												
Technical provisions: Brought forward: Adjustment for discounting	52												
Technical provisions: Carried forward: Undiscounted	53												
Technical provisions: Carried forward: Adjustment for discounting	54												
Technical provisions: Increase (decrease) in the financial year (53-54-51+52)	59												
Balance on each underwriting year (19-29-39-49-59)	69												

Returns under Insurance Companies Legislation **Form 24**

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Marine**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R24	99122	GL	31	12	1996	£000	4

Underwriting year ended			Prior underwriting years 29/29	MM/YY 12/87	MM/YY 12/88	MM/YY 12/89	MM/YY 12/90	MM/YY 12/91	MM/YY 12/92	MM/YY 12/93	MM/YY 12/94	MM/YY 12/95	MM/YY 12/96	Total all previous columns 99/99
Premiums written	Gross amount	11				1		(1)	7	14	17	75		113
	Reinsurers' share	12				1		(1)	7	14	17	75		113
	Net (11-12)	19												
Claims paid	Gross amount	21	18	6	16	72	488	459	732	366	165	40		2362
	Reinsurers' share	22	18	6	16	72	488	459	732	366	165	40		2362
	Net (21-22)	29												
Claims management costs		39												
Net operating expenses	Commissions	41							1	2	3	11		17
	Other acquisition expenses	42												
	Administrative expenses	43												
	Reinsurers' commissions and profit participations	44							1	2	3	11		17
	Payable net (41+42+43-44)	49												
Technical provisions	Brought forward — Undiscounted	51												
	Brought forward — Adjustment for discounting	52												
	Carried forward — Undiscounted	53												
	Carried forward — Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)	59												
Balance on each underwriting year (19-29-39-49-59)		69												

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Transport**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R24	99122	GL	31	12	1996	£000	5

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written	Gross amount	11				(7)	(1)	(2)	4	(26)	17	863	10	858
	Reinsurers' share	12				(7)	(1)	(2)	4	(26)	17	863	10	858
	Net (11-12)	19												
Claims paid	Gross amount	21	(26)	2	6	5	29		40	8	215	598	2	879
	Reinsurers' share	22	(26)	2	6	5	29		40	8	215	598	2	879
	Net (21-22)	29												
Claims management costs		39												
Net operating expenses	Commissions	41				(1)		(1)	1	(6)	3	173	2	171
	Other acquisition expenses	42												
	Administrative expenses	43												
	Reinsurers' commissions and profit participations	44				(1)		(1)	1	(6)	3	173	2	171
	Payable net (41+42+43-44)	49												
Technical provisions	Brought forward — Undiscounted	51												
	Brought forward — Adjustment for discounting	52												
	Carried forward — Undiscounted	53												
	Carried forward — Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)	59												
Balance on each underwriting year (19-29-39-49-59)		69												

Returns under Insurance Companies Legislation **Form 24**

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Non-proportional treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R24	99122	GL	31	12	1996	£000	9

Underwriting year ended		Prior underwriting years 29 29	MM YY 12 87	MM YY 12 88	MM YY 12 89	MM YY 12 90	MM YY 12 91	MM YY 12 92	MM YY 12 93	MM YY 12 94	MM YY 12 95	MM YY 12 96	Total all previous columns 99 99
Premiums written: Gross amount	11									31			31
Premiums written: Reinsurers' share	12												
Premiums written: Net (11-12)	19									31			31
Claims paid: Gross amount	21									16376		150	16526
Claims paid: Reinsurers' share	22												
Claims paid: Net (21-22)	29									16376		150	16526
Claims management costs	39												
Net operating expenses: Commissions	41												
Net operating expenses: Other acquisition expenses	42												
Net operating expenses: Administrative expenses	43												
Net operating expenses: Reinsurers' commissions and profit participations	44												
Net operating expenses: Payable net (41+42+43-44)	49												
Technical provisions: Brought forward: Undiscounted	51	56	6	8	12	23	18	43	2	487	12		667
Technical provisions: Brought forward: Adjustment for discounting	52												
Technical provisions: Carried forward: Undiscounted	53									2260			2260
Technical provisions: Carried forward: Adjustment for discounting	54												
Technical provisions: Increase (decrease) in the financial year (53-54-51+52)	59	(56)	(6)	(8)	(12)	(23)	(18)	(43)	(2)	1773	(12)		1593
Balance on each underwriting year (19-29-39-49-59)	69	56	6	8	12	23	18	43	2	(18118)	12	(150)	(18088)

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Proportional treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R24	99122	GL	31	12	1996	£000	10

Underwriting year ended				Prior underwriting years 29 29	MM YY 12 87	MM YY 12 88	MM YY 12 89	MM YY 12 90	MM YY 12 91	MM YY 12 92	MM YY 12 93	MM YY 12 94	MM YY 12 95	MM YY 12 96	Total all previous columns 99 99
Premiums written	Gross amount		11											407	407
	Reinsurers' share		12											301	301
	Net (11-12)		19											106	106
Claims paid	Gross amount		21	(5)	(2)	(4)	30	46	(31)	2	60	29			125
	Reinsurers' share		22					(10)						10	
	Net (21-22)		29	(5)	(2)	(4)	30	56	(31)	2	60	29		(10)	125
Claims management costs			39												
Net operating expenses	Commissions		41											102	102
	Other acquisition expenses		42												
	Administrative expenses		43											2	2
	Reinsurers' commissions and profit participations		44											63	63
	Payable net (41+42+43-44)		49											41	41
Technical provisions	Brought forward	Undiscounted	51	1151	184	413	313	205	244	15	134	47			2706
		Adjustment for discounting	52												
	Carried forward	Undiscounted	53	749	55	117	26	34	72	3	40	14			1110
		Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)		59	(402)	(129)	(296)	(287)	(171)	(172)	(12)	(94)	(33)			(1596)
Balance on each underwriting year (19-29-39-49-59)			69	407	131	300	257	115	203	10	34	4		75	1536

Returns under Insurance Companies Legislation **Form 24**

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Marine, aviation and transport treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R24	99122	GL	31	12	1996	£000	11

Underwriting year ended		Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
		29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written: Gross amount	11				1	6		(72)	(18)	338	32		287
Premiums written: Reinsurers' share	12				1	6		(72)	(18)	338	32		287
Premiums written: Net (11-12)	19												
Claims paid: Gross amount	21	7	(1)	6	3	21	15	(61)	172	269	27		458
Claims paid: Reinsurers' share	22	7	(1)	6	3	21	15	(61)	172	269	27		458
Claims paid: Net (21-22)	29												
Claims management costs	39												
Net operating expenses: Commissions	41				1	1		(10)	(2)	56	5		51
Net operating expenses: Other acquisition expenses	42												
Net operating expenses: Administrative expenses	43												
Net operating expenses: Reinsurers' commissions and profit participations	44				1	1		(10)	(2)	56	5		51
Net operating expenses: Payable net (41+42+43-44)	49												
Technical provisions: Brought forward: Undiscounted	51												
Technical provisions: Brought forward: Adjustment for discounting	52												
Technical provisions: Carried forward: Undiscounted	53												
Technical provisions: Carried forward: Adjustment for discounting	54												
Technical provisions: Increase (decrease) in the financial year (53-54-51+52)	59												
Balance on each underwriting year (19-29-39-49-59)	69												

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Aviation**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R25	99122	GL	31	12	1996	£000	3

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding	Gross amount	11	6781	453	755	967	810	799	1823	3980				16368
	Reinsurers' share	12	6781	453	755	967	810	799	1823	3980				16368
Claims incurred but not reported	Gross amount	13	781	192	79	824	435	205	44	969				3529
	Reinsurers' share	14	781	192	79	824	435	205	44	969				3529
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21												
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29												

Returns under Insurance Companies Legislation **Form 25**

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Marine**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R25	99122	GL	31	12	1996	£000	4

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29							12 93	12 94	12 95	12 96	99 99
Reported claims outstanding	Gross amount	11	2414							450	66	8		2938
	Reinsurers' share	12	2414							450	66	8		2938
Claims incurred but not reported	Gross amount	13									228	17		245
	Reinsurers' share	14									228	17		245
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21												
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29												

Form 25

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Transport**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R25	99122	GL	31	12	1996	£000	5

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29							12 93	12 94	12 95	12 96	99 99
Reported claims outstanding	Gross amount	11	47							6	117	269	1	440
	Reinsurers' share	12	47							6	117	269	1	440
Claims incurred but not reported	Gross amount	13										339	5	344
	Reinsurers' share	14										339	5	344
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21												
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29												

Returns under Insurance Companies Legislation

Form 25

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Non-proportional treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R25	99122	GL	31	12	1996	£000	9

Underwriting year ended		Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
		29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding — Gross amount	11									2260			2260
Reported claims outstanding — Reinsurers' share	12												
Claims incurred but not reported — Gross amount	13												
Claims incurred but not reported — Reinsurers' share	14												
Claims management costs	15												
Adjustment for discounting — Gross amount	16												
Adjustment for discounting — Reinsurers' share	17												
Adjustment for discounting — Claims management costs	18												
Allocation to/(from) another accounting class of anticipated surplus	19												
Balance of the fund	20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	21									2260			2260
Provision for unearned premiums	22												
Provision for unexpired risks	23												
Deferred acquisition costs	24												
Other technical provisions (particulars to be specified by way of supplementary note)	25												
Total (21+22+23-24+25)	29									2260			2260

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Proportional treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R25	99122	GL	31	12	1996	£000	10

Underwriting year ended		Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
		29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding — Gross amount	11	749	55	117	26	34	72	3	40	14			1110
Reported claims outstanding — Reinsurers' share	12												
Claims incurred but not reported — Gross amount	13												
Claims incurred but not reported — Reinsurers' share	14												
Claims management costs	15												
Adjustment for discounting — Gross amount	16												
Adjustment for discounting — Reinsurers' share	17												
Adjustment for discounting — Claims management costs	18												
Allocation to/(from) another accounting class of anticipated surplus	19												
Balance of the fund	20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	21	749	55	117	26	34	72	3	40	14			1110
Provision for unearned premiums	22												
Provision for unexpired risks	23												
Deferred acquisition costs	24												
Other technical provisions (particulars to be specified by way of supplementary note)	25												
Total (21+22+23-24+25)	29	749	55	117	26	34	72	3	40	14			1110

Returns under Insurance Companies Legislation

Form 25

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Accounting class **Marine, aviation and transport treaty**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units	Accounting class
R25	99122	GL	31	12	1996	£000	11

Underwriting year ended			Prior underwriting years 29/29	MM/YY 12/87	MM/YY 12/88	MM/YY 12/89	MM/YY 12/90	MM/YY 12/91	MM/YY 12/92	MM/YY 12/93	MM/YY 12/94	MM/YY 12/95	MM/YY 12/96	Total all previous columns 99/99
Reported claims outstanding	Gross amount	11					33	13	55	125	140	12		378
	Reinsurers' share	12					33	13	55	125	140	12		378
Claims incurred but not reported	Gross amount	13									56	13		69
	Reinsurers' share	14									56	13		69
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21												
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29												

Form 28

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Category **Miscellaneous and pecuniary loss**

Company registration number		GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	h	9	AA

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written	Gross amount	11									31			31
	Reinsurers' share	12												
	Net (11-12)	19									31			31
Claims paid	Gross amount	21									16376		150	16526
	Reinsurers' share	22												
	Net (21-22)	29									16376		150	16526
Claims management costs		39												
Net operating expenses	Commissions	41												
	Other acquisition expenses	42												
	Administrative expenses	43												
	Reinsurers' commissions and profit participations	44												
	Payable net (41+42+43-44)	49												
Technical provisions	Brought forward — Undiscounted	51	56	6	8	12	23	18	43	2	487	12		667
	Brought forward — Adjustment for discounting	52												
	Carried forward — Undiscounted	53									2260			2260
	Carried forward — Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)	59	(56)	(6)	(8)	(12)	(23)	(18)	(43)	(2)	1773	(12)		1593
Balance on each financial year (19-29-39-49-59)		69	56	6	8	12	23	18	43	2	(18118)	12	(150)	(18088)

Returns under Insurance Companies Legislation

Form 28
(continuation sheet)

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Non-proportional treaty**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Category	**Miscellaneous and pecuniary loss**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	h	9	AA

Underwriting year ended		MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY
													12 86
Premiums written: Gross amount	11												
Premiums written: Reinsurers' share	12												
Premiums written: Net (11-12)	19												
Claims paid: Gross amount	21												
Claims paid: Reinsurers' share	22												
Claims paid: Net (21-22)	29												
Claims management costs	39												
Net operating expenses: Commissions	41												
Net operating expenses: Other acquisition expenses	42												
Net operating expenses: Administrative expenses	43												
Net operating expenses: Reinsurers' commissions and profit participations	44												
Net operating expenses: Payable net (41+42+43-44)	49												
Technical provisions: Brought forward: Undiscounted	51												56
Technical provisions: Brought forward: Adjustment for discounting	52												
Technical provisions: Carried forward: Undiscounted	53												
Technical provisions: Carried forward: Adjustment for discounting	54												
Technical provisions: Increase (decrease) in the financial year (53-54-51+52)	59												(56)
Balance on each financial year (19-29-39-49-59)	69												56

Form 28

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category **Accident and health**

Accounting class **Proportional treaty**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	a	10	AA

Underwriting year ended				Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
				29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written	Gross amount		11											11	11
	Reinsurers' share		12											11	11
	Net (11-12)		19												
Claims paid	Gross amount		21												
	Reinsurers' share		22												
	Net (21-22)		29												
Claims management costs			39												
Net operating expenses	Commissions		41											1	1
	Other acquisition expenses		42												
	Administrative expenses		43												
	Reinsurers' commissions and profit participations		44											1	1
	Payable net (41+42+43-44)		49												
Technical provisions	Brought forward	Undiscounted	51	1	1	3			2		1				8
		Adjustment for discounting	52												
	Carried forward	Undiscounted	53	2	2	3			2		1				10
		Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)		59	1	1										2
Balance on each financial year (19-29-39-49-59)			69	(1)	(1)										(2)

Returns under Insurance Companies Legislation **Form 28**

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Proportional treaty**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Category	**Motor**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	b	10	AA

Underwriting year ended				Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
				29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written	Gross amount		11											216	216
	Reinsurers' share		12											220	220
	Net (11-12)		19											(4)	(4)
Claims paid	Gross amount		21				8								8
	Reinsurers' share		22				8								8
	Net (21-22)		29												
Claims management costs			39												
Net operating expenses	Commissions		41											34	34
	Other acquisition expenses		42												
	Administrative expenses		43												
	Reinsurers' commissions and profit participations		44											39	39
	Payable net (41+42+43-44)		49											(5)	(5)
Technical provisions	Brought forward	Undiscounted	51	157	12	24		1	16		9	2			221
		Adjustment for discounting	52												
	Carried forward	Undiscounted	53	171	2	4			3						180
		Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)		59	14	(10)	(20)		(1)	(13)		(9)	(2)			(41)
Balance on each financial year (19-29-39-49-59)			69	(14)	10	20		1	13		9	2		1	42

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Proportional treaty**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Category	**Property**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	f	10	AA

Underwriting year ended				Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
				29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written	Gross amount		11											152	152
	Reinsurers' share		12											70	70
	Net (11-12)		19											82	82
Claims paid	Gross amount		21	(5)	(2)	(4)	22	46	26	2	45	29			159
	Reinsurers' share		22				(8)	(10)						10	(8)
	Net (21-22)		29	(5)	(2)	(4)	30	56	26	2	45	29		(10)	167
Claims management costs			39												
Net operating expenses	Commissions		41											57	57
	Other acquisition expenses		42												
	Administrative expenses		43											2	2
	Reinsurers' commissions and profit participations		44											23	23
	Payable net (41+42+43-44)		49											36	36
Technical provisions	Brought forward	Undiscounted	51	759	161	365	313	203	212	15	117	43			2188
		Adjustment for discounting	52												
	Carried forward	Undiscounted	53	520	48	104	26	34	62	3	37	14			848
		Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)		59	(239)	(113)	(261)	(287)	(169)	(150)	(12)	(80)	(29)			(1340)
Balance on each financial year (19-29-39-49-59)			69	244	115	265	257	113	124	10	35			56	1219

Returns under Insurance Companies Legislation **Form 28**

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Proportional treaty**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Category	**Third party liability**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	g	10	AA

Underwriting year ended		Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
		29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written: Gross amount	11											2	2
Premiums written: Reinsurers' share	12												
Premiums written: Net (11-12)	19											2	2
Claims paid: Gross amount	21								15				15
Claims paid: Reinsurers' share	22												
Claims paid: Net (21-22)	29								15				15
Claims management costs	39												
Net operating expenses: Commissions	41											3	3
Net operating expenses: Other acquisition expenses	42												
Net operating expenses: Administrative expenses	43												
Net operating expenses: Reinsurers' commissions and profit participations	44												
Net operating expenses: Payable net (41+42+43-44)	49											3	3
Technical provisions: Brought forward: Undiscounted	51	224	4	9			6		3	1			247
Technical provisions: Brought forward: Adjustment for discounting	52												
Technical provisions: Carried forward: Undiscounted	53	52	1	2			2		1				58
Technical provisions: Carried forward: Adjustment for discounting	54												
Technical provisions: Increase (decrease) in the financial year (53-54-51+52)	59	(172)	(3)	(7)			(4)		(2)	(1)			(189)
Balance on each financial year (19-29-39-49-59)	69	172	3	7			4		(13)	1		(1)	173

Returns under Insurance Companies Legislation **Form 28**

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Proportional treaty**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Category **Miscellaneous and pecuniary loss**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	h	10	AA

Underwriting year ended				Prior underwriting years	MM 12 YY 87	MM 12 YY 88	MM 12 YY 89	MM 12 YY 90	MM 12 YY 91	MM 12 YY 92	MM 12 YY 93	MM 12 YY 94	MM 12 YY 95	MM 12 YY 96	Total all previous columns
				29 29											99 99
Premiums written	Gross amount		11											26	26
	Reinsurers' share		12												
	Net (11-12)		19											26	26
Claims paid	Gross amount		21						(57)						(57)
	Reinsurers' share		22												
	Net (21-22)		29						(57)						(57)
Claims management costs			39												
Net operating expenses	Commissions		41											7	7
	Other acquisition expenses		42												
	Administrative expenses		43												
	Reinsurers' commissions and profit participations		44												
	Payable net (41+42+43-44)		49											7	7
Technical provisions	Brought forward	Undiscounted	51	10	6	12		1	8		4	1			42
		Adjustment for discounting	52												
	Carried forward	Undiscounted	53	4	2	4			3		1				14
		Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)		59	(6)	(4)	(8)		(1)	(5)		(3)	(1)			(28)
Balance on each financial year (19-29-39-49-59)			69	6	4	8		1	62		3	1		19	104

Returns under Insurance Companies Legislation

Form 28

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Marine, aviation and transport treaty**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Category	**Marine**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	d	11	AA

Underwriting year ended		Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
		29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written — Gross amount	11				1	6		(88)	(32)	218	28		133
Premiums written — Reinsurers' share	12				1	6		(88)	(32)	218	28		133
Premiums written — Net (11-12)	19												
Claims paid — Gross amount	21	4	(1)	5	3	17	10	(74)	129	72	10		175
Claims paid — Reinsurers' share	22	4	(1)	5	3	17	10	(74)	129	72	10		175
Claims paid — Net (21-22)	29												
Claims management costs	39												
Net operating expenses — Commissions	41				1	1		(13)	(5)	32	4		20
Net operating expenses — Other acquisition expenses	42												
Net operating expenses — Administrative expenses	43												
Net operating expenses — Reinsurers' commissions and profit participations	44				1	1		(13)	(5)	32	4		20
Net operating expenses — Payable net (41+42+43-44)	49												
Technical provisions — Brought forward — Undiscounted	51												
Technical provisions — Brought forward — Adjustment for discounting	52												
Technical provisions — Carried forward — Undiscounted	53												
Technical provisions — Carried forward — Adjustment for discounting	54												
Technical provisions — Increase (decrease) in the financial year (53-54-51+52)	59												
Balance on each financial year (19-29-39-49-59)	69												

Returns under Insurance Companies Legislation

Form 28
(continuation sheet)

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category **Marine**

Accounting class **Marine, aviation and transport treaty**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	Period ended month	Period ended year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	d	11	AA

Underwriting year ended			MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY
														12 86
Premiums written	Gross amount	11												
	Reinsurers' share	12												
	Net (11-12)	19												
Claims paid	Gross amount	21												4
	Reinsurers' share	22												4
	Net (21-22)	29												
Claims management costs		39												
Net operating expenses	Commissions	41												
	Other acquisition expenses	42												
	Administrative expenses	43												
	Reinsurers' commissions and profit participations	44												
	Payable net (41+42+43-44)	49												
Technical provisions	Brought forward: Undiscounted	51												
	Brought forward: Adjustment for discounting	52												
	Carried forward: Undiscounted	53												
	Carried forward: Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)	59												
Balance on each financial year (19-29-39-49-59)		69												

Returns under Insurance Companies Legislation

Form 28

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category **Transport**

Accounting class **Marine, aviation and transport treaty**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R28	99122	GL	31	12	1996	000	e	11	AA

Underwriting year ended		Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
		29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Premiums written: Gross amount	11							16	14	120	4		154
Premiums written: Reinsurers' share	12							16	14	120	4		154
Premiums written: Net (11-12)	19												
Claims paid: Gross amount	21			1		4	5	13	43	197	17		280
Claims paid: Reinsurers' share	22			1		4	5	13	43	197	17		280
Claims paid: Net (21-22)	29												
Claims management costs	39												
Net operating expenses: Commissions	41							3	3	24	1		31
Net operating expenses: Other acquisition expenses	42												
Net operating expenses: Administrative expenses	43												
Net operating expenses: Reinsurers' commissions and profit participations	44							3	3	24	1		31
Net operating expenses: Payable net (41+42+43-44)	49												
Technical provisions: Brought forward: Undiscounted	51												
Technical provisions: Brought forward: Adjustment for discounting	52												
Technical provisions: Carried forward: Undiscounted	53												
Technical provisions: Carried forward: Adjustment for discounting	54												
Technical provisions: Increase (decrease) in the financial year (53-54-51+52)	59												
Balance on each financial year (19-29-39-49-59)	69												

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category **Miscellaneous and pecuniary loss**

Accounting class **Non-proportional treaty**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R29	99122	GL	31	12	1996	000	h	9	AA

Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
			29	29	12	87	12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95	12	96	99	99
Reported claims outstanding	Gross amount	11																	2260						2260	
	Reinsurers' share	12																								
Claims incurred but not reported	Gross amount	13																								
	Reinsurers' share	14																								
Claims management costs		15																								
Adjustment for discounting	Gross amount	16																								
	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to/(from) another category or accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																	2260						2260	
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																	2260						2260	

Returns under Insurance Companies Legislation

Form 29

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Proportional treaty**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Category	**Accident and health**		

	Company registration number	GL/UK/CM	Period ended day	Period ended month	Period ended year	Monetary units	Business category	Accounting class	Currency
R29	99122	GL	31	12	1996	000	a	10	AA

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding	Gross amount	11	2	2	3			2		1				10
	Reinsurers' share	12												
Claims incurred but not reported	Gross amount	13												
	Reinsurers' share	14												
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another category or accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	2	2	3			2		1				10
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29	2	2	3			2		1				10

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category **Motor**

Accounting class **Proportional treaty**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R29	99122	GL	31	12	1996	000	b	10	AA

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding	Gross amount	11	171	2	4			3						180
	Reinsurers' share	12												
Claims incurred but not reported	Gross amount	13												
	Reinsurers' share	14												
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another category or accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	171	2	4			3						180
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29	171	2	4			3						180

Returns under Insurance Companies Legislation

Form 29

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category **Property**

Accounting class **Proportional treaty**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R29	99122	GL	31	12	1996	000	f	10	AA

Underwriting year ended		Prior underwriting years	MM/YY	MM/YY	MM/YY	MM/YY	MM/YY	MM/YY	MM/YY	MM/YY	MM/YY	MM/YY	Total all previous columns
		29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding — Gross amount	11	520	48	104	26	34	62	3	37	14			848
Reported claims outstanding — Reinsurers' share	12												
Claims incurred but not reported — Gross amount	13												
Claims incurred but not reported — Reinsurers' share	14												
Claims management costs	15												
Adjustment for discounting — Gross amount	16												
Adjustment for discounting — Reinsurers' share	17												
Adjustment for discounting — Claims management costs	18												
Allocation to/(from) another category or accounting class of anticipated surplus	19												
Balance of the fund	20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	21	520	48	104	26	34	62	3	37	14			848
Provision for unearned premiums	22												
Provision for unexpired risks	23												
Deferred acquisition costs	24												
Other technical provisions (particulars to be specified by way of supplementary note)	25												
Total (21+22+23-24+25)	29	520	48	104	26	34	62	3	37	14			848

Form 29

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Proportional treaty**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Category	**Third party liability**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R29	99122	GL	31	12	1996	000	g	10	AA

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding	Gross amount	11	52	1	2			2		1				58
	Reinsurers' share	12												
Claims incurred but not reported	Gross amount	13												
	Reinsurers' share	14												
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another category or accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	52	1	2			2		1				58
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29	52	1	2			2		1				58

Returns under Insurance Companies Legislation **Form 29**

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Proportional treaty**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Category	**Miscellaneous and pecuniary loss**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R29	99122	GL	31	12	1996	000	h	10	AA

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding	Gross amount	11	4	2	4			3		1				14
	Reinsurers' share	12												
Claims incurred but not reported	Gross amount	13												
	Reinsurers' share	14												
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another category or accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	4	2	4			3		1				14
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29	4	2	4			3		1				14

Form 29

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Category **Marine**

Accounting class **Marine, aviation and transport treaty**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Business category	Accounting class	Currency
R29	99122	GL	31	12	1996	000	d	11	AA

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 87	12 88	12 89	12 90	12 91	12 92	12 93	12 94	12 95	12 96	99 99
Reported claims outstanding	Gross amount	11					33	13	55	125	140	12		378
	Reinsurers' share	12					33	13	55	125	140	12		378
Claims incurred but not reported	Gross amount	13									56	13		69
	Reinsurers' share	14									56	13		69
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another category or accounting class of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21												
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29												

Returns under Insurance Companies Legislation

Form 31

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Accident and health**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Healthcare**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	1

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	218349	12438		88758	5056	19942			113756	137132	83.0
12	1995	12	205257	646	74899	17480	202		7752	16019	(6089)	128056	72.3
12	1994	13	185159		77961	153			128		25	108211	72.2
12	1993	14	142902		59407	7			1		6		
		15											
		16											
		17											
		18											
		19											
		20											
Prior accident years		21											
Total (11 to 21)		29		13084		106398	5258	19942	7881	16019	107698		
Line 29 expressed in sterling		30				106398	5258	19942	7881	16019	107698		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Risk group **Personal Accident**

Accounting class **Accident and health**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	1

Accident year ended Month	Year	Line	Number of claims: Closed at some cost during this or previous financial years 1	Number of claims: Reported claims outstanding 2	Gross claims paid: In previous financial years 3	Gross claims paid: In this financial year 4	Gross claims outstanding carried forward: Reported 5	Gross claims outstanding carried forward: Incurred but not reported 6	Gross claims outstanding brought forward: Reported 7	Gross claims outstanding brought forward: Incurred but not reported 8	Balance for each accident year (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11
12	1996	11	1645	611		2015	1779	1235			5029	13726	36.6
12	1995	12	14310	357	7259	2695	945	158	2793	3189	(2184)	22604	48.9
12	1994	13	19921	116	12430	787	2098	90	962	172	1841	26645	57.8
12	1993	14	26641	44	16784	243	720	88	786	125	140		
12	1992	15	142085	93	62720	44	884	162	1515	110	(535)		
12	1991	16	84428	78	41465	50	183	152	745	129	(489)		
12	1990	17	59526	67	27659	103	(208)	74	30	55	(116)		
12	1989	18	56901	17	20509	16	87	41	143	23	(22)		
12	1988	19	61005	13	20751	24	34		42	8	8		
12	1987	20	76630	17	21540	6	26		44		(12)		
Prior accident years		21		22		49	206		159		96		
Total (11 to 21)		29		1435		6032	6754	2000	7219	3811	3756		
Line 29 expressed in sterling		30				6032	6754	2000	7219	3811	3756		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Transport**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Transport (One Year)**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	5

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	118	78		186	259	6			451	992	45.5
12	1995	12	181	14	197	100	13	1	99	7	8	994	31.3
12	1994	13	184	7	252	24	2		33	2	(9)	895	31.1
12	1993	14	362	3	643	27	7		33		1		
12	1992	15	1140	4	1947	27	130		152		5		
12	1991	16	1626	3	2410	7	1		79		(71)		
12	1990	17	1105	1	1461	13	10		60		(37)		
12	1989	18	797	1	964	78	3		55		26		
12	1988	19	871		700								
12	1987	20	820		509								
Prior accident years		21											
Total (11 to 21)		29		111		462	425	7	511	9	374		
Line 29 expressed in sterling		30				462	425	7	511	9	374		

Returns under Insurance Companies Legislation

Form 31

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Burglary**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	6

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	1635	885		4623	2352	70			7045	13805	51.0
12	1995	12	2762	142	4806	2404	342	1	2548	105	94	14393	52.5
12	1994	13	3275	33	6583	132	63		336	8	(149)	15066	45.0
12	1993	14	5037	10	8379	(54)	101		66		(19)		
12	1992	15	7412	2	10328	8	76		84				
12	1991	16	8813	5	12304	152	1125		1331		(54)		
12	1990	17	8005	1	10103	6	1				7		
12	1989	18	6462	1	7007	2			1		1		
12	1988	19	6106	1	5998				(2)		2		
12	1987	20	26359	2	10385	1					1		
Prior accident years		21		2									
Total (11 to 21)		29		1084		7274	4060	71	4364	113	6928		
Line 29 expressed in sterling		30				7274	4060	71	4364	113	6928		

Returns under Insurance Companies Legislation

Form 31

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Fire**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	6

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	2274	3157		10297	14145	4230			28672	47733	60.1
12	1995	12	5295	1539	14610	14162	5419	725	16029	6599	(2322)	57832	60.4
12	1994	13	5319	243	25485	1831	1616	330	3643	935	(801)	63566	46.0
12	1993	14	7417	217	35851	2710	6747	138	11290	476	(2171)		
12	1992	15	3934	123	51695	234	1389	83	2604	126	(1024)		
12	1991	16	13813	83	42708	362	501	25	1386	44	(542)		
12	1990	17	25604	50	76227	167	540	5	672	20	20		
12	1989	18	12943	30	33100	589	742		1437	11	(117)		
12	1988	19	11053	11	27429	31	69		100	4	(4)		
12	1987	20	18409	4	43713	2	26		26		2		
Prior accident years		21		10		(8)	70		69		(7)		
Total (11 to 21)		29		5467		30377	31264	5536	37256	8215	21706		
Line 29 expressed in sterling		30				30377	31264	5536	37256	8215	21706		

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Property**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Risk group	**Householders**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	6

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Reported claims outstanding	Gross claims paid: In previous financial years	In this financial year	Gross claims outstanding carried forward: Reported	Incurred but not reported	Gross claims outstanding brought forward: Reported	Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	65419	78560		96224	50617	14992			161833	270570	59.8
12	1995	12	130094	4789	64094	54702	22680	1178	54070	41746	(17256)	265313	53.8
12	1994	13	113695	1081	97588	7568	17197	239	11157	355	13492	245000	50.0
12	1993	14	119652	366	99849	1598	4745	197	5435	32	1073		
12	1992	15	141728	157	101769	1231	1832	204	2937	1	329		
12	1991	16	167323	152	118884	805	2377		2634		548		
12	1990	17	208665	161	143868	826	2490		2901		415		
12	1989	18	109382	78	67596	301	1315		2008		(392)		
12	1988	19	106933	17	52938	99	254		232		121		
12	1987	20	144994	14	83891	61	256		297		20		
Prior accident years		21		33		318	419		755		(18)		
Total (11 to 21)		29		85408		163733	104182	16810	82426	42134	160165		
Line 29 expressed in sterling		30				163733	104182	16810	82426	42134	160165		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Others**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	6

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	959	657		3106	3214	2444			8764	17224	50.9
12	1995	12	2170	282	3529	2899	1702	324	4364	3433	(2872)	19340	43.7
12	1994	13	2647	100	6242	709	1099	149	2499	433	(975)	19561	41.9
12	1993	14	1718	47	9553	381	622	102	1731	195	(821)		
12	1992	15	9379	39	23677	434	2041	70	3044	133	(632)		
12	1991	16	10678	20	15055	28	446	50	137	94	293		
12	1990	17	11593	15	21802	41	441	30	634	42	(164)		
12	1989	18	10479	8	13761	31	183		215	36	(37)		
12	1988	19	10264	3	9071	(21)	14		36	15	(58)		
12	1987	20	12305	2	9871	17	14		114		(83)		
Prior accident years		21		9		2	107		9		100		
Total (11 to 21)		29		1182		7627	9883	3169	12783	4381	3515		
Line 29 expressed in sterling		30				7627	9883	3169	12783	4381	3515		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Employers Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	7

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	59	674		145	10560	10656			21361	15553	137.3
12	1995	12	422	784	144	1705	18517	5852	13755	10146	2173	22947	114.3
12	1994	13	987	664	3428	3724	21601	4615	24235	4912	793	23985	139.1
12	1993	14	1748	407	6807	6095	15721	3051	22633	5368	(3134)		
12	1992	15	2229	243	10459	6245	15707	2521	27304	2644	(5475)		
12	1991	16	2737	184	16700	5618	9078	1991	18372	2249	(3934)		
12	1990	17	3324	145	21814	2458	3927	1296	8876	1917	(3112)		
12	1989	18	3292	192	20567	672	3322	757	4048	1294	(591)		
12	1988	19	2929	104	16896	267	1092	723	1169	759	154		
12	1987	20	2294	77	12001	301	516	723	940	657	(57)		
Prior accident years		21		842		1519	2747	6520	3630	6584	572		
Total (11 to 21)		29		4316		28749	102788	38705	124962	36530	8750		
Line 29 expressed in sterling		30				28749	102788	38705	124962	36530	8750		

Form 31
(continuation sheet)

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Third party liability**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Risk group	**Employers Liability**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	7

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1986	1908	77	10393	447	289	484	850	657	(287)		
12	1985	1496	66	7264	104	186	484	159	440	175		
12	1984	977	26	4326	56	110	361	120	440	(33)		
12	1983	1010	33	4412	27	64	361	75	328	49		
12	1982	1005	44	3860	45	238	361	240	328	76		
12	1981	911	34	3700	27	114	361	162	328	12		
12	1980	1127	54	3463	40	119	242	114	328	(41)		
12	1979	1215	63	3172	105	157	3866	214	220	3694		
12	1978	1092	48	2886	63	147		81	3515	(3386)		
12	1977	945	46	2432	8	157		57		108		
12	1976	985	42	1757	26	229		266		(11)		
12	1975	1253	55	1890	50	242		135		157		
12	1974	1189	41	1594	73	103		122		54		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Employers Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	7

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1973	1269	59	1755	81	116		186		11		
12	1972	1157	60	1391	38	234		85		187		
12	1971	1085	40	1185	27	115		128		14		
12	1970	1288	54	1109	302	127		636		(207)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Public Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	7

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	511	1406		671	14190	7981			22842	16916	135.0
12	1995	12	1551	1172	672	2314	12342	3389	11038	8237	(1230)	24759	75.6
12	1994	13	2737	676	4427	3786	11807	3655	15802	4629	(1183)	28847	82.1
12	1993	14	3276	525	8330	8959	13940	3126	20543	3466	2016		
12	1992	15	4452	345	12932	4643	11107	1740	17840	1756	(2106)		
12	1991	16	5783	221	14655	3942	7180	955	11696	1115	(734)		
12	1990	17	6623	172	25793	2732	5407	356	8426	583	(514)		
12	1989	18	5994	104	25662	2310	2521	93	5805	230	(1111)		
12	1988	19	5125	46	13278	846	1204		2593	79	(622)		
12	1987	20	4696	36	14216	216	999		1426		(211)		
Prior accident years		21		32		349	860		1400		(191)		
Total (11 to 21)		29		4735		30768	81557	21295	96569	20095	16956		
Line 29 expressed in sterling		30				30768	81557	21295	96569	20095	16956		

Form 31
(continuation sheet)

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Public Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	7

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1986	4500	16	9281	245	639		938		(54)		
12	1985	3677	7	7477	22	49		140		(69)		
12	1984	3496	3	5357	19	5		25		(1)		
12	1983	3249	2	3661		13		25		(12)		
12	1982	2947		3739	2					2		
12	1981	2796		3179	1					1		
12	1980	2853	1	3180		47		47				
12	1979	2694		2489								
12	1978	2403		3309				29		(29)		
12	1977	2365		1357	53					53		
12	1976	2341	1	1512		36		125		(89)		
12	1975	2738		1827								
12	1974	1608		1792								

Form 31
(continuation sheet)

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Risk group **Public Liability**

Accounting class **Third party liability**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	7

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1973	3629		2027								
12	1972	3729		1980								
12	1971	3662	2	1878	7	71		71		7		
12	1970	5071		1275								

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Risk group **Consequential Loss Following Fire**

Accounting class **Miscellaneous and pecuniary loss**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	8

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	141	254		2822	7148	782			10752	15824	67.9
12	1995	12	399	180	2691	5738	5545	152	12206	993	(1764)	18946	74.6
12	1994	13	385	50	8771	1724	869	64	3169	172	(684)	19855	57.6
12	1993	14	480	28	5516	214	785	19	599	39	380		
12	1992	15	626	28	10835	1351	1161	4	7441	14	(4939)		
12	1991	16	870	22	18939	361	55		691		(275)		
12	1990	17	1189	11	26509	(5)	183		226		(48)		
12	1989	18	904	12	16102	142	46		190		(2)		
12	1988	19	745	2	10610	(43)	20		20		(43)		
12	1987	20	1256	4	10527	(15)	5		(5)		(5)		
Prior accident years		21		8		264	4077		4340		1		
Total (11 to 21)		29		599		12553	19894	1021	28877	1218	3373		
Line 29 expressed in sterling		30				12553	19894	1021	28877	1218	3373		

Form 31

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

Name of company	**NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**	Accounting class	**Miscellaneous and pecuniary loss**
Global business		Currency	**Sterling**
Financial year ended	**31st December 1996**		
Risk group	**Contract Guarantees and Bonds**		

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	8

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	2	8		2	1153				1155	978	118.1
12	1995	12	5	24	10		287		212		75	1127	26.4
12	1994	13	13	10	104	46	281		331		(4)	1201	35.9
12	1993	14	16	6	117	3	74		57		20		
12	1992	15	63	11	1159	52	515		583		(16)		
12	1991	16	57	9	3117	1412	800		6107		(3895)		
12	1990	17	6		22								
12	1989	18	8	5	45	9	2384		12		2381		
12	1988	19	2		41								
12	1987	20	5		8								
Prior accident years		21		1		1	1		2				
Total (11 to 21)		29		74		1525	5495		7304		(284)		
Line 29 expressed in sterling		30				1525	5495		7304		(284)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Miscellaneous and pecuniary loss**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Domestic Mortgage Indemnity**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	8

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Reported claims outstanding	Gross claims paid: In previous financial years	In this financial year	Gross claims outstanding carried forward: Reported	Incurred but not reported	Gross claims outstanding brought forward: Reported	Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	289	536		4811	5112	2036			11959	5879	203.4
12	1995	12	763	489	5940	7286	1648		7993	2490	(1549)	20194	73.7
12	1994	13	945	248	12815	918	641		1354		205	10411	138.1
12	1993	14	1084	200	14672	165	1360		1488		37		
12	1992	15	1285	124	29453	221	451		721		(49)		
		16											
		17											
		18											
		19											
		20											
Prior accident years		21											
Total (11 to 21)		29		1597		13401	9212	2036	11556	2490	10603		
Line 29 expressed in sterling		30				13401	9212	2036	11556	2490	10603		

Returns under Insurance Companies Legislation **Form 31**

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Miscellaneous and pecuniary loss**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Fidelity Guarantees**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	8

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Reported claims outstanding	Gross claims paid: In previous financial years	In this financial year	Gross claims outstanding carried forward: Reported	Incurred but not reported	Gross claims outstanding brought forward: Reported	Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11	4	31		32	341	221			594	1465	40.5
12	1995	12	11	17	45	140	195	82	223	306	(112)	1834	25.2
12	1994	13	44	10	145	27	162	61	283	63	(96)	1900	20.8
12	1993	14	53	14	1016	89	632	708	697	712	20		
12	1992	15	37	15	3138	732	6831	953	4000	952	3564		
12	1991	16	40	11	10038	322	165	2396	1616	2413	(1146)		
12	1990	17	52	9	5301	416	2350		1751		1015		
12	1989	18	28	2	300	5	20		77		(52)		
12	1988	19	33	4	310	8	5		5		8		
12	1987	20	40		95								
Prior accident years		21		5		505	22		750		(223)		
Total (11 to 21)		29		118		2276	10723	4421	9402	4446	3572		
Line 29 expressed in sterling		30				2276	10723	4421	9402	4446	3572		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Risk group **Miscellaneous**

Accounting class **Miscellaneous and pecuniary loss**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AA	8

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years 1	Reported claims outstanding 2	Gross claims paid: In previous financial years 3	In this financial year 4	Gross claims outstanding carried forward: Reported 5	Incurred but not reported 6	Gross claims outstanding brought forward: Reported 7	Incurred but not reported 8	Balance for each accident year (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11
12	1996	11	6	12		325	74				399	5490	7.3
12	1995	12	63	9	26	43	62		88		17	2620	5.0
12	1994	13	205	9	156	74	39		163		(50)	2722	9.9
12	1993	14	543	6	585	3	28		29		2		
12	1992	15	719	2	366	1	6		2		5		
12	1991	16	2429	76	26907	(1316)	467		(45)		(804)		
12	1990	17	1646	27	11379	97	54		186		(35)		
12	1989	18	1160	5	3756	23	21		39		5		
12	1988	19	1429	9	4357	14			8		6		
12	1987	20	1141		2620								
Prior accident years		21		2			48		100		(52)		
Total (11 to 21)		29		157		(736)	799		570		(507)		
Line 29 expressed in sterling		30				(736)	799		570		(507)		

Returns under Insurance Companies Legislation

Form 31

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Accident and health**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Personal Accident**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	1

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	1901	63	3984	9	64		74		(1)		
12	1989	18	1643	13	2095	2	4		6				
12	1988	19	1586	10	1642	1	6		1		6		
12	1987	20	1464	7	1356		2		2				
Prior accident years		21		5		2	8		8		2		
Total (11 to 21)		29		98		14	84		91		7		
Line 29 expressed in sterling		30				14	84		91		7		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Burglary**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	6

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	480	43	1227	1	118		134		(15)		
12	1989	18	437	19	908		10		203		(193)		
12	1988	19	337	10	458	34	2		2		34		
12	1987	20	429	6	394		73		76		(3)		
Prior accident years		21		6									
Total (11 to 21)		29		84		35	203		415		(177)		
Line 29 expressed in sterling		30				35	203		415		(177)		

Returns under Insurance Companies Legislation

Form 31

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Fire**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	6

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	699	68	6640	47	216		341		(78)		
12	1989	18	721	69	4405	4	78		148		(66)		
12	1988	19	772	52	4544	9	56		96		(31)		
12	1987	20	530	31	2667		21		71		(50)		
Prior accident years		21		37			18		31		(13)		
Total (11 to 21)		29		257		60	389		687		(238)		
Line 29 expressed in sterling		30				60	389		687		(238)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Householders**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	6

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17											
12	1989	18	36	1	33								
12	1988	19											
12	1987	20											
Prior accident years		21											
Total (11 to 21)		29		1									
Line 29 expressed in sterling		30											

Returns under Insurance Companies Legislation

Form 31

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Property**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Others**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	6

Accident year ended: Month	Year		Number of claims: Closed at some cost during this or previous financial years	Reported claims outstanding	Gross claims paid: In previous financial years	In this financial year	Gross claims outstanding carried forward: Reported	Incurred but not reported	Gross claims outstanding brought forward: Reported	Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	193	38	856	23	94		87		30		
12	1989	18	173	35	1082	27	33		63		(3)		
12	1988	19	265	20	753	23	73		83		13		
12	1987	20	241	6	553		11		12		(1)		
Prior accident years		21		42		63	61		68		56		
Total (11 to 21)		29		141		136	272		313		95		
Line 29 expressed in sterling		30				136	272		313		95		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Employers Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	7

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	2	1	2		50		50				
12	1989	18	1	2									
12	1988	19	2		19								
12	1987	20	1										
Prior accident years		21		3			51		50		1		
Total (11 to 21)		29		6			101		100		1		
Line 29 expressed in sterling		30					101		100		1		

Form 31
(continuation sheet)

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Employers Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	7

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1986	3		2								
12	1985	7		90								
12	1984	11		69								
12	1983	13		83				38		(38)		
12	1982	47		6								
12	1981	33		39								
12	1980	20	1	34				1		(1)		
12	1979	7	2	52		51		11		40		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Public Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	7

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	237	110	640	21	93		129		(15)		
12	1989	18	195	55	429	35	72		84		23		
12	1988	19	153	32	293	5	53		54		4		
12	1987	20	109	10	216	8	128		145		(9)		
Prior accident years		21		33		3	41		75		(31)		
Total (11 to 21)		29		240		72	387		487		(28)		
Line 29 expressed in sterling		30				72	387		487		(28)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Public Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	7

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1986	48	7	57	1	3		2		2		
12	1985	55	3	167								
12	1984	101		359		2		3		(1)		
12	1983	111	1	327	1	1		5		(3)		
12	1982	148	8	185	1	4		3		2		
12	1981	152	3	250		5		7		(2)		
12	1980	119	1	265		4		4				
12	1979	82	3	75		1		30		(29)		
12	1978	85		210								
12	1977	102	1	309		1				1		
12	1976	70	3	152		1				1		
12	1975	95		29								
12	1974	121		37								

Form 31
(continuation sheet)

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Risk group **Public Liability**

Accounting class **Third party liability**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	7

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1973	123	1	69		2		2				
12	1972	72		26								
12	1971	62		83								
12	1970	30	2	125		17		19		(2)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Miscellaneous and pecuniary loss**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Consequential Loss Following Fire**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	8

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Reported claims outstanding	Gross claims paid: In previous financial years	In this financial year	Gross claims outstanding carried forward: Reported	Incurred but not reported	Gross claims outstanding brought forward: Reported	Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	11	6	1070		30		38		(8)		
12	1989	18	49	7	1247	8	8		13		3		
12	1988	19	44	10	601		11		11				
12	1987	20	48	5	600		3		2		1		
Prior accident years		21		6			4		3		1		
Total (11 to 21)		29		34		8	56		67		(3)		
Line 29 expressed in sterling		30				8	56		67		(3)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Risk group **Fidelity Guarantees**

Accounting class **Miscellaneous and pecuniary loss**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	8

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous financial years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	8	6	268		82		83		(1)		
12	1989	18	14	2	139		3		3				
12	1988	19	6	3	30		1		46		(45)		
12	1987	20	8		18								
Prior accident years		21		2		44			75		(31)		
Total (11 to 21)		29		13		44	86		207		(77)		
Line 29 expressed in sterling		30				44	86		207		(77)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Financial year ended **31st December 1996**

Risk group **Miscellaneous**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country	Accounting class
R31	99122	GL	31	12	1996	000	AB	8

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	1996	11											
12	1995	12											
12	1994	13											
12	1993	14											
12	1992	15											
12	1991	16											
12	1990	17	2		18				11		(11)		
12	1989	18	1	1	17								
12	1988	19	10	1	210				9		(9)		
12	1987	20	5		15								
Prior accident years		21		3			8		1		7		
Total (11 to 21)		29		5			8		21		(13)		
Line 29 expressed in sterling		30					8		21		(13)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 1996**

Risk group **Commercial Vehicles**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AA

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11	13617	27252		37969	46324	15753			100046	97272	102.9	188	21.7
12	1995	12	21901	8055	41410	25466	38593	828	50120	18015	(3248)	118857	89.4	317	9.4
12	1994	13	41127	1549	68075	8994	34980		42972	1047	(45)	128873	86.9	553	7.7
12	1993	14	41356	566	66429	5829	22520		29677		(1328)				
12	1992	15	47352	237	75264	4240	12294		18856		(2322)				
12	1991	16	52994	153	83992	3932	8569		15603		(3102)				
12	1990	17	67451	89	105237	3859	6277		13261		(3125)				
12	1989	18	69773	62	103269	2366	2650		6126		(1110)				
12	1988	19	64850	33	82653	1041	961		3358		(1356)				
12	1987	20	57089	29	66796	384	2434		2677		141				
Prior accident years		21		30		342	1436		1348		430				
Total (11 to 21)		29		38055		94422	177038	16581	183998	19062	84981				
Line 29 expressed in sterling		30				94422	177038	16581	183998	19062	84981				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Currency **Sterling**

Global business

Financial year ended **31st December 1996**

Risk group **Fleets**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AA

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11	5424	85266		67481	79752	15063			162296	165978	97.8	335	27.1/
12	1995	12	46450	21082	57671	38151	55224	587	76919	16264	779	173226	87.5	348	19.4
12	1994	13	64800	2272	90054	10139	30995		47936	405	(7207)	174309	75.3	355	18.9
12	1993	14	76713	752	99932	9846	23815		38882		(5221)				
12	1992	15	86153	339	113797	7081	17058		28184		(4045)				
12	1991	16	95104	183	116532	5726	9184		18687		(3777)				
12	1990	17	96030	99	115795	3217	6521		11536		(1798)				
12	1989	18	89466	52	98349	1091	2786		4646		(769)				
12	1988	19	82177	26	78784	654	2139		2296		497				
12	1987	20	75776	23	61563	510	2126		2797		(161)				
Prior accident years		21		29		177	1943		1777		343				
Total (11 to 21)		29		110123		144073	231543	15650	233660	16669	140937				
Line 29 expressed in sterling		30				144073	231543	15650	233660	16669	140937				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Currency **Sterling**

Global business

Financial year ended **31st December 1996**

Risk group **Motor Cycle**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AA

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11	5360	14278		18670	21255	3447			43372	57041	76.0	368	5.3′
12	1995	12	13228	2369	14137	6156	18253	153	18771	4554	1237	54918	70.5	465	3.4
12	1994	13	17841	822	19098	2827	15120		18507	191	(751)	53799	68.9	552	3.4
12	1993	14	17892	239	17561	2688	8893		13240		(1659)				
12	1992	15	24686	112	24964	1660	4158		7041		(1223)				
12	1991	16	39102	91	44575	1886	5740		8850		(1224)				
12	1990	17	44484	40	47622	1422	1997		4273		(854)				
12	1989	18	40636	30	36707	1219	2586		3812		(7)				
12	1988	19	40522	19	30570	1325	1939		3471		(207)				
12	1987	20	46868	13	35583	439	649		1229		(141)				
Prior accident years		21		26		1693	1989		2752		930				
Total (11 to 21)		29		18039		39985	82579	3600	81946	4745	39473				
Line 29 expressed in sterling		30				39985	82579	3600	81946	4745	39473				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 1996**

Risk group **Private Car Comprehensive**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AA

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11	35067	121390		127143	87807	18225			233175	298055	78.2	922	17.0
12	1995	12	54702	28322	112115	41675	46790	289	86109	23559	(20914)	308726	65.1	1136	7.3
12	1994	13	122427	3269	148800	23292	42898		51796	1530	12864	285417	75.3	1084	11.6
12	1993	14	109378	770	121903	5529	19136		24313		352				
12	1992	15	140720	378	163935	6640	14023		26168		(5505)				
12	1991	16	191948	242	220407	7540	7260		17716		(2916)				
12	1990	17	218971	165	250139	3563	9452		13008		7				
12	1989	18	214245	97	220694	2241	6916		8991		166				
12	1988	19	186704	57	172698	1161	2335		3476		20				
12	1987	20	154594	43	134893	517	710		1560		(333)				
Prior accident years		21		39		1175	1508		2552		131				
Total (11 to 21)		29		154772		220476	238835	18514	235689	25089	217047				
Line 29 expressed in sterling		30				220476	238835	18514	235689	25089	217047				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Currency **Sterling**

Global business

Financial year ended **31st December 1996**

Risk group **Private Car Non-Comprehensive**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AA

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous years	Number of claims: Reported claims outstanding	Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11	4881	8522		10368	24160	5239			39767	42893	92.7	177	7.6
12	1995	12	7238	2522	6330	8939	21425	289	24740	6148	(235)	44005	84.0	235	4.2
12	1994	13	6719	371	10013	2542	8995		12192	204	(859)	35857	60.1	172	4.1
12	1993	14	10416	209	15417	2723	7052		10485		(710)				
12	1992	15	17985	133	28961	2324	9422		13149		(1403)				
12	1991	16	29362	110	51861	5049	9611		16693		(2033)				
12	1990	17	31228	63	63820	3674	10493		13063		1104				
12	1989	18	26270	37	47399	1496	2761		4365		(108)				
12	1988	19	22738	18	35736	1125	1670		2766		29				
12	1987	20	21024	12	31201	322	1922		1767		477				
Prior accident years		21		14		526	1317		1588		255				
Total (11 to 21)		29		12011		39088	98828	5528	100808	6352	36284				
Line 29 expressed in sterling		30				39088	98828	5528	100808	6352	36284				

Returns under Insurance Companies Legislation

Form 32

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Currency **Sterling**

Global business

Financial year ended **31st December 1996**

Risk group **Fleets**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AB

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11													/
12	1995	12													
12	1994	13													
12	1993	14													
12	1992	15													
12	1991	16													
12	1990	17	221	3	118		1		1						
12	1989	18	218	2	141				11		(11)				
12	1988	19	215	2	101										
12	1987	20	210	3	104		1		1						
Prior accident years		21		18			4		4						
Total (11 to 21)		29		28			6		17		(11)				
Line 29 expressed in sterling		30					6		17		(11)				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Currency

Global business

Financial year ended **31st December 1996**

Risk group **Motor Cycle**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AB

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11													
12	1995	12													
12	1994	13													
12	1993	14													
12	1992	15													
12	1991	16													
12	1990	17	32	1	61										
12	1989	18	30		57										
12	1988	19	27		49										
12	1987	20	14		16										
Prior accident years		21		1											
Total (11 to 21)		29		2											
Line 29 expressed in sterling		30													

Returns under Insurance Companies Legislation

Form 32

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Currency **Sterling**

Global business

Financial year ended **31st December 1996**

Risk group **Private Car Comprehensive**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AB

Accident year ended Month	Year		Number of claims: Closed at some cost during this or previous years	Reported claims outstanding	Gross claims paid: In previous financial years	In this financial year	Gross claims outstanding carried forward: Reported	Incurred but not reported	Gross claims outstanding brought forward: Reported	Incurred but not reported	Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11													
12	1995	12													
12	1994	13													
12	1993	14													
12	1992	15													
12	1991	16													
12	1990	17	3368	39	4703	43	27		41		29				
12	1989	18	3144	21	3941	9	26		46		(11)				
12	1988	19	2785	40	3516	59	219		154		124				
12	1987	20	2470	21	2728	236	146		390		(8)				
Prior accident years		21		44		4	54		137		(79)				
Total (11 to 21)		29		165		351	472		768		55				
Line 29 expressed in sterling		30				351	472		768		55				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED** Currency **Sterling**

Global business

Financial year ended **31st December 1996**

Risk group **Private Car Non-Comprehensive**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary units	Country
R32	99122	GL	31	12	1996	000	AB

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	1996	11													
12	1995	12													
12	1994	13													
12	1993	14													
12	1992	15													
12	1991	16													
12	1990	17	327	6	710	600	503		94		1009				
12	1989	18	319	3	696	160	344		91		413				
12	1988	19	234	9	511	11	70		50		31				
12	1987	20	180	7	222				1		(1)				
Prior accident years		21		7			2		2						
Total (11 to 21)		29		32		771	919		238		1452				
Line 29 expressed in sterling		30				771	919		238		1452				

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R33	99122	GL	31	12	1996	£000

Accounting Class		Claims paid in this financial year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for this financial year (1+2+3-4-5)	Gross earned premiums
			Reported	Incurred but not reported	Reported	Incurred but not reported		
		1	2	3	4	5	6	7
Accident and health	11	7581	7552		6728		8405	11343
Motor	12	8489	12429	250	14350	356	6462	6141
Aviation	13							
Marine	14							
Transport	15							
Property	16	1695	6492	5613	6416	6100	1284	3423
Third party liability	17	2194	7724	400	8054	400	1864	235
Miscellaneous and pecuniary loss	18	253	1064		1116		201	353

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Aviation**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Aviation Hull**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary Units	Country	Accounting class
R34	99122	GL	31	12	1996	000	AA	3

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	1996	11									
12	1995	12									
12	1994	13									
12	1993	14	12238	1385	3980	969	5362	1779	(807)	17689	105.0
12	1992	15	10124	659	1823	44	1897	576	53	12925	97.9
12	1991	16	8885	459	799	205	1152	254	57	9431	109.7
12	1990	17	4870	164	810	435	1101	440	(132)	4852	129.4
12	1989	18	6661	90	967	824	1294	518	69	7290	117.2
12	1988	19	8692	273	755	79	1073	429	(395)	10420	94.0
12	1987	20	6157	47	453	192	503	201	(12)	14472	47.3
Prior underwriting years		21		550	6781	781	7144	643	325		
Total (11 to 21)		29		3627	16368	3529	19526	4840	(842)		
Line 29 expressed in sterling		30		3627	16368	3529	19526	4840	(842)		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Marine**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Marine Hull**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary Units	Country	Accounting class
R34	99122	GL	31	12	1996	000	AA	4

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	1996	11									
12	1995	12	28	40	8	17	18	96	(49)	439	21.2
12	1994	13	682	137	60	208	119	475	(189)	2286	47.6
12	1993	14	2305	298	419		59	353	305	3262	92.6
12	1992	15	3978	596	817		563		850	4139	130.2
12	1991	16	7960	365	490		484		371	5691	154.9
12	1990	17	10600	429	291		409		311	6224	181.9
12	1989	18	6235	92	302		2		392	3482	190.4
12	1988	19	2174	5	32				37	1959	112.9
12	1987	20	1499	6	3				9	1685	89.5
Prior underwriting years		21		16	181				197		
Total (11 to 21)		29		1984	2603	225	1654	924	2234		
Line 29 expressed in sterling		30		1984	2603	225	1654	924	2234		

Form 34

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Marine**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Marine Liability**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary Units	Country	Accounting class
R34	99122	GL	31	12	1996	000	AA	4

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	1996	11									
12	1995	12									
12	1994	13	41	25	5	17	9	38		30	293.3
12	1993	14	132	68	31		5	27	67		
12	1992	15	693	134	148		102	65	115		
12	1991	16	755	84	49		49		84		
12	1990	17	1121	58	31		44		45		
12	1989	18	570	(20)	26				6		
12	1988	19	210	11	3				14		
12	1987	20	14								
Prior underwriting years		21		2					2		
Total (11 to 21)		29		362	293	17	209	130	333		
Line 29 expressed in sterling		30		362	293	17	209	130	333		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Risk group **Rig**

Accounting class **Marine**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary Units	Country	Accounting class
R34	99122	GL	31	12	1996	000	AA	4

Underwriting year ended Month	Year		Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
			1	2	3	4	5	6	7	8	9
12	1996	11									
12	1995	12									
12	1994	13	9	3	1	3	2	7	(2)	92	17.4
12	1993	14	2							101	2.0
12	1992	15	36	2	7		5	7	(3)	64	70.3
12	1991	16	272	10	17		16		11	202	148.0
12	1990	17	368	1	10		14		(3)	225	168.4
12	1989	18	152		7				7	69	230.4
12	1988	19	14							20	70.0
12	1987	20	41							26	157.7
Prior underwriting years		21									
Total (11 to 21)		29		16	42	3	37	14	10		
Line 29 expressed in sterling		30		16	42	3	37	14	10		

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Accounting class **Transport**

Global business

Currency **Sterling**

Financial year ended **31st December 1996**

Risk group **Inland Transport**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary Units	Country	Accounting class
R34	99122	GL	31	12	1996	000	AA	5

Underwriting year ended Month	Year		Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
			1	2	3	4	5	6	7	8	9
12	1996	11									
12	1995	12									
12	1994	13								10	
12	1993	14								3262	
12	1992	15	52	1					1	4139	1.3
12	1991	16	1899	10					10	5691	33.5
12	1990	17	1415	27			2		25	6224	23.2
12	1989	18	944	3					3	3482	27.2
12	1988	19	578	2					2	1959	29.6
12	1987	20	498							1685	29.6
Prior underwriting years		21									
Total (11 to 21)		29		43			2		41		
Line 29 expressed in sterling		30		43			2		41		

Form 34

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Risk group **Marine Cargo**

Accounting class **Transport**

Currency **Sterling**

	Company registration number	GL/UK/CM	Period ended day	month	year	Monetary Units	Country	Accounting class
R34	99122	GL	31	12	1996	000	AA	5

Underwriting year ended Month	Year		Gross claims paid: In previous financial years	Gross claims paid: In this financial year	Gross claims outstanding carried forward: Reported	Gross claims outstanding carried forward: Incurred but not reported	Gross claims outstanding brought forward: Reported	Gross claims outstanding brought forward: Incurred but not reported	Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
			1	2	3	4	5	6	7	8	9
12	1996	11		2	1	5			8	10	80.0
12	1995	12	363	598	269	339	129	96	981	2033	77.2
12	1994	13	2415	215	117		109	520	(297)	6062	45.3
12	1993	14	3652	8	6		13	380	(379)		
12	1992	15	4873	39	47		20		66		
12	1991	16	10104	(10)					(10)		
12	1990	17	9151	2			12		(10)		
12	1989	18	6187	2					2		
12	1988	19	3895	4					4		
12	1987	20	3021	2					2		
Prior underwriting years		21		(26)					(26)		
Total (11 to 21)		29		836	440	344	283	996	341		
Line 29 expressed in sterling		30		836	440	344	283	996	341		

Equalisation provisions

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
F37	99122	GL	31	12	1996	£000

Calculation of the maximum provision		Business group A (property) 1	Business group B (business interruption) 2	Business group C (marine and aviation) 3	Business group D (nuclear) 4	Business group E (non-proportional treaty) 5	All business groups 6	Credit insurance business 7
Total net premiums written in the previous 4 years	11							
Net premiums written in the current year	12	316232	11433			31		
Maximum provision	13	63246	2153			23	65422	

Calculation of the transfer to/from the provision

		1	2	3	4	5	6	7
Equalisation provision brought forward	21							
Transfers in	22	9487	343			3	9833	
Total abnormal loss	23					18088		
Provisional transfers out	24					23	23	
Excess of provisional transfer out over fund available	25							
Provisional amount carried forward (21+22-24+25)	26						9810	
Excess, if any, of 26 over 13	27							
Equalisation provision carried forward (26-27)	28						9810	
Transfer in/(out) for financial year (28-21)	29						9810	

Equalisation provisions technical account : Accident year accounting

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
F38	99122	GL	31	12	1996	£000

Other than credit business		Business group A (property) 1	Business group B (business interruption) 2	Business group C (marine and aviation) 3	Business group D (nuclear) 4	Business group E (non-proportional treaty) 5
Net premiums earned	11	274088	8274			
Claims incurred net of reinsurance	12	163566	2211			
Trigger claims value	13	198714	5999			
Abnormal loss	19					
Trigger claims ratio		72.5%	72.5%	95%	25%	100%

Credit business

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

Equalisation provisions technical account : Underwriting year accounting

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
F39	99122	GL	31	12	1996	£000

Other than credit business		Business group A (property) 1	Business group B (business interruption) 2	Business group C (marine and aviation) 3	Business group D (nuclear) 4	Business group E (non-proportional treaty) 5
Net premiums written	11					31
Claims net of reinsurance	12					18119
Trigger claims value	13					31
Abnormal loss	19					18088
Trigger claims ratio		72.5%	72.5%	95%	25%	100%

Credit business

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

Returns under Insurance Companies Legislation

Additional information on general business : Major treaty reinsurers - Regulation 19

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Reinsurer details	Connection	Proportional Reinsurance Treaties Premiums £000	Non Proportional Reinsurance Treaties Premiums £000	Reinsurance Treaties Premiums £000	Debts outstanding included at F13L75 £000	Deposits received included at F15L31 £000	Anticipated recoveries £000
Norwich Union Insurance (Guernsey) Ltd PO Box 384 The Albany South Esplanade St Peter Port Guernsey C I GY1 4NF	Same ultimate parent undertaking		8875				2491
Swiss Reinsurance Co Mythenquai 50/60 Boite Postale CH-8022 Zurich Switzerland	None	106984	1090		8324		43121
Pool Reisurance Co Ltd 51 Gresham Street London EC2V 7HQ	None		8010				
Munich Reinsurance Co D-80791 Munchen Postfach 40 13 20 Koniginstrasse 107 Germany	None	1713	1211				1813
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None	286	2489				1454
Tempest Reinsurance Co Ltd 14 Par-La-Ville-Rd Hamilton HM08 Bermuda	None		1839				
Maritime Insurance Co Ltd Surrey Street Norwich NR1 3NS	Same ultimate parent undertaking	1271					24311
Winterthur Swiss Insurance Company Gruzefeldstrasse 41 PO Box 286 CH-8401 Winterthur Switzerland	None	475	379		7048		76832

Additional information on general business : Major faculative reinsurers - Regulation 20

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Reinsurer details	Connection	Reinsurance premiums payable £000	Debts outstanding included at F13L75 £000	Deposits received included at F15L31 £000	Anticipated recoveries £000
Eurodollar (Insurances Ltd) 3 Warwick Place Uxbridge Middlesex UB6 1PE	None	9755			462

Additional information on general business : Major reinsurance cedants - Regulation 21

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

Cedant details	Connection	Premiums receivable £000	Deposits made included at F13L57 £000	Debts outstanding included at F13L74 £000
NONE				

Returns under Insurance Companies Legislation

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global busines OTHER THAN LONG TERM BUSINESS

Financial Year ended 31st December 1996

Additional information as required by regulation 23 of the Insurance Companies (Accounts and Statements) Regulations 1996

Derivative Contracts

(a) The Society and its subsidiary companies named on the cover of these returns use foreign currency forwards from time to time to facilitate settlement in the purchase or sale of international bonds for cash management purposes. Warrants, convertible stocks, fixed interest forwards and stock underwriting are used from time to time for the purposes of efficient portfolio management and reduction in investment risk. Their use is consistent with the investment policy approved by the Society's Board of directors.

(b) The derivatives policy approved by the Society's Board allows for the use of contracts under which the Society had a right or obligation to acquire or dispose of assets which was not, at the time when the contract was entered into, reasonably likely to be exercised, for the purposes of efficient portfolio management and reduction in investment risk. The policy prohibits their use for speculative purposes.

(c) The Society was party to stock underwriting over the year, which falls into description (b) above. Over the financial year the Society had a potential obligation to acquire £0.6m of assets.

(d) The changes to the amounts recorded in Form 13 if assets which the Society agreed to acquire or dispose of under derivative contracts outstanding at the end of the financial year (in the case of options, only those options which it would have been prudent to assume would be exercised) had been so acquired or disposed of would be as follows:-

i) The holdings of Government fixed interest securities (Form 13, line 45) would have increased by £17.4m.

ii) The holdings of deposits and current accounts (Form 13, line 54) and other assets producing income would have decreased by £17.4m

(e) The changes to the amounts recorded in Form 13 if assets which the company agreed to acquire or dispose of under derivative contracts outstanding at the end of the financial year, had been so acquired or disposed of would be as follows:-

i) The holdings of Government fixed interest securities (Form 13, line 45) would have increased by £17.4m.

ii) The holdings of deposits and current accounts (Form 13, line 54) and other assets producing income would have decreased by £17.4m.

(f) The maximum effect on the figures in (d) of outstanding derivatives during the financial year are as follows:-

i) The holdings of equity shares (Form 13, line 41) would have increased by £0.1m.

ii) The holdings of Government fixed interest securities (Form 13, line 45) would have increased by £17.4m.

iii) The holdings of deposits and current accounts (Form 13, line 54) and other assets producing income would have decreased by £17.5m.

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global busines OTHER THAN LONG TERM BUSINESS

Financial Year ended 31st December 1996

Additional information as required by regulation 23 of the Insurance Companies (Accounts and Statements) Regulations 1996

Derivative Contracts (continued)

(g) The maximum loss which would be incurred by the Society in the event of failure by any one other person to fulfil its obligations under derivative contracts outstanding at the end of the relevant financial year, both under existing market conditions and in the event of other foreseeable market conditions would be nil. This would not have been materially different during the financial year.

(h) No derivatives were used during the financial year that fell outside regulation 55 of the Insurance Companies Regulations 1994 (as amended).

(i) During the financial year the Society's use of derivatives included the granting of rights under derivative contracts for a fixed consideration. This was in the activity of stock underwriting. The fee income over the financial year was £5k.

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial year ended 31st December 1996

Additional information as required by regulation 24 of the Insurance Companies (Accounts and Statements) Regulations 1996

100% of the issued Share Capital of the Society has been held throughout the year by Norwich Union Holdings plc which also controls 100% of the voting rights.

100% of the issued Share Capital of Norwich Union Holdings plc has been held thoughout the year by the ultimate parent ndertaking, The Norwich Union Life Insurance Society which also controls 100% of the voting rights.

Returns under Insurance Companies Legislation

Name of Company : Norwich Union Fire Insurance Society Limited
Global Business : Other than Long Term Business
Financial Year Ended : 31 December 1996

Information Required by Regulation 26 of the Insurance Companies (Accounts and Statements) Regulations 1996

1. The Gross acceptances written by Norwich Union Fire Insurance Society are subject to reinsurance covers and protections of both treaty and facultative nature.

2. The bulk of the treaty premiums are generated by the following programmes :

   A) Property Surplus/CAR & Eng. Surplus

   B) Per Risk

   C) Per Event (Catastrophe)

   D) Motor & Liability

   E) Quota Share of Net Retained UK Account

3. Treaty reinsurance cover for Property classes is arranged via a mixture of proportional and excess of loss covers. In total, these programmes provide protection against both large individual losses (within the Surplus & Per Risk treaties), and also against catastrophic losses (within the Per Event treaty).

   The attached diagram (Appendix A) shows how the programme fits together.

A) ***Surplus (Property & CAR Engineering)***

Details of maximum capacity per risk are shown in Appendix A.
Total premium ceded in 1996 is £9.95m.

Name of Company	:	Norwich Union Fire Insurance Society Limited
Global Business	:	Other than Long Term Business
Financial Year Ended	:	31 December 1996

Information Required by Regulation 26 of the Insurance Companies (Accounts and Statements) Regulations 1996

B) ***Per Risk***

Maximum net retention	:	£2.5m
Amount of cover (inc. retention)	:	£12.5m
Reinstatements	:	3 in 1st Layer & 1 in 2nd layer (£5m is entry point for 2nd layer)
1996 Premium	:	£1.3m

C) ***Per Event***

Maximum net retention	:	£10m
Amount of cover (inc. retention)	:	£200m for Windstorm losses £225m for Other losses
Reinstatements	:	1 within each of the 5 layers
1996 Premium	:	£24.1m

There has not been a catastrophe loss in 1996 large enough to provoke a recovery from the Per Event treaty programme. The level of cover purchased (£200m for windstorm/£225m for other losses) reflects detailed analysis of Norwich Union post-coded aggregate exposures across the U.K. The most recent significant loss (the storms of 1990) resulted in a gross loss to Norwich Union of less than £70m.

Returns under Insurance Companies Legislation

Name of Company	:	Norwich Union Fire Insurance Society Limited
Global Business	:	Other than Long Term Business
Financial Year Ended	:	31 December 1996

<u>Information Required by Regulation 26 of the Insurance Companies (Accounts and Statements) Regulations 1996</u>

D) ***Motor & Liability Classes***

The attached diagram (Appendix B) shows how the programme fits together.

Motor

Maximum net retention	:	£10m
Amount of cover	:	Unlimited
Reinstatements	:	Unlimited

Employers Liability

The Clash cover provides protection for a situation whereby more than one of our Insureds contributes to the same negligent act , resulting in a claim to Norwich Union of more than the £10m (maximum net is £7.5m).

The Facility enables us to grant policy covers of up to £25m.

Public Liability

Each of the 2 specific Public Liability covers serves to provide additional facilities to grant Policy limits above our £2m retention. The separate treaties recognise the 2 respective approaches used for the insurance placing.

<u>1996 Premiums</u> :

Motor	:		£0.9m
Employers Liability	:	)	
Clash	:	)	£0.1m
Facility	:	)	
Public Liability	:	)	
Layered	:	)	£0.8m
Primaries	:	)	

Name of Company	:	Norwich Union Fire Insurance Society Limited
Global Business	:	Other than Long Term Business
Financial Year Ended	:	31 December 1996

Information Required by Regulation 26 of the Insurance Companies (Accounts and Statements) Regulations 1996

E) ***Quota Share of Net Retained UK Account***

This contract applies to all classes of business written. The effect of this is to reduce maximum net retention on the Per Event treaty to £9m, for example.

Premium ceded in 1996 is £96.2m

None of the above have been exhausted.

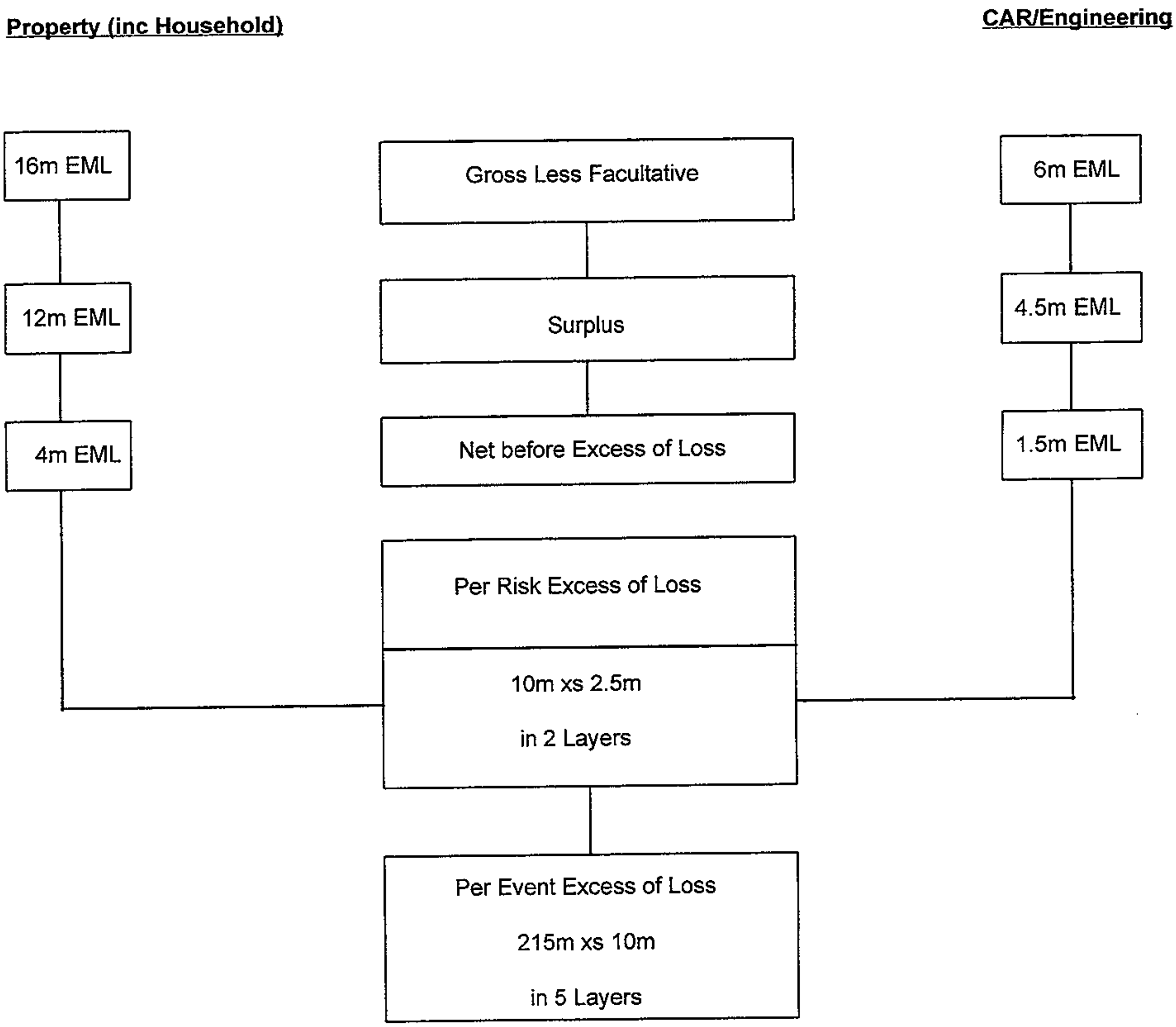
4. 1996 Premium Cessions

Total of premiums ceded to above treaties	:	£133.35m
Pool Re (Terrorism Cover)	:	£ 8.00m
Personal Accident & Contract Guarantee & Bond		£ 0.50m
Total Treaty	:	£141.85m
Facultative	:	£20.750m
		£162.60m

NORWICH UNION FIRE INSURANCE SOCIETY

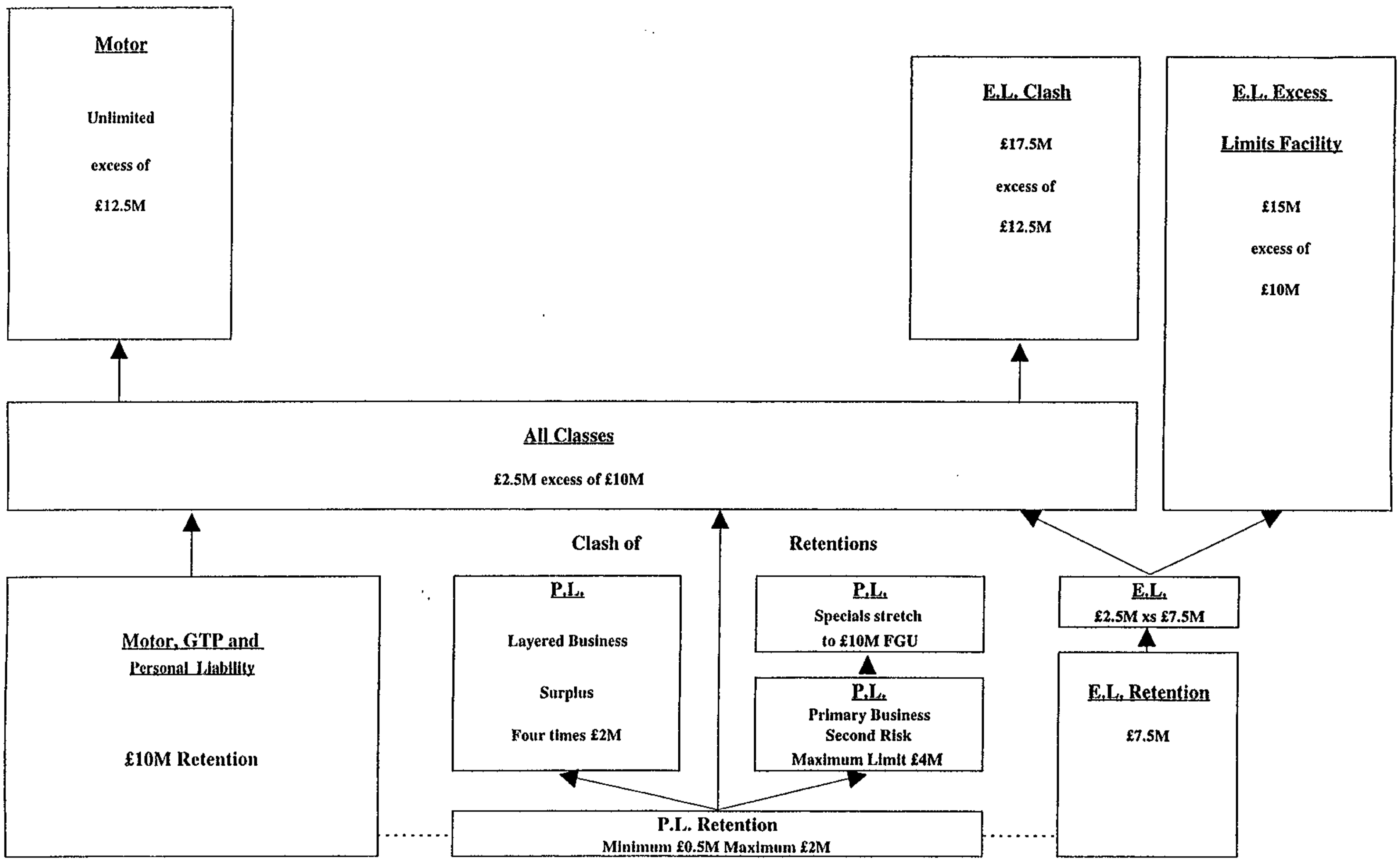
PROPERTY DAMAGE/PECUNIARY LOSS - 1996 REINSURANCE PROGRAMME

Currency : £ Sterling



Norwich Union

Casualty Reinsurance Programme 1996



Supplementary Notes to the Returns **Sheet 1**

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial Year ended 31st December 1996

0901 Modifications to the Return

The return has been prepared in accordance with the Insurance Companies (Accounts and Statements) Regulations 1996 as modified by the following Section 68 Orders issued by the Secretary of State with the consent of the companies concerned:

(i) 000 The companies listed on the cover of these returns referred to as the "Group" have entered into a mutual guarantee and a Section 68 Order, dated 16 January 1997, has therefore been made permitting them to submit a Group return. A requirement of the Order is the inclusion of forms 9 to 12 for each company by way of supplementary note (0906).

(ii) 907 Under an Order dated 16 January 1997 issued by the Secretary of State with the consent of the Society, business emanating from the "NU plan" co-insurance arrangement and not retained by the Society shall be regarded as proportional treaty reinsurance for all accident and underwriting years ended before 23 December 1996.

(iii) 820 An Order was issued on 16 January 1997 by the Secretary of State with the consent of companies included in the Group return, modifying the application of Schedule 5 to the returns. The modification allows "the Group" to submit abbreviated information with regard to complex reinsurance agreements, thereby avoiding the production of large volumes of data and facilitating the production of meaningful supervisory information.

(iv) By an order of the Secretary of State dated 3rd October 1995 and made under Section 68 of the Insurance Companies Act 1982, Regulation 57 and Schedule 12 of the Insurance Companies Regulations 1994 were modified to allow Norwich Union Fire Insurance Society Limited and Scottish Union and National Insurance Company , in their 1995 annual return in respect of general business, to value any debt due from Norwich Union Mortgage Holdings Limited as if Norwich Union Mortgage Holdings Limited were a dependant of those companies. The order was replaced on 1st August 1996 and was applicable until revocation on 31st December 1996, on which date the mortgages were transferred from Norwich Union Mortgage Holdings Limited to Norwich Union Mortgages (General) Limited, a dependant of the Society.

0903 Separate Returns

Separate returns have been prepared for "Long Term" and "Other Than Long Term" businesses.

0904 Accounting Policies

These are as stated in the Society's Annual Report and Accounts except where modified by the requirements of The Insurance Companies (Accounts and Statements) Regulations 1996 or indicated below.

0906 Supplementary Forms 9 to 12

The forms 9 to 12 for each company in the Group as required under an Order dated 16 January 1997 (refer supplementary note 0901 above) are included below on pages 134 to 145.

0908 Scottish Union

The Society's UK reinsurance arrangement with its 100% owned subsidiary, Scottish Union and National Insurance Company, ceased on 1 January 1996. At that date the subsidiary's technical provisions of £361m, including deferred acquisition costs, and net of reinsurance, were transferred to the parent undertaking. The subsidiary, through branches in the European Union, has general insurance business which is currently in run-off.

Returns under Insurance Companies Legislation
Supplementary Notes to the Returns
Statement of solvency

Name of company NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R9	99122	GL	31	12	1996	£000

		As at the end of this financial year 1	As at the end of the previous year 2	Source Form	Line	Column
GENERAL BUSINESS **Available assets**						
Other than long term business assets allocated towards general business required minimum margin	11	641745	646260	See instructions 1 and 2		
Required minimum margin						
Required minimum margin for general business	12	144699	149439	12	49	
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	497046	496821			
LONG TERM BUSINESS **Available assets**						
Long term business admissible assets	21			10	11	
Other than long term business assets allocated towards long term business required minimum margin	22			See instructions 1 and 3		
Total mathematical reserves (after distribution of surplus)	23			See instruction 4		
Other insurance and non-insurance liabilities	24			See instruction 5		
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					
Hidden reserves	33					
Total of available assets and implicit items (25+31+32+33)	34					
Required minimum margin						
Required minimum margin for long term business	41			60	69	
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					
CONTINGENT LIABILITIES						
Quantifiable contingent liabilities in respect of other than long term business as shown in a supplementary note to Form 15	51			See instruction 6		
Quantifiable contingent liabilities in respect of long term business as shown in a supplementary note to Form 14	52			See instruction 6		

Returns under Insurance Companies Legislation **Form 10**
Supplementary Notes to the Returns
Statement of net assets

Name of company NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R10	99122	GL	31	12	1996	£000

			As at the end of this financial year 1	As at the end of the previous year 2	Source Form	Line	Column
Long term business - admissible assets		11			13	89	1
Long term business - liabilities and margins		12			14	59	1
Other than Long term business - admissible assets		21	2989522	2604150	13	89	1
Other than Long term business - liabilities		22	2347777	1957890	15	69	1
Net admissible assets (21-22)		23	641745	646260			
Other assets allowed to be taken into account in covering the required minimum margin	Unpaid amounts (including share premium) on partly paid shares	24					
	Supplementary contributions for a mutual carrying on general business	25					
Liabilities allowed to be left out of account in covering the required minimum margin	Subordinated loan capital	26					
	Cumulative preference share capital	27					
Available assets (23 to 27)		29	641745	646260			
Represented by:							
Paid up share capital (other than cumulative preference share capital)		51	139150	139150			
Amounts included in lines 24 to 27 above		52					
Amounts representing the balance of net assets		56	502595	507110			
Total (51 to 56) and equal to line 29 above		59	641745	646260			
Movement of balance of net assets for solvency purposes - as per line 56							
Balance brought forward at the beginning of the financial year		61			10	56	2
Retained profit/(loss) for the financial year		62			16	59	1
Movement in asset valuation differences		63			See instruction 2		
Decrease/(increase) in the provision for adverse changes		64			See instruction 3		
Other movements (particulars to be specified by way of supplementary note)		65					
Balance carried forward at the end of the financial year (61 to 65)		69					

General business : Calculation of required margin of solvency - first method
Supplementary Notes to the Returns

Name of company NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business

Financial year ended 31st December 1996

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R11	99122	GL	31	12	1996	£000

				This financial year 1	Previous year 2
Gross premiums receivable			11	1174487	1331317
Premium taxes and levies (included in line 11)			12	17397	1846
Sub-total A (11-12)			13	1157090	1329471
Adjusted Sub-total A if financial year is not a 12 month period to produce an annual figure			14		
Division of Sub-total A (or adjusted Sub-total A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M ECU x 18/100	15	1408	1514
		Excess (if any) over 10M ECU x 16/100	16	183883	211370
	Health insurance	Up to and including sterling equivalent of 10M ECU x 6/100	17		
		Excess (if any) over 10M ECU x 16/300	18		
Sub-total B (15+16+17+18)			19	185291	212884
Claims paid			21	686406	727785
Claims outstanding carried forward at the end of the financial year	For business accounted for on an underwriting year basis		22	27681	95619
	For business accounted for on an accident year basis		23	1397758	1238033
Claims outstanding brought forward at the beginning of the financial year	For business accounted for on an underwriting year basis		24	88869	73552
	For business accounted for on an accident year basis		25	1480402	1179281
Sub-total C (21+22+23-(24+25))			29	542574	808604
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			30	118864	240985
Sub-total D (29-30)			39	423710	567619
First result Sub-total B x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if ½ is a greater fraction, x ½)			41	144699	149439

Returns under Insurance Companies Legislation

Supplementary Notes to the Returns

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

Name of company **NORWICH UNION FIRE INSURANCE SOCIETY LIMITED**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R12	99122	GL	31	12	1996	£000

				This financial year 1	Previous year 2	Source Form	Line	Column
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"			3	11			See Instruction 1		
Claims paid in reference period			21	.2112603	2623962			
Claims outstanding carried forward at the end of the reference period	For business accounted for on an underwriting year basis		22	27681	95619			
	For business accounted for on an accident year basis		23	1397758	1238033			
Claims outstanding brought forward at the end of the reference period	For business accounted for on an underwriting year basis		24	141256	333290			
	For business accounted for on an accident year basis		25	1333374	748085			
Sub-total E (21+22+23-(24+25))			29	2063412	2876239			
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	687804	958746			
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M ECU x 26/100	32	1424	1531			
		Excess (if any) over 7M ECU x 23/100	33	156936	219157			
	Health insurance	Up to and including sterling equivalent of 7M ECU x 26/300	34					
		Excess (if any) over 7M ECU x 23/300	35					
Sub-total G (32 to 35)			39	158360	220688			
Second result Sub-total G x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if ½ is a greater fraction, x ½)			41	123667	154917			
First result			42	144699	149439	11	41	
Required margin of solvency (the higher of lines 41 and 42)			43	144699	154917			
Minimum guarantee fund			44	313	336			
Required minimum margin (the higher of lines 43 and 44)			49	144699	154917			

Returns under Insurance Companies Legislation
Supplementary Notes to the Returns
Statement of solvency

Name of company **SCOTTISH UNION AND NATIONAL INSURANCE COMPANY**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R9	Z11	GL	31	12	1996	£000

		As at the end of this financial year 1	As at the end of the previous year 2	Source Form	Line	Column
GENERAL BUSINESS **Available assets**						
Other than long term business assets allocated towards general business required minimum margin	11	-109907	174218	See instructions 1 and 2		
Required minimum margin						
Required minimum margin for general business	12	313	33594	12	49	
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	109594	140624			
LONG TERM BUSINESS **Available assets**						
Long term business admissible assets	21			10	11	
Other than long term business assets allocated towards long term business required minimum margin	22			See instructions 1 and 3		
Total mathematical reserves (after distribution of surplus)	23			See instruction 4		
Other insurance and non-insurance liabilities	24			See instruction 5		
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					
Hidden reserves	33					
Total of available assets and implicit items (25+31+32+33)	34					
Required minimum margin						
Required minimum margin for long term business	41			60	69	
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					
CONTINGENT LIABILITIES						
Quantifiable contingent liabilities in respect of other than long term business as shown in a supplementary note to Form 15	51			See instruction 6		
Quantifiable contingent liabilities in respect of long term business as shown in a supplementary note to Form 14	52			See instruction 6		

Returns under Insurance Companies Legislation
Supplementary Notes to the Returns
Statement of net assets

Name of company **SCOTTISH UNION AND NATIONAL INSURANCE COMPANY**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R10	Z11	GL	31	12	1996	£000

			As at the end of this financial year 1	As at the end of the previous year 2	Source Form . Line . Column
Long term business - admissible assets		11			13 . 89 . 1
Long term business - liabilities and margins		12			14 . 59 . 1
Other than Long term business - admissible assets		21	110089	633980	13 . 89 . 1
Other than Long term business - liabilities		22	182	459762	15 . 69 . 1
Net admissible assets (21-22)		23	109907	174218	
Other assets allowed to be taken into account in covering the required minimum margin	Unpaid amounts (including share premium) on partly paid shares	24			
	Supplementary contributions for a mutual carrying on general business	25			
Liabilities allowed to be left out of account in covering the required minimum margin	Subordinated loan capital	26			
	Cumulative preference share capital	27			
Available assets (23 to 27)		29	109907	174218	
Represented by:					
Paid up share capital (other than cumulative preference share capital)		51	1200	1200	
Amounts included in lines 24 to 27 above		52			
Amounts representing the balance of net assets		56	108707	173018	
Total (51 to 56) and equal to line 29 above		59	109907	174218	
Movement of balance of net assets for solvency purposes - as per line 56					
Balance brought forward at the beginning of the financial year		61			10 . 56 . 2
Retained profit/(loss) for the financial year		62			16 . 59 . 1
Movement in asset valuation differences		63			See instruction 2
Decrease/(increase) in the provision for adverse changes		64			See instruction 3
Other movements (particulars to be specified by way of supplementary note)		65			
Balance carried forward at the end of the financial year (61 to 65)		69			

Returns under Insurance Companies Legislation
Supplementary Notes to the Returns
General business : Calculation of required margin of solvency - first method

Name of company SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R11	Z11	GL	31	12	1996	£000

				This financial year 1	Previous year 2
Gross premiums receivable			11		209386
Premium taxes and levies (included in line 11)			12		472
Sub-total A (11-12)			13		208914
Adjusted Sub-total A if financial year is not a 12 month period to produce an annual figure			14		
Division of Sub-total A (or adjusted Sub-total A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M ECU x 18/100	15		1514
		Excess (if any) over 10M ECU x 16/100	16		32080
	Health insurance	Up to and including sterling equivalent of 10M ECU x 6/100	17		
		Excess (if any) over 10M ECU x 16/300	18		
Sub-total B (15+16+17+18)			19		33594
Claims paid			21	40	140250
Claims outstanding carried forward at the end of the financial year	For business accounted for on an underwriting year basis		22		
	For business accounted for on an accident year basis		23		283781
Claims outstanding brought forward at the beginning of the financial year	For business accounted for on an underwriting year basis		24		
	For business accounted for on an accident year basis		25	134	274532
Sub-total C (21+22+23-(24+25))			29	(94)	149499
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			30	94	(88)
Sub-total D (29-30)			39		149587
First result Sub-total B x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if ½ is a greater fraction, x ½)			41		33594

Returns under Insurance Companies Legislation
Supplementary Notes to the Returns
General business : Calculation of required margin of solvency - second method, and statement of required minimum margin

Name of company **SCOTTISH UNION AND NATIONAL INSURANCE COMPANY**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R12	Z11	GL	31	12	1996	£000

				This financial year 1	Previous year 2	Source Form	Line	Column
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"		3	11			See Instruction 1		
Claims paid in reference period			21	273	453492			
Claims outstanding carried forward at the end of the reference period	For business accounted for on an underwriting year basis		22					
	For business accounted for on an accident year basis		23		283781			
Claims outstanding brought forward at the end of the reference period	For business accounted for on an underwriting year basis		24					
	For business accounted for on an accident year basis		25	149	319802			
Sub-total E (21+22+23-(24+25))			29	124	417471			
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	41	139157			
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M ECU x 26/100	32	11	1531			
		Excess (if any) over 7M ECU x 23/100	33		30652			
	Health insurance	Up to and including sterling equivalent of 7M ECU x 26/300	34					
		Excess (if any) over 7M ECU x 23/300	35					
Sub-total G (32 to 35)			39	11	32183			
Second result	Sub-total G x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if ½ is a greater fraction, x ½)		41		32183			
First result			42		33594	11	41	
Required margin of solvency (the higher of lines 41 and 42)			43		33594			
Minimum guarantee fund			44	313	336			
Required minimum margin (the higher of lines 43 and 44)			49	313	33594			

Returns under Insurance Companies Legislation
Supplementary Notes to the Returns
Statement of solvency

Name of company HAVEN INSURANCE POLICIES LTD

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R9	2052028	GL	31	12	1996	£000

		As at the end of this financial year 1	As at the end of the previous year 2	Source Form	Line	Column
GENERAL BUSINESS Available assets						
Other than long term business assets allocated towards general business required minimum margin	11	28699	26498	See instructions 1 and 2		
Required minimum margin						
Required minimum margin for general business	12	6159	5978	12	49	
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	22540	20520			
LONG TERM BUSINESS Available assets						
Long term business admissible assets	21			10	11	
Other than long term business assets allocated towards long term business required minimum margin	22			See instructions 1 and 3		
Total mathematical reserves (after distribution of surplus)	23			See instruction 4		
Other insurance and non-insurance liabilities	24			See instruction 5		
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					
Hidden reserves	33					
Total of available assets and implicit items (25+31+32+33)	34					
Required minimum margin						
Required minimum margin for long term business	41			60	69	
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					
CONTINGENT LIABILITIES						
Quantifiable contingent liabilities in respect of other than long term business as shown in a supplementary note to Form 15	51			See instruction 6		
Quantifiable contingent liabilities in respect of long term business as shown in a supplementary note to Form 14	52			See instruction 6		

Returns under Insurance Companies Legislation
Supplementary Notes to the Returns
Statement of net assets

Form 10

Name of company **HAVEN INSURANCE POLICIES LTD**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R10	2052028	GL	31	12	1996	£000

			As at the end of this financial year 1	As at the end of the previous year 2	Source Form	Line	Column
Long term business - admissible assets		11			13	89	1
Long term business - liabilities and margins		12			14	59	1
Other than Long term business - admissible assets		21	93054	99172	13	89	1
Other than Long term business - liabilities		22	64355	72674	15	69	1
Net admissible assets (21-22)		23	28699	26498			
Other assets allowed to be taken into account in covering the required minimum margin	Unpaid amounts (including share premium) on partly paid shares	24					
	Supplementary contributions for a mutual carrying on general business	25					
Liabilities allowed to be left out of account in covering the required minimum margin	Subordinated loan capital	26					
	Cumulative preference share capital	27					
Available assets (23 to 27)		29	28699	26498			

Represented by:

		1	2	Source
Paid up share capital (other than cumulative preference share capital)	51	20000	20000	
Amounts included in lines 24 to 27 above	52			
Amounts representing the balance of net assets	56	8699	6498	
Total (51 to 56) and equal to line 29 above	59	28699	26498	

Movement of balance of net assets for solvency purposes - as per line 56

		1	2	Source
Balance brought forward at the beginning of the financial year	61			10 . 56 . 2
Retained profit/(loss) for the financial year	62			16 . 59 . 1
Movement in asset valuation differences	63			See instruction 2
Decrease/(increase) in the provision for adverse changes	64			See instruction 3
Other movements (particulars to be specified by way of supplementary note)	65			
Balance carried forward at the end of the financial year (61 to 65)	69			

Returns under Insurance Companies Legislation
Supplementary Notes to the Returns
General business : Calculation of required margin of solvency - first method

Printed 28th MAY 97 at 15:18

Name of company HAVEN INSURANCE POLICIES LTD

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R11	2052028	GL	31	12	1996	£000

				This financial year 1	Previous year 2
Gross premiums receivable			11	33916	31663
Premium taxes and levies (included in line 11)			12	441	113
Sub-total A (11-12)			13	33475	31550
Adjusted Sub-total A if financial year is not a 12 month period to produce an annual figure			14		
Division of Sub-total A (or adjusted Sub-total A if appropriate)	Other than health insurance	Up to and including sterling equivalent of 10M ECU x 18/100	15	1408	1514
		Excess (if any) over 10M ECU x 16/100	16	4104	3702
	Health insurance	Up to and including sterling equivalent of 10M ECU x 6/100	17		
		Excess (if any) over 10M ECU x 16/300	18		
Sub-total B (15+16+17+18)			19	5512	5216
Claims paid			21	23933	28371
Claims outstanding carried forward at the end of the financial year	For business accounted for on an underwriting year basis		22		
	For business accounted for on an accident year basis		23	42578	45953
Claims outstanding brought forward at the beginning of the financial year	For business accounted for on an underwriting year basis		24		
	For business accounted for on an accident year basis		25	45687	43151
Sub-total C (21+22+23-(24+25))			29	20824	31173
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			30	(334)	1667
Sub-total D (29-30)			39	21158	29506
First result Sub-total B x Sub-total D / Sub-total C (or, if ½ is a greater fraction, x ½)			41	5512	4937

Returns under Insurance Companies Legislation

Form 12

Supplementary Notes to the Returns

Printed 28th MAY 97 at 15:20

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

Name of company **HAVEN INSURANCE POLICIES LTD**

Global business

Financial year ended **31st December 1996**

	Company registration number	GL/UK/CM	Period ended day	month	year	Units
R12	2052028	GL	31	12	1996	£000

				This financial year 1	Previous year 2	Source Form	Line	Column
Reference period (No. of financial years) Insert "0" if there is no reference period otherwise insert "3" or "7"			3	11			See Instruction 1		
Claims paid in reference period			21	76100	71206			
Claims outstanding carried forward at the end of the reference period	For business accounted for on an underwriting year basis		22					
	For business accounted for on an accident year basis		23	42578	45953			
Claims outstanding brought forward at the end of the reference period	For business accounted for on an underwriting year basis		24					
	For business accounted for on an accident year basis		25	40495	37077			
Sub-total E (21+22+23-(24+25))			29	78183	80082			
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	26061	26694			
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M ECU x 26/100	32	1424	1531			
		Excess (if any) over 7M ECU x 23/100	33	4735	4785			
	Health insurance	Up to and including sterling equivalent of 7M ECU x 26/300	34					
		Excess (if any) over 7M ECU x 23/300	35					
Sub-total G (32 to 35)			39	6159	6316			
Second result Sub-total G x Sub-total D / Sub-total C (or, if ½ is a greater fraction, x ½)			41	6159	5978			
First result			42	5512	4937	11	41	
Required margin of solvency (the higher of lines 41 and 42)			43	6159	5978			
Minimum guarantee fund			44	313	336			
Required minimum margin (the higher of lines 43 and 44)			49	6159	5978			

Name of the Company:	NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
Global business	OTHER THAN LONG TERM BUSINESS
Financial year ended	31st December 1996

1001 Net Asset Value Reconciliation

	1996 £000	1995 £000
Form 13, line 99	3,123,755	3,204,730
Less		
Form 15, line 59	2,412,314	2,490,326
	711,441	714,404
Adjustments to liabilities		
Adjustment to Overseas branches unearned premium provision taken through profit and loss	3,060	(2,200)
Adjustment to liabilities in respect of investments included at amortised cost in Companies Act Accounts but market value in DTI return	(3,829)	-
Lease creditor disallowed (NB Lease asset also disallowed)	(5,757)	(5,173)
Net asset value per Companies Act Accounts	704,915	707,031

The net asset value per Companies Act Accounts represents the Other Than Long Term net assets of the Society before funding of the long term fund. The Society's subsidiaries included in this return are valued in the Society's balance sheet in the Companies Act Accounts at net asset value.

1002 Form 10 Line 65

The following adjustments have been included in line 65 of Form 10:

	1996 £000	1995 £000
Movement in lease creditors disallowed (refer 1001 above)	584	(3,360)
Movement in adjustment to liabilities in respect of amortised assets (refer 1001 above)	3829	-
Movement on deferred acquisition costs' adjustment in respect of Overseas branches and taken through profit and loss account	161	(1,874)
	4,574	(5,234)

1101, 1201 Forms 11 and 12 Claims in Reference Period

On 1st January 1996, the Society transferred its Italian business to a fellow Group company, Pappalettera Assicurazioni Srl.

For 1996 the claims paid and the claims outstanding brought forward in respect of the reference period have been adjusted to exclude the Italian business sold.

Adjustments to line 25 of Form 11 are as detailed in supplementary note 2201 (ii). Line 24 of Form 11 has only been adjusted by exchange adjustments.

Line 21 of Form 12 has been reduced by £41,828k in respect of paid claims in the Italian branch during 1994 and 1995. Line 1 of Form 25 has been reduced by £26,593k in respect of Italian business brought forward at the beginning of the reference period.

In addition, line 25 of Form 12 has been reduced by £94,462k in respect of Irish business sold on 1 January 1994.

1101, 1201, 1602, 2101, 2201, 2301, 2401, 2801 Brought Forwards

Other than as detailed in the supplementary notes in respect of the sale of the Italian business, the only differences between carried forwards and brought forwards in the 1996 return relate to exchange adjustments.

Supplementary Notes to the Returns **Sheet 15**

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial Year ended 31st December 1996

1304 Debtors and Creditors

Certain amounts shown in Forms 13 and 15 have been calculated by netting amounts due to any one person or undertaking against amounts due from that person or undertaking, where there is a right of set-off as permitted by Financial Reporting Standard 5.

1305, 1306 Counterparties

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

1501 Provision for Adverse Changes

There was no provision for adverse charges at the financial year end. All derivative contracts held were strictly covered and all other obligations to deliver assets or make a payment were felt to be prudently provided for in the accounts.

1502 Contingent Liabilities

(a) No charge has been made on the assets of the Society to secure the liabilities of any other undertaking.

(b) No provision has been included in Form 15 or shown as a quantifiable contingent liability in Form 9 for any liability to tax on capital gains which might arise if the Society disposed of its assets. The full potential liability for deferred taxation not provided was £46m (1995 - £100m).

(c) There is no quantifiable contingent liability at 31st December 1996 in respect of uncalled amounts on shares held (1995 - £8,000).

1601 Rates of Exchange

Assets, liabilities and revenue transactions in currencies other than sterling have been revalued at rates of exchange ruling at 31st December.

1604 Form 16 Line 15

In its Companies Act Accounts the Society includes the difference between the cost of its subsidiary undertakings and the net asset value in a revaluation reserve. In this return the movement on this revaluation reserve has been taken to line 15 of form 16. The impact in 1996 has been to increase profit compared to the Companies Act Accounts by £46,354k (1995 - £18,712k).

2001 Option to Report Business in a Different Accounting Class

The Society has taken the option to include all MAT treaty business within accounting class 11 because it does not have the necessary accounting records to otherwise split the business between proportional and non-proportional.

Supplementary Notes to the Returns **Sheet 16**

Name of the Company:	NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
Global business	OTHER THAN LONG TERM BUSINESS
Financial year ended	31st December 1996

2002 Analysis of Written Premiums on an Accounting Year Basis

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Gross							
United Kingdom	156,993	635,734	1,039	384,623	34,158	28,846	1,241,393
Overseas	10,674	297	-	(118)	(7)	5	10,851
	167,667	636,031	1,039	384,505	34,151	28,851	1,252,244
Reinsurance							
United Kingdom	1,001	52,977	72	68,174	6,503	9,678	138,405
Overseas	27	83	1	99	16	2	228
	1,028	53,060	73	68,273	6,519	9,680	138,633
Net							
United Kingdom	155,992	582,757	967	316,449	27,655	19,168	1,102,988
Overseas	10,647	214	(1)	(217)	(23)	3	10,623
	166,639	582,971	966	316,232	27,632	19,171	1,113,611

2002 Analysis of Written Premiums on an Underwriting Year Basis

	Aviation £000	Marine £000	Transport £000	Non Prop Treaty £000	Prop Treaty £000	MAT Treaty £000	Total £000
Gross							
United Kingdom	13	47	182	-	-	268	510
Overseas	-	66	676	31	407	19	1,199
	13	113	858	31	407	287	1,709
Reinsurance							
United Kingdom	13	47	182	-	-	268	510
Overseas	-	66	676	-	301	19	1,062
	13	113	858	-	301	287	1,572
Net							
United Kingdom	-	-	-	-	-	-	-
Overseas	-	-	-	31	106	-	137
	-	-	-	31	106	-	137

2003 Authorisation classes

In respect of authorisation classes 5, 6, 11 and 12 no new contracts of insurance have been effected sine 1993.

Supplementary Notes to the Returns **Sheet 17**

Name of the Company:	NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
Global business	OTHER THAN LONG TERM BUSINESS
Financial year ended	31st December 1996

Italian Business 2101, 2201, 2301

On 1st January 1996, the Society transferred its Italian business to a fellow Group company, Pappalettera Assicurazioni Srl. As a result opening balances on technical reserves have been adjusted to exclude this business. Details of these adjustments are set out below.

(i) 2101 Form 21

Total gross unearned premium provision

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Amount carried forward per 1995 return	73,925	332,394	433	167,870	18,141	36,740	629,503
Less Italy	(1,864)	(11,053)	-	(5,566)	(1,761)	-	(20,244)
	72,061	321,341	433	162,304	16,380	36,740	609,259
Exchange Adjustment	318	21	-	10	2	1	352
Amount brought forward per 1996 return	72,379	321,362	433	162,314	16,382	36,741	609,611

Total reinsurance on unearned premium provision

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Amount carried forward per 1995 return	1,742	57,840	77	46,659	4,873	10,186	121,377
Less Italy	(557)	(162)	-	(2,671)	(68)	-	(3,458)
	1,185	57,678	77	43,988	4,805	10,186	117,919
Exchange Adjustment	-	-	1	(9)	(1)	-	(9)
Amount brought forward per 1996 return	1,185	57,678	78	43,979	4,804	10,186	117,910

Total net unearned premium provision

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Amount carried forward per 1995 return	72,183	274,554	356	121,211	13,268	26,554	508,126
Less Italy	(1,307)	(10,891)	-	(2,895)	(1,693)	-	(16,786)
	70,876	263,663	356	118,316	11,575	26,554	491,340
Exchange Adjustment	318	21	(1)	19	3	1	361
Amount brought forward per 1996 return	71,194	263,684	355	118,335	11,578	26,555	491,701

Returns under Insurance Companies Legislation

Supplementary Notes to the Returns **Sheet 18**

Name of the Company:	NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
Global business	OTHER THAN LONG TERM BUSINESS
Financial year ended	31st December 1996

(ii) 2201 Form 22

Total gross outstanding claims

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Amount carried forward per 1995 return	45,171	947,846	520	212,534	294,381	67,315	1,567,767
Less Italy	(2,361)	(21,663)	-	(6,227)	(6,494)	(3)	(36,748)
	42,810	926,183	520	206,307	287,887	67,312	1,531,019
Exchange Adjustment	(1,061)	(2,436)	-	(704)	(690)	(38)	(4,929)
Amount brought forward per 1996 return	41,749	923,747	520	205,603	287,197	67,274	1,526,090

Total reinsurance on outstanding claims

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Amount carried forward per 1995 return	3,165	172,263	101	61,293	67,434	28,044	332,300
Less Italy	-	-	-	-	-	-	-
	3,165	172,263	101	61,293	67,434	28,044	332,300
Exchange Adjustment	763	813	-	355	496	27	2,454
Amount brought forward per 1996 return	3,928	173,076	101	61,648	67,930	28,071	334,754

Total net outstanding claims

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Amount carried forward per 1995 return	42,006	775,583	419	151,241	226,947	39,271	1,235,467
Less Italy	(2,361)	(21,663)	-	(6,227)	(6,494)	(3)	(36,748)
	39,645	753,920	419	145,014	220,453	39,268	1,198,719
Exchange Adjustment	(1,824)	(3,249)	-	(1,059)	(1,186)	(65)	(7,383)
Amount brought forward per 1996 return	37,821	750,671	419	143,955	219,267	39,203	1,191,336

Supplementary Notes to the Returns **Sheet 19**

Name of the Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial year ended 31st December 1996

(iii) 2201 Form 22 Total claims handling provision

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Amount carried forward per 1995 return	1,682	14,091	-	2,969	2,635	481	21,858
Less Italy	(30)	(358)	-	(80)	(107)	-	(575)
	1,652	13,733	-	2,889	2,528	481	21,283
Exchange Adjustment	26	89	-	6	4	-	125
Amount brought forward per 1996 return	1,678	13,822	-	2,895	2,532	481	21,408

(iv) 2201 Form 22 Total deferred acquisition costs

	Accident & Health £000	Motor £000	Transport £000	Property £000	Third Party Liability £000	Miscell-aneous £000	Total £000
Amount carried forward per 1995 return	3,370	53,836	-	40,182	4,101	1,611	103,100
Less Italy	(596)	(1,403)	-	(1,994)	(508)	-	(4,501)
	2,774	52,433	-	38,188	3,593	1,611	98,599
Exchange Adjustment	(28)	(4)	-	(2)	-	-	(34)
Amount brought forward per 1996 return	2,746	52,429	-	38,186	3,593	1,611	98,565

Supplementary Notes to the Returns

Name of the Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial year ended 31st December 1996

(vi) 2301 Form 23 Net outstanding and net paid claims

The adjustments to form 23 in the 1995 return by excluding Italian business would have been as follows:

		ORIGINALLY REPORTED			ITALIAN ELEMENT			AMENDED FORM 23		
		Claims outstanding (net) as at the end of year of origin	Total claims paid (net) in all years since year of origin	Claims outstanding (net) at end of financial year	Claims outstanding (net) as at the end of year of origin	Total claims paid (net) in all years since year of origin	Claims outstanding (net) at end of financial year	Claims outstanding (net) as at the end of year of origin	Total claims paid (net) in all years since year of origin	Claims outstanding (net) at end of financial year
		Column 1 £000	Column 2 £000	Column 3 £000	Column 1 £000	Column 2 £000	Column 3 £000	Column 1 £000	Column 2 £000	Column 3 £000
Accident & Health	1995	30,614	-	30,614	(2,114)	-	(2,114)	28,500	-	28,500
	1994	27,566	16,927	1,474	(1,483)	(870)	(455)	26,083	16,057	1,019
	1993	24,855	15,893	891	(1,118)	(958)	(157)	23,737	14,935	734
	1992	24,388	14,536	1,357	(1,522)	(1,409)	(29)	22,866	13,127	1,328
	1991	14,032	10,724	735	(983)	(664)	(29)	13,049	10,060	706
	1990	10,429	11,143	70	-	-	-	10,429	11,143	70
	1989	9,447	8,163	135	-	-	-	9,447	8,163	135
	Previous	33,844	33,627	217	-	-	-	33,844	33,627	217
	Reconciliation			6,513			423			6,936
	Total			42,006			(2,361)			39,645
Motor	1995	281,197	-	281,197	(11,192)	-	(11,192)	270,005	-	270,005
	1994	265,065	95,430	146,215	(9,076)	(4,279)	(4,188)	255,989	91,151	142,027
	1993	239,355	110,931	98,161	(8,400)	(6,350)	(2,804)	230,955	104,581	95,357
	1992	237,778	144,361	75,911	(11,055)	(8,350)	(1,822)	226,723	136,011	74,089
	1991	293,969	190,043	64,258	(14,839)	(9,911)	(1,623)	279,130	180,132	62,635
	1990	290,174	243,564	44,817	-	-	-	290,174	243,564	44,817
	1989	237,349	240,270	23,022	-	-	-	237,349	240,270	23,022
	Previous	762,961	770,216	26,069	-	-	-	762,961	770,216	26,069
	Reconciliation			15,933			(34)			15,899
	Total			775,583			(21,663)			753,920
Transport	No change									
Property	1995	102,236	-	102,236	(3,533)	-	(3,533)	98,703	-	98,703
	1994	69,703	37,928	13,756	(2,627)	(1,652)	(730)	67,076	36,276	13,026
	1993	72,919	45,919	9,174	(4,245)	(2,315)	(1,704)	68,674	43,604	7,470
	1992	89,505	50,773	5,124	(3,833)	(2,484)	(735)	85,672	48,289	4,389
	1991	101,267	61,182	4,217	(5,303)	(3,785)	(88)	95,964	57,397	4,129
	1990	87,885	72,987	3,610	-	-	-	87,885	72,987	3,610
	1989	61,349	55,309	3,382	-	-	-	61,349	55,309	3,382
	Previous	232,600	194,085	1,726	-	-	-	232,600	194,085	1,726
	Reconciliation			8,016			563			8,579
	Total			151,241			(6,227)			145,014
Third Party Liability	1995	37,280	-	37,280	(3,389)	-	(3,389)	33,891	-	33,891
	1994	37,349	5,543	44,718	(1,812)	(419)	(1,251)	35,537	5,124	43,467
	1993	42,295	9,128	40,021	(1,218)	(739)	(613)	41,077	8,389	39,408
	1992	39,569	16,444	35,659	(1,396)	(594)	(578)	38,173	15,850	35,081
	1991	47,419	24,249	24,201	(1,363)	(646)	(292)	46,056	23,603	23,909
	1990	42,208	37,883	14,444	-	-	-	42,208	37,883	14,444
	1989	38,672	35,891	7,926	-	-	-	38,672	35,891	7,926
	Previous	107,046	104,970	16,816	-	-	-	107,046	104,970	16,816
	Reconciliation			5,882			(371)			5,511
	Total			226,947			(6,494)			220,453
Miscellaneous and Pecuniary Loss	1995	15,495	-	15,495	(2)	-	-	15,493	-	15,495
	1994	19,294	8,926	3,335	(1)	-	-	19,293	8,926	3,335
	1993	46,273	11,559	2,840	-	(1)	(3)	46,273	11,558	2,837
	1992	53,187	29,260	5,571	(81)	(30)	(1)	53,106	29,230	5,570
	1991	66,281	37,715	8,837	-	-	-	66,281	37,715	8,837
	1990	23,923	21,491	1,440	-	-	-	23,923	21,491	1,440
	1989	13,615	10,654	220	-	-	-	13,615	10,654	220
	Previous	40,516	27,708	965	-	-	-	40,516	27,708	965
	Reconciliation			568			-			568
	Total			39,271			(4)			39,267

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial Year ended 31st December 1996

2102 Unearned Premiums

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

2202 Claims Management Costs

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

2204 Acquisition Costs

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

2205 Unexpired Risks

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. The amount of attributable investment income taken into account by accounting class is:

	1996 £'000	1995 £'000
Accident and Health	-	340
Motor	7,043	27,036
Third Party Liability	1,400	2,071
	8,443	29,447

The investment income allocated represents a return no greater than either the rate of return earned on assets over the preceding five years appropriate in magnitude and nature to cover the provision; or no greater than the return on such assets during the year preceding the balance sheet date.

The average interval to the date at which claims are expected to be settled in cash are 2.4 and 4.8 years for motor and third party liability respectively.

Supplementary Notes to the Returns **Sheet 22**

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial Year ended 31st December 1996

2402 Adoption of Underwriting Year Accounting

Underwriting year accounting has been adopted for accounting classes 3, 4, 9, 10, 11 and elements of class 5 due to the longer term nature of the business written and the fact that an underwriting result cannot be established with sufficient accuracy using the accident year basis. Recognition of profit has been deferred until the end of the third year from the start of an underwriting year for marine and treaty business and until the end of the second year for transport business.

2407 Three-year Business

The allocation of business to year is determined by the year in which the risk is incepted, except for certain business in accounting classes 3, 4 and 5 where the basis is the year of signing the policy.

2408 Losses Under Accounting Class 9

The majority of the Society's losses reported under accounting class 9 (underwriting year accounting) relate to the claims arising from its share of stop loss protection arrangements with Norwich Winterthur Reinsurance and Stronghold Insurance Company Limited. On 14 April 1997 the Society sold its share of Stronghold and the losses related to that company have been commuted.

2800, 2900, 3000, 3500, 3600 Forms Omitted

The following forms have been omitted because all entries (including comparatives, where applicable) would be blank:

Form 28 (Accounting class 11, business category c)
Form 29 (Accounting class 11, business category e)
Form 30
Form 35
Form 36

Certificate required by regulation 28(a) of the Insurance Companies (Accounts and Statements) Regulations 1996 **Sheet 1**

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial Year ended 31st December 1996

We certify

1 (a) In relation to the part of the return comprising Forms 9 to 13, 15 to 17, 20 to 25, 28, 29, 31 to 34 and 37 to 39, the supplementary notes and the statements required by regulations 19 to 21, 23, 24 and 26 of the Insurance Companies (Accounts and Statements) Regulations 1996 that:

(i) the return has been prepared in accordance with the Regulations;

(ii) proper accounting records have been maintained and adequate information has been obtained by the Society; and

(iii) an appropriate system of control has been established and maintained by the Society over its transactions and records;

(b) that reasonable enquiries have been made by the Society for the purpose of determining whether any person and any body corporate are connected for the purposes of regulations 19, 20 and 21;

(c) that in respect of the Society's business which is not excluded by regulation 32 of the Insurance Companies Regulations 1994, the assets held throughout the financial year enabled the Society to comply with regulations 27 to 31 (matching and localisation) of those Regulations; and

2 that the Society has maintained the margin of solvency required by section 32 of the Insurance Companies Act 1982 throughout the financial year;

Certificate required by Regulation 28(a) of the Insurance Companies (Accounts and Statements) Regulations 1996

Sheet 2

Name of Company: NORWICH UNION FIRE INSURANCE SOCIETY LIMITED

Global business OTHER THAN LONG TERM BUSINESS

Financial Year ended 31st December 1996

3 (a) that the systems of control established and maintained by the Society in respect of its business complied at the end of the financial year with the following prudential guidance notes:-

- 1994/6 Systems of control over the investments (and counterparty exposure) of insurance companies with particular reference to the use of derivatives.

- 1996/1 Controls over general business claims provisions

and it is reasonable to believe that those systems continued to so comply subsequently and will continue to so comply in future; and

(b) that the return has been prepared in accordance with the following published guidance:-

- 1995/1 Guidance notes for insurance companies and auditors on the Valuation of Assets Regulations

- 1995/3 The use of derivatives in insurance funds

- 1996/3 The preparation of annual returns to the Department of Trade and Industry

Allan Bridgewater
Group Chief Executive

G. W. Paul
Chairman

Albert Mills
Director

Norwich
13th June 1997

Report of the Auditors to the Directors pursuant to regulation 29 of the Insurance Companies (Accounts and Statements) Regulations 1996

Name of Company:	NORWICH UNION FIRE INSURANCE SOCIETY LIMITED
Global business	OTHER THAN LONG TERM BUSINESS
Financial Year ended	31st December 1996

We have audited the documents prepared by the Society pursuant to section 17 of the Insurance Companies Act 1982, ("the Act"), which are required to be audited by regulation 29 of the Insurance Companies (Accounts and Statements) Regulations 1996, ("the Regulations"). These comprise Forms 9 to 13, 15 to 17, 20 to 25, 28, 29, 31 to 34, and 37 to 39, the statements furnished pursuant to regulations 19, 20, 21 and 23 on pages 121 to 125, the supplementary notes on pages 133 to 154, and the certificate signed in accordance with regulation 28(a) on pages 155 and 156, (the "certificate"). In the case of the certificate, our audit did not extend to paragraph 1 in relation to the statements required by regulations 24 and 26.

Respective responsibilities of the Society and its auditors

The Society is responsible for the preparation of returns under the provisions of the Act and the Regulations, as modified by three Orders issued by the Secretary of State on 16th January 1997. 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 29 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 29. It also includes an assessment of the significant estimates and judgements made by the Society in the preparation of the documents specified by regulation 29.

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 29 are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated whether the documents had 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 supplementary notes have been properly prepared in accordance with the provisions of the Regulations as modified; and

(b) according to the information and explanations received by us:

- (i) the certificate has been properly prepared in accordance with the provision of the Regulations; and
- (ii) it was not unreasonable for the persons giving the certificate to have made the statements therein.

ERNST & YOUNG
Chartered Accountants
Registered Auditor
Norwich
13th June 1997