

CGU International Insurance plc

**Annual FSA Insurance Returns for the year ended
31st December 2002**



(Appendices 9.1, 9.2, 9.5, 9.6)

CGU International Insurance plc

Year ended 31st December 2002

Contents

	Page
Appendix 9.1	
Form 9 Statement of solvency	3
Covering sheet to Form 9	4
Form 10 Statement of net assets	5
Form 11 General insurance business: Calculation of required margin of solvency - first method	6
Form 12 General insurance business: Required margin of solvency - second method, and statement of required minimum margin	7
Form 13 Analysis of admissible assets	8
Form 15 Liabilities (other than long insurance term business)	11
Form 16 Profit and loss account (non-technical account)	12
Form 17 Analysis of derivative contracts	13
Appendix 9.2	
Form 20 General insurance business: Technical account (excluding equalisation provisions)	14
Form 21 General insurance business (accident year account): Analysis of premiums	26
Form 22 General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions	35
Form 23 General insurance business (accident year accounting): Analysis of net claims and premiums	44
Form 24 General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses	52
Form 25 General insurance business (underwriting year accounting): Analysis of technical provisions	59
Form 26 General insurance business (underwriting year accounting): Analysis of net claims and premiums by category for treaty reinsurance	66
Form 27 General insurance business (underwriting year accounting): Analysis of gross claims and premiums by category for treaty reinsurance	72
Form 28 General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by category for treaty reinsurance	78
Form 29 General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance	132
Form 31 General insurance business (accident year accounting): Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance	185
Form 32 General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance	227
Form 33 General insurance business (accident year accounting): Reconciliation of gross claims and premiums for direct insurance and facultative reinsurance	235
Form 34 General insurance business (underwriting year accounting): Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance	236
Form 35 General insurance business (underwriting year accounting): Reconciliation of gross claims and premiums for direct insurance and facultative reinsurance	245
Form 36 Currency rates	246
Form 37 Equalisation provisions	247
Form 38 Equalisation provisions technical account: Accident year accounting	248
Form 39 Equalisation provisions technical account: Underwriting year accounting	249
Appendix 9.6	
Notes to the Return	250
Appendix 9.5	
Business Ceded - Rule 9.32	274

CGU International Insurance plc

Year ended 31st December 2002

Contents

	Page
Major Treaty Reinsurers - Rule 9.25	284
Major Facultative Reinsurers - Rule 9.26	286
Reinsurance Cedants - Rule 9.27	287
Appendix 9.6	
Additional information on Derivative Contracts - Rule 9.29	288
Additional information on Controllers - Rule 9.30	289
Directors' Certificate - Rule 9.34(a)	290
Auditors' Report - Rule 9.35	292

Statement of solvencyName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

R9	Company registration number	GL/UK/CM	Period ended			Units
			day	month	year	
	21487	GL	31	12	2002	£000
		As at the end of this financial year	As at the end of the previous year		Source	
		1	2		<	> ?

GENERAL INSURANCE BUSINESS**Available assets**

Other than long term insurance business assets allocated towards general insurance business required minimum margin	11	2537890	3072669	See instructions 1 and 2
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Required minimum margin

Required minimum margin for general insurance business	12	624727	422665	12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12)	13	1913163	2650004	

LONG TERM INSURANCE BUSINESS**Available assets**

Long term insurance business admissible assets	21			10 . 11
Other than long term insurance business assets allocated towards long term insurance 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 insurance business required minimum margin (21+22-23-24)	25			

Implicit Items admitted under Rule 2.10(5) as modified

Future profits	31			
Zillmerising	32			
Hidden reserves	33			

Total of available assets and implicit items (25+31+32+33)	34			
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Required minimum margin

Required minimum margin for long term insurance 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 insurance business as shown in a supplementary note to Form 15	51			See instruction 6
Quantifiable contingent liabilities in respect of long term insurance business as shown in a supplementary note to Form 14	52			See instruction 6

Covering sheet to Form 9

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

..... **Richard Harvey** **Group Chief Executive**

..... **Michael Biggs** **Director**

..... **Patrick Snowball** **Director**

28 March 2003

Statement of net assetsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

	R10	Company registration number 21487	GL/UK/CM GL	Period ended			Units £000
				day	month	year	
				31	12	2002	
		As at the end of this financial year 1	As at the end of the previous year 2	Source			
				<	>	?	
Long term insurance business - admissible assets	11			13	. 89	. 1	
Long term insurance business - liabilities and margins	12			14	. 59	. 1	

Other than Long term insurance business - admissible assets	21	11359887	11476516	13	. 89	. 1	
Other than Long term insurance business - liabilities	22	8757627	8393617	15	. 69	. 1	
Net admissible assets (21-22)	23	2602260	3082899				
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 insurance 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	2602260	3082899				

Represented by:

Paid up share capital (other than cumulative preference share capital)	51	4997900	3797985				
Amounts included in lines 24 to 27 above	52						
Amounts representing the balance of net assets	56	(2395640)	(715086)				
Total (51 to 56) and equal to line 29 above	59	2602260	3082899				

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

Balance brought forward at the beginning of the financial year	61	(715086)	(1608871)	10	. 56	. 2	
Retained profit/(loss) for the financial year	62	(1325283)	(350995)	16	. 59	. 1	
Movement in asset valuation differences	63	(226319)	1275980	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	(128952)	(31200)				
Balance carried forward at the end of the financial year (61 to 65)	69	(2395640)	(715086)				

General insurance business : Calculation of required margin of solvency - first methodName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

			Company registration number	GL/UK/CM	Period ended			Units		
			R11	21487	GL	31	12	2002	£000	
				This financial year			Previous year			
				1			2			
Gross premiums receivable				11	3961686			2755409		
Premium taxes and levies (included in line 11)				12	3916					
Sub-total A (11-12)				13	3957770			2755409		
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 EURO x 18/100	15	1139			1118			
		Excess (if any) over 10M EURO x 16/100	16	632231			439871			
	Health insurance	Up to and including sterling equivalent of 10M EURO x 6/100	17							
		Excess (if any) over 10M EURO x 16/300	18							
Sub-total B (15+16+17+18)				19	633370			440989		
Claims paid				21	2405680			2284352		
Claims outstanding carried forward at the end of the financial year		For insurance business accounted for on an underwriting year basis	22	904274			1048056			
		For insurance business accounted for on an accident year basis	23	3852256			3718436			
Claims outstanding brought forward at the beginning of the financial year		For insurance business accounted for on an underwriting year basis	24	1005687			1058842			
		For insurance business accounted for on an accident year basis	25	3865495			3739957			
Sub-total C (21+22+23-(24+25))				29	2291028			2252045		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C				30	31265			466282		
Sub-total D (29-30)				39	2259763			1785763		
First result Sub-total B x Sub-total D (or, if ½ is a greater fraction, x ½) Sub-total C				41	624727			349683		

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

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

Company
registration
number

GL/UK/CM

Period ended
day month year

Units

R12	21487	GL	31	12	2002	£000
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			This financial year	Previous year	Source		
			1	2	<	>	?
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	7310720	7164854		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	904274	1048056		
	For insurance business accounted for on an accident year basis		23	3852256	3718436		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	1149476	1141014		
	For insurance business accounted for on an accident year basis		25	3683462	3839507		
Sub-total E (21+22+23-(24+25))			29	7234312	6950825		
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	2411437	2316942		
Division of Sub-total F	Other than health insurance	Up to and including sterling equivalent of 7M EURO x 26/100	32	1151	1131		
		Excess (if any) over 7M EURO x 23/100	33	553612	531896		
	Health insurance	Up to and including sterling equivalent of 7M EURO x 26/300	34				
		Excess (if any) over 7M EURO x 23/300	35				
Sub-total G (32 to 35)			39	554763	533027		
Second result Sub-total G x Sub-total D (or, if ½ is a greater fraction, x ½)			41	547192	422665		

First result	42	624727	349683	11	41
Required margin of solvency (the higher of lines 41 and 42)	43	624727	422665		

Minimum guarantee fund	44	253	249		
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Required minimum margin (the higher of lines 43 and 44)	49	624727	422665		
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Analysis of admissible assetsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/UK/CM	Period ended			Units	Category of assets	
		R13	21487	GL	31	12	2002	£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	90432		117986	
Investments in group undertakings and participating interests	UK insurance business dependants	Shares			21			11295	
		Debt securities issued by, and loans to, dependants			22				
	Other insurance dependants	Shares			23	48350		57649	
		Debt securities issued by, and loans to, dependants			24				
	Non-insurance dependants	Shares			25	593514		1661078	
		Debt securities issued by, and loans to, dependants			26	298200			
	Other group undertakings and participating interests	Shares			27	30591		32431	
		Debt securities issued by, and loans to, group undertakings			28	25200			
		Participating interests			29				
		Debt securities issued by, and loans to, undertakings in which the insurer has a participating interest			30				
Total sheet 1 (11 to 30)					39	1086287		1880439	

Analysis of admissible assetsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/UK/CM	Period ended			Units	Category of assets	
		R13	21487	GL	31	12	2002	£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	687471		842479		
	Other shares and other variable yield securities			42	14805		22802		
	Holdings in collective investment schemes			43	221565		99884		
	Rights under derivative contracts			44	1251		10979		
	Debt securities and other fixed income securities	Fixed interest	Approved securities	45	1590830		1939594		
			Other	46	296519		410584		
		Variable interest	Approved securities	47			3745		
			Other	48	179		548		
	Participation in investment pools			49					
	Loans secured by mortgages			50			569		
	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	499		1372		
	Deposits with approved credit institutions and approved financial institutions	Withdrawal subject to a time restriction of one month or less		54	255001		53584		
		Withdrawal subject to a time restriction of more than one month		55	41522		1094937		
	Other			56					
Deposits with ceding undertakings				57	913		4306		
Assets held to match linked liabilities	Index linked			58					
	Property linked			59					
Reinsurers' share of technical provisions	Provision for unearned premiums			60	203430		260223		
	Claims outstanding			61	1396621		1772850		
	Provision for unexpired risks			62					
	Other			63					
Total sheet 2 (41 to 63)				69	4710606		6518456		

Analysis of admissible assetsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/UK/CM	Period ended			Units	Category of assets		
		R13	21487	GL	31	12	2002	£000	1	
Debtors					As at the end of this financial year 1		As at the end of the previous year 2			
Other assets										
Debtors arising out of direct insurance operations	Policyholders			71	240272		294538			
	Intermediaries			72	283106		186388			
Salvage and subrogation recoveries				73						
Debtors arising out of reinsurance operations	Due from ceding insurers and intermediaries under reinsurance business accepted			74	929418		47916			
	Due from reinsurers and intermediaries under reinsurance contracts ceded			75	847222		650929			
Other debtors	Due from dependants	Due in 12 months or less after the end of the financial year		76	1871784		1130980			
		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	779878		287520			
		Due more than 12 months after the end of the financial year		79	50763		110734			
Tangible assets				80	657		4195			
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	119076		25368			
	Cash in hand			82						
Other assets (particulars to be specified by way of supplementary note)				83						
Prepayments and accrued income	Accrued interest and rent			84	18576		53350			
	Deferred acquisition costs			85	388953		248616			
	Other prepayments and accrued income			86	33289		37087			
Deductions (under rules 4.14(2)(b) and 4.14(3)) from the aggregate value of assets				87						
Total sheet 3 (71 to 86 less 87)				88	5562994		3077621			
Grand total of admissible assets (39+69+88)				89	11359887		11476516			
Reconciliation to asset values determined in accordance with the insurance accounts rules										
Total admissible assets (as per line 89 above)				91	11359887		11476516			
Total assets in excess of the admissibility limits of Appendix 4.2 (as valued in accordance with those Rules before applying admissibility limits)				92	673599					
Solvency margin deduction for subsidiary undertakings which are insurance undertakings				93	2157365		2079781			
Other differences in the valuation of assets (other than for assets not valued above)				94	2506776		3031640			
Assets of a type not valued above, (as valued in accordance with the insurance accounts rules)				95						
Total assets determined in accordance with the insurance accounts rules (91 to 95)				99	16697627		16587937			
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance					100	16700		45800		

Liabilities (other than long term insurance business)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

		Company registration number	GL/UK/CM	Period ended			Units	
		R15	21487	GL	31 day	12 month	2002 year	£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	1983000		1480672		
	Claims outstanding		12	4728157		4771053		
	Provision for unexpired risks		13					
	Equalisation provisions	Credit business	14	4603		4294		
		Other than credit business	15	163917		119241		
	Other		16					
	Total (11 to 16)		19	6879677		6375260		
Provisions for other risks and charges	Taxation		21	23700		572		
	Other		22	69624		43136		
Deposits received from reinsurers			31	916		2048		
Creditors	Arising out of insurance operations	Direct insurance business	41	63852		48126		
		Reinsurance accepted	42	43296		732574		
		Reinsurance ceded	43	849123		318384		
	Debenture loans	Secured	44					
		Unsecured	45					
	Amounts owed to credit institutions		46	83791		104443		
	Other creditors	Taxation	47	285649				
		Recommended dividend	48	150000				
		Other	49	245879		677154		
Accruals and deferred income			51	62120		91920		
Total (19 to 51)			59	8757627		8393617		
Provision for adverse changes (calculated in accordance with rule 5.3) [Regulation 61 of the Insurance Companies Regulations 1994]			61					
Cumulative preference share capital			62					
Subordinated loan capital			63					
Total (59 to 63)			69	8757627		8393617		
Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance			71			31700		

Profit and loss account (non-technical account)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

			Company registration number	GL/UK/CM	Period ended			Units			
			R16	21487	GL	31	12	2002	£000		
			This financial year		Previous year		Source				
			1		2		<	>	?		
Transfer (to)/from the general insurance business technical account		From Form 20	11	(84676)	(3657)		20 . 59				
		Equalisation provisions	12	(44985)	(39800)						
Transfer from the long term insurance business revenue account			13	47567	57928		40 . 26				
Investment income	Income		14	254851	1556186						
	Value re-adjustments on investments		15								
	Gains on the realisation of investments		16	213300	23300						
Investment charges	Investment management charges, including interest		17	8600	5000						
	Value re-adjustments on investments		18	679300	1870295						
	Loss on the realisation of investments		19								
Allocated investment return transferred to the general insurance business technical account			20				20 . 51				
Other income and charges (particulars to be specified by way of supplementary note)			21	(17903)	(31200)						
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)			29	(319746)	(312538)						
Tax on profit or loss on ordinary activities			31	50537	(10700)						
Profit or loss on ordinary activities after tax (29-31)			39	(370283)	(301838)						
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	(370283)	(301838)						
Dividends (paid and proposed)			51	955000	49157						
Profit or loss retained for the financial year (49-51)			59	(1325283)	(350995)						

Analysis of derivative contractsName of insurer **CGU International Insurance plc**

Global business

Insurance Business **Other than long term**Financial year ended **31st December 2002**Category of assets **Total other than long term insurance business assets**

			Company registration number	GL/UK/CM	Period ended			Units	Category of assets	
			R17	21487	GL	31	12	2002	£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								
	Equity shares	12								
	Land	13								
	Currencies	14	88666	11216	108482	9304				
	Other	15								
Options	Fixed-interest securities	21								
	Equity shares	22			1497					
	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	(87415)	11585	(99000)					
Total (11 to 41)		49	1251	22801	10979	9304				

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Summary**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
				day	month	year			
		R20	21487	GL	31	12	2002	£000	99
Items to be shown net of reinsurance				This financial year		Previous year		Source	
				1		2		<	>
This year's underwriting (accident year accounting)	Earned premium		11	3349009		2634344		21 . 19 . 5	
	Claims incurred		12	2147203		1744120		22 . 17 . 4	
	Claims management costs		13	87570		80710		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	1017539		725277		22 . 42 . 4	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	96697		84237			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium		21	(769)		4440		21 . 11 . 5	
	Claims incurred		22	115962		19473		22 . 13 . 4	
	Claims management costs		23	48475		29091		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	33917		45898		22 . 41 . 4	
	Balance (21-22-23+24+25-26)		29	(199123)		(90022)			
Balance from underwriting year accounting	Per Form 24		31	17750		2128		24 . 69. 99-99	
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39	17750		2128			
Balance of all years' underwriting (19+29+39)			49	(84676)		(3657)			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(84676)		(3657)			

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Accident and health**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	21487	GL	31	12	2002	£000	1
Items to be shown net of reinsurance				This financial year	Previous year		Source		
				1	2		<	>	?
This year's underwriting (accident year accounting)	Earned premium	11	97334		106832		21 . 19 . 5		
	Claims incurred	12	56528		63331		22 . 17 . 4		
	Claims management costs	13	2199		3241		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	32117		35214		22 . 42 . 4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	6490		5046				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			8		21 . 11 . 5		
	Claims incurred	22	9774		2350		22 . 13 . 4		
	Claims management costs	23	1792		1087		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	4754		7024		22 . 41 . 4		
	Balance (21-22-23+24+25-26)	29	(16320)		(10453)				
Balance from underwriting year accounting	Per Form 24	31					24 . 69. 99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(9830)		(5407)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(9830)		(5407)				

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Motor**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	21487	GL	31 day	12 month	2002 year	£000	2
Items to be shown net of reinsurance				This financial year		Previous year		Source	
				1		2		<	>
This year's underwriting (accident year accounting)	Earned premium		11	331233		693210		21 . 19 . 5	
	Claims incurred		12	204971		469939		22 . 17 . 4	
	Claims management costs		13	8419		22609		22 . 18 . 4	
	Adjustment for discounting		14					22 . 52 . 4	
	Increase in provision for unexpired risks		15			(1296)		22 . 19 . 4	
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses		17	64529		148368		22 . 42 . 4	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	53314		53590			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium		21	178		1212		21 . 11 . 5	
	Claims incurred		22	44665		94450		22 . 13 . 4	
	Claims management costs		23	24009		11436		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	12487		17679		22 . 41 . 4	
	Balance (21-22-23+24+25-26)		29	(80983)		(122353)			
Balance from underwriting year accounting	Per Form 24		31					24 . 69. 99-99	
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49	(27669)		(68763)			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(27669)		(68763)			

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Aviation**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary			
		R20	21487	GL	31 day	12 month	2002 year	£000	3		
Items to be shown net of reinsurance				This financial year		Previous year		Source			
				1		2		<	>	?	
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	Per Form 24		31	1540		264		24 . 69. 99-99			
	Other technical income and charges (particulars to be specified by way of supplementary note)		32								
	Total		39	1540		264					
Balance of all years' underwriting (19+29+39)			49	1540		264					
Allocated investment return			51								
Transfer to non-technical account (49+51)			59	1540		264					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Marine**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
				day	month	year			
		R20	21487	GL	31	12	2002	£000	4
Items to be shown net of reinsurance				This financial year		Previous year		Source	
				1		2		<	>
This year's underwriting (accident year accounting)	Earned premium	11	8819		9536		21 . 19 . 5		
	Claims incurred	12	3333		3884		22 . 17 . 4		
	Claims management costs	13	67		7		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	2068		2724		22 . 42 . 4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	3351		2921				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			262		21 . 11 . 5		
	Claims incurred	22	(332)		655		22 . 13 . 4		
	Claims management costs	23	41		217		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	1707		1497		22 . 41 . 4		
	Balance (21-22-23+24+25-26)	29	(1416)		(2107)				
Balance from underwriting year accounting	Per Form 24	31			(370)		24 . 69. 99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39			(370)				
Balance of all years' underwriting (19+29+39)		49	1935		444				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	1935		444				

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Transport**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	21487	GL	31	12	2002	£000	5
				day	month	year			
Items to be shown net of reinsurance				This financial year	Previous year		Source		
				1	2		<	>	?
This year's underwriting (accident year accounting)	Earned premium	11	31724		34343		21 . 19 . 5		
	Claims incurred	12	13682		17804		22 . 17 . 4		
	Claims management costs	13	450		1259		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	9524		10452		22 . 42 . 4		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	8068		4828				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21			172		21 . 11 . 5		
	Claims incurred	22	(4052)		(7325)		22 . 13 . 4		
	Claims management costs	23	166		(219)		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	685		700		22 . 41 . 4		
	Balance (21-22-23+24+25-26)	29	3201		7016				
Balance from underwriting year accounting	Per Form 24	31					24 . 69. 99-99		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	11269		11844				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	11269		11844				

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Property**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
				day	month	year			
		R20	21487	GL	31	12	2002	£000	6
Items to be shown net of reinsurance				This financial year		Previous year		Source	
				1		2		<	>
This year's underwriting (accident year accounting)	Earned premium		11	853189		872195		21 . 19 . 5	
	Claims incurred		12	557097		557182		22 . 17 . 4	
	Claims management costs		13	17911		23272		22 . 18 . 4	
	Adjustment for discounting		14					22 . 52 . 4	
	Increase in provision for unexpired risks		15			5308		22 . 19 . 4	
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses		17	253148		280488		22 . 42 . 4	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	25033		5945			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium		21	(946)		3116		21 . 11 . 5	
	Claims incurred		22	39886		16822		22 . 13 . 4	
	Claims management costs		23	12112		9411		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	12500		16077		22 . 41 . 4	
	Balance (21-22-23+24+25-26)		29	(65444)		(39194)			
Balance from underwriting year accounting	Per Form 24		31					24 . 69. 99-99	
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49	(40411)		(33249)			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(40411)		(33249)			

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Third party liability**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	21487	GL	31 day	12 month	2002 year	£000	7
Items to be shown net of reinsurance				This financial year		Previous year		Source	
				1		2		<	>
This year's underwriting (accident year accounting)	Earned premium		11	267966		237237		21 . 19 . 5	
	Claims incurred		12	217621		193942		22 . 17 . 4	
	Claims management costs		13	4204		5688		22 . 18 . 4	
	Adjustment for discounting		14					22 . 52 . 4	
	Increase in provision for unexpired risks		15			(7885)		22 . 19 . 4	
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses		17	72830		68021		22 . 42 . 4	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(26689)		(22529)			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium		21			15		21 . 11 . 5	
	Claims incurred		22	19746		(37246)		22 . 13 . 4	
	Claims management costs		23	4231		6426		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	1717		2193		22 . 41 . 4	
	Balance (21-22-23+24+25-26)		29	(25694)		28642			
Balance from underwriting year accounting	Per Form 24		31					24 . 69. 99-99	
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49	(52383)		6113			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(52383)		6113			

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Miscellaneous and pecuniary loss**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	21487	GL	31	12	2002	£000	8
Items to be shown net of reinsurance				This financial year	Previous year		Source		
				1	2		<	>	?
This year's underwriting (accident year accounting)	Earned premium	11	146209	138645	21 . 19 . 5				
	Claims incurred	12	75324	76208	22 . 17 . 4				
	Claims management costs	13	2356	3025	22 . 18 . 4				
	Adjustment for discounting	14			22 . 52 . 4				
	Increase in provision for unexpired risks	15		3873	22 . 19 . 4				
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses	17	64036	50159	22 . 42 . 4				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	4493	5380					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21		(345)	21 . 11 . 5				
	Claims incurred	22	3822	(50233)	22 . 13 . 4				
	Claims management costs	23	610	733	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	94	728	22 . 41 . 4				
	Balance (21-22-23+24+25-26)	29	(4526)	48427					
Balance from underwriting year accounting	Per Form 24	31			24 . 69. 99-99				
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(33)	53807					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(33)	53807					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Non-proportional treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	21487	GL	31	12	2002	£000	9
				day	month	year			
Items to be shown net of reinsurance				This financial year		Previous year		Source	
				1		2		<	>
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	Per Form 24		31	(1097)		3969		24 . 69. 99-99	
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39	(1097)		3969			
Balance of all years' underwriting (19+29+39)			49	(1097)		3969			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(1097)		3969			

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Proportional treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	21487	GL	31	12	2002	£000	10
Items to be shown net of reinsurance				This financial year	Previous year		Source		
				1	2		<	>	?
This year's underwriting (accident year accounting)	Earned premium	11	1612535	542346	21 . 19 . 5				
	Claims incurred	12	1018647	361830	22 . 17 . 4				
	Claims management costs	13	51964	21609	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	519287	129851	22 . 42 . 4				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	22637	29056					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	21	(1)		21 . 11 . 5				
	Claims incurred	22	2453		22 . 13 . 4				
	Claims management costs	23	5514		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	(27)		22 . 41 . 4				
	Balance (21-22-23+24+25-26)	29	(7941)						
Balance from underwriting year accounting	Per Form 24	31	17307	(1735)	24 . 69. 99-99				
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	17307	(1735)					
Balance of all years' underwriting (19+29+39)		49	32003	27321					
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	32003	27321					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Marine, aviation and transport treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class/ summary	
		R20	21487	GL	31	12	2002	£000	11
Items to be shown net of reinsurance				This financial year		Previous year		Source	
				1		2		<	>
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	Per Form 24		31					24 . 69. 99-99	
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49						
Allocated investment return			51						
Transfer to non-technical account (49+51)			59						

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Accident and health**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
				day	month	year			
		R21	21487	GL	31	12	2002	£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							
In respect of risks incepted in previous financial years			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	
		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	65661	832	19659	179	46002	653	
		14	21093	12404	2392	1171	18701	11233	
		15	4160	42722	2470	28120	1690	14602	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	53299	70132	22358	38583	30941	31549	
Total (12 to 16)		19	144213	126090	46879	68053	97334	58037	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Motor**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class		
				day	month	year				
		R21	21487	GL	31	12	2002	£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	(36)		(214)		178				
		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)				(47)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	199	3		199	3			
		14	138740	117252	3494	1635	135246	115617		
		15	6	65			6	65		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	198003		2174		195829				
Total (12 to 16)	19	336901	117320	5668	1635	331233	115685			

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Marine**

		Company registration number	GL/UK/CM		Period ended		Units	Accounting class
			GL	CM	day	month	year	
		R21	21487	GL	31	12	2002	£000
		Reinsurers' share		Net of reinsurance				
Premiums receivable during the financial year		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						
		Earned in this financial year 1	Earned in this financial year 3	Earned in this financial year 5	Unearned at end of this financial year 2	Unearned at end of this financial year 4	Unearned at end of this financial year 6	
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	792	97			792	97
	For periods of 12 months	14	6032	3163	135		5575	3028
	For periods of more than 12 months	15						
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	2535	83			2452	
Total (12 to 16)		19	9359	3260	135		8819	3125

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Transport**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class		
				day	month	year				
		R21	21487	GL	31	12	2002	£000	5	
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								
In respect of risks incepted in previous financial years			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		
		12								
		13	58	112			58		112	
In respect of risks incepted in this financial year		14	22068	16187	2602	176	19466	16011		
For periods of more than 12 months		15	21	50			21	50		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	12485		306		12179			
Total (12 to 16)		19	34632	16349	2908	176	31724		16173	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Property**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
				day	month	year			
		R21	21487	GL	31	12	2002	£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	(950)		(4)		(946)		
In respect of risks incepted in previous financial years		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
		12	484	1009			484	1009	
		13	83132	11084	26511	393	56621	10691	
In respect of risks incepted in this financial year		14	456304	423289	81245	10759	375059	412530	
		15	1587	13405	151	425	1436	12980	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	433318	158	13729		419589	158	
Total (12 to 16)		19	974825	448945	121636	11577	853189	437368	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Third party liability**

		Company registration number	GLU/UK/CM		Period ended			Units	Accounting class
			GL	31	day	month	year		
		R21	21487	GL	31	12	2002	£000	7
		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			
Premiums receivable during the financial year									
In respect of risks incepted in previous financial years	11								
		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	578	71	281		297		71	
For periods of less than 12 months	13	4210	3237			4210		3237	
In respect of risks incepted in this financial year	14	167948	165209	19208	10455	148740		154754	
For periods of more than 12 months	15	353	728			353		728	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	127327	88	12961		114366		88	
Total (12 to 16)	19	300416	169333	32450	10455	267966		158878	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Miscellaneous and pecuniary loss**

		Company registration number	GLU/UCM		Period ended			Units	Accounting class
			GL	31	day	month	year		
		R21	21487	GL	31	12	2002	£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									
		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									
In respect of risks incepted in this financial year	For periods of less than 12 months	81544	839	30293	268	51251	571		
	For periods of 12 months	42081	56841	9388	2386	32693	54455		
	For periods of more than 12 months	5750	67264	3008	42181	2742	25083		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		92704	134802	33181	64420	59523	70382		
Total (12 to 16)		222079	259746	75870	109255	146209	150491		

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Proportional treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class		
				day	month	year				
		R21	21487	GL	31	12	2002	£000	10	
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	(1)				(1)			
In respect of risks incepted in previous financial years			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		
		12	1287					1287		
		13	125429	47576	1293	199		124136	47377	
In respect of risks incepted in this financial year		14	747041	691047	4	2	747037	691045		
		15	8858	46719	279	424		8579	46295	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	731552	56615	56	1519	731496	55096		
Total (12 to 16)		19	1614167	841957	1632	2144	1612535	839813		

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Marine, aviation and transport treaty**

		Company registration number		GL/UK/CM	Period ended			Units		Accounting class
		21487		GL	day	month	year	£000		
		R21				31	12	2002	11	

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Accident and health**

			Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
			R22	21487	GL	31	12	2002	£000	1
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
				1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	72311	53542	32917	14148				
	Reinsurers' share	12	14441	11211	7604	4374				
	Net (11-12)	13	57870	42331	25313	9774				
	Claims management costs	14	1400	2516	676	1792				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		33228	32297	65525				
	Reinsurers' share	16		4415	4582	8997				
	Net (15-16)	17		28813	27715	56528				
	Claims management costs	18		1592	607	2199				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	9583	32295	12500	29378				
	Other acquisition expenses	22	4269	4274	3938	4605				
	Administrative expenses	23		4938		4938				
	Reinsurance commissions and profit participations	24	718	2063	731	2050				
	Total (21+22+23-24)	29	13134	39444	15707	36871				
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	1195	4277	718	4754				
	This financial year	42	11939	35167	14989	32117				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Motor**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	21487	GL	31 day	12 month	2002 year	£000	2
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	967761	343178	675972	51389			
	Reinsurers' share	12	28784	17504	18004	6724			
	Net (11-12)	13	938977	325674	657968	44665			
	Claims management costs	14	17430	27958	13481	24009			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		86493	118903	205396			
	Reinsurers' share	16		161	264	425			
	Net (15-16)	17		86332	118639	204971			
	Claims management costs	18		6424	1995	8419			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	19163	39486	11106	47543			
	Other acquisition expenses	22	9130	11338	6281	14187			
	Administrative expenses	23		15643		15643			
	Reinsurance commissions and profit participations	24	216	240	99	357			
	Total (21+22+23-24)	29	28077	66227	17288	77016			
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	2952	12259	2724	12487			
	This financial year	42	25125	53968	14564	64529			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Marine**

			Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
			R22	21487	GL	31	12	2002	£000	4
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
				1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	5423	2826	2289	(308)				
	Reinsurers' share	12	555	270	309	24				
	Net (11-12)	13	4868	2556	1980	(332)				
	Claims management costs	14	90	91	40	41				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1905	1429	3334				
	Reinsurers' share	16		1		1				
	Net (15-16)	17		1904	1429	3333				
	Claims management costs	18		43	24	67				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	223	2627	649	2201				
	Other acquisition expenses	22	144	1067	372	839				
	Administrative expenses	23		748		748				
	Reinsurance commissions and profit participations	24	13	5	5	13				
	Total (21+22+23-24)	29	354	4437	1016	3775				
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	153	1748	194	1707				
	This financial year	42	201	2689	822	2068				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Transport**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	21487	GL	31 day	12 month	2002 year	£000	5
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	20343	9927	6703		(3713)		
	Reinsurers' share	12	3562	681	3220		339		
	Net (11-12)	13	16781	9246	3483		(4052)		
	Claims management costs	14	500	551	115		166		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		7652	6433		14085		
	Reinsurers' share	16		11	392		403		
	Net (15-16)	17		7641	6041		13682		
	Claims management costs	18		287	163		450		
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	1372	6659	2860		5171		
	Other acquisition expenses	22	624	3153	1931		1846		
	Administrative expenses	23		3399			3399		
	Reinsurance commissions and profit participations	24	50	176	19		207		
	Total (21+22+23-24)	29	1946	13035	4772		10209		
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	54	647	16		685		
	This financial year	42	1892	12388	4756		9524		
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Property**

			Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
			R22	21487	GL	31	12	2002	£000	6
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
				1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	839225	393414	437402	(8409)				
	Reinsurers' share	12	184181	30684	105202	(48295)				
	Net (11-12)	13	655044	362730	332200	39886				
	Claims management costs	14	11333	17101	6344	12112				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		282693	293512	576205				
	Reinsurers' share	16		10473	8635	19108				
	Net (15-16)	17		272220	284877	557097				
	Claims management costs	18		13446	4465	17911				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	55640	176634	58347	173927				
	Other acquisition expenses	22	18394	64789	30974	52209				
	Administrative expenses	23		42764		42764				
	Reinsurance commissions and profit participations	24	1553	4460	2761	3252				
	Total (21+22+23-24)	29	72481	279727	86560	265648				
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	2782	12387	2669	12500				
	This financial year	42	69699	267340	83891	253148				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Third party liability**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
				day	month	year			
		R22	21487	GL	31	12	2002	£000	7
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1463602	288721	1241223		66342		
	Reinsurers' share	12	509614	74831	481379		46596		
	Net (11-12)	13	953988	213890	759844		19746		
	Claims management costs	14	19897	6637	17491		4231		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		6938	211647		218585		
	Reinsurers' share	16		100	864		964		
	Net (15-16)	17		6838	210783		217621		
	Claims management costs	18		222	3982		4204		
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	15285	53370	24233		44422		
	Other acquisition expenses	22	5980	19999	10484		15495		
	Administrative expenses	23		15760			15760		
	Reinsurance commissions and profit participations	24	734	670	274		1130		
	Total (21+22+23-24)	29	20531	88459	34443		74547		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	37881		60936		23055		
	Reinsurers' share	32	37881		60936		23055		
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41	428	1607	318		1717		
	This financial year	42	20103	86852	34125		72830		
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Miscellaneous and pecuniary loss**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	21487	GL	31 day	12 month	2002 year	£000	8
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	178627	83287	89283	(6057)			
	Reinsurers' share	12	77132	21248	46005	(9879)			
	Net (11-12)	13	101495	62039	43278	3822			
	Claims management costs	14	2732	2056	1286	610			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		32155	55665	87820			
	Reinsurers' share	16		6682	5814	12496			
	Net (15-16)	17		25473	49851	75324			
	Claims management costs	18		1140	1216	2356			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	20721	54178	20222	54677			
	Other acquisition expenses	22	8616	6432	5961	9087			
	Administrative expenses	23		4459		4459			
	Reinsurance commissions and profit participations	24	1167	3403	477	4093			
	Total (21+22+23-24)	29	28170	61666	25706	64130			
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	105	4048	4059	94			
	This financial year	42	28065	57618	21647	64036			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Proportional treaty**

		Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
		R22	21487	GL	31 day	12 month	2002 year	£000	10
			Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	195681	88345	109941		2605		
	Reinsurers' share	12	1353	555	950		152		
	Net (11-12)	13	194328	87790	108991		2453		
	Claims management costs	14	3822	7731	1605		5514		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		482791	536640		1019431		
	Reinsurers' share	16		713	71		784		
	Net (15-16)	17		482078	536569		1018647		
	Claims management costs	18		41439	10525		51964		
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	148248	368496	158938		357806		
	Other acquisition expenses	22	62185	119794	62047		119932		
	Administrative expenses	23		58731			58731		
	Reinsurance commissions and profit participations	24	5557	29176	17524		17209		
	Total (21+22+23-24)	29	204876	517845	203461		519260		
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		(27)		(27)			
	This financial year	42	204876	517872	203461		519287		
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**Accounting class **Marine, aviation and transport treaty**

			Company registration number	GL/UK/CM	Period ended			Units	Accounting class	
			R22	21487	GL	31	12	2002	£000	11
					Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year	
					1	2	3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11								
	Reinsurers' share	12								
	Net (11-12)	13								
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15								
	Reinsurers' share	16								
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21								
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29								
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42								
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Accident and health

Accounting class		Accident and health										Company registration number	GL/UK/CM		Period ended			Units	Accounting class
													day	month	year				
Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward	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 %						
Month	Year					Reported (net)	Incurred but not reported (net)							Reported (net)	Incurred but not reported (net)				
12	2002	11			28814	15140	12576		56530		87344		13						
12	2001	12	34878	31994		21019	5977	5056	14610	17382	60	0.2	69.7						
12	2000	13	42241	31393	22810	1767	1630	279	2090	589	997	(15.6)	70.9						
12	1999	14	49494	34885	23480	1187	920	58	1992	91	82	(26.5)	63.6						
12	1998	15	51342	36660	30784	679	1358	32	1900	54	115	(10.4)	69.3						
12	1997	16	44780	33485	26899	101	393	9	428	12	63	(18.2)	60.8						
12	1996	17	39419	30343	30469	6	23	3	17	5	10	0.5	49.8						
12	1995	18	44727	29674	32747	(6)	469		342	1	120	11.9	52.1						
12	1994	19	54701	35306	31029	13	324		393	14	(70)	(11.2)	57.1						
12	1993	20		42041	34167	26	12		63	1	(26)	(18.6)							
Prior accident years		21			21	104			169		(44)								
Reconciliation		22			17517	1648	7017		16528	1189	8465								
Total (11 to 22)		29			71144	27998	25030		38532	19338	66302								

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Motor

Accounting class		Motor		Company registration number										Period ended		Units		Accounting class						
				GL/JUK/CM		day						month		year										
						R23		21487		GL		31		12						2002				
Accident year ended		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		Claims outstanding brought forward		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 %		
																								Reported (net)
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
12	2002	11			86331	97862	20776			204969		304538		67.3										
12	2001	12	217346	256086	82054	166769	2981	197467	58619	(4282)		639985	(1.7)	73.3										
12	2000	13	311276	354840	167603	49514	972	185565	4089	7836		850700	2.9	79.5										
12	1999	14	336949	347387	225908	45158	24	152311	2449	1761		759118	10.1	94.8										
12	1998	15	353956	357624	299063	41202	(427)	111738	688	706		795464	15.3	96.3										
12	1997	16	285896	272247	268002	23461	(70)	67634	144	(1188)		698829	22.9	88.8										
12	1996	17	269975	256291	241427	10415	10	23777	51	5915		658653	5.8	82.2										
12	1995	18	258671	248000	222154	11555		20262	16	5073		699073	(0.2)	72.4										
12	1994	19	287616	254185	205091	3730		15032	2	452		778381	(13.2)	65.3										
12	1993	20		319872	228516	4743		7061	2	3589			(25.2)											
Prior accident years		21			7062	14508		19124		2446														
Reconciliation		22			46781	33321	15203	56534	16412	22359														
Total (11 to 22)		29			412006	737138	39469	856505	82472	249636														

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Marine

Accounting class		Marine										Company registration number			GL/UK/CM			Period ended			Units		Accounting class							
																	day		month		year									
																	R23		21487		GL			31		12		2002		£000
Accident year ended			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		Claims outstanding brought forward	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 %																
							Reported (net)	Incurred but not reported (net)							Reported (net)	Incurred but not reported (net)														
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13																
12	2002	11			1905	1010	419			3334		5860		56.9																
12	2001	12	1903	1963	785	539	22	1048	916	(618)		6350	(31.4)	51.2																
12	2000	13	1978	1804	1247	313	6	455	17	(72)		6367	(8.7)	56.9																
12	1999	14	2183	1607	1463	102	2	909	24	(608)		6269	11.3	63.3																
12	1998	15	2313	1353	1425	140	1	158	2	8		6562	17.7	59.5																
12	1997	16	2299	1334	1493	23		64		7		6180	17.2	62.5																
12	1996	17	1612	1034	960	3		21		3		5857	(4.8)	44.3																
12	1995	18	1689	1394	796	21		3		41		4962	(39.7)	51.0																
12	1994	19	3053	1208	950	15				15		5950	(20.1)	67.5																
12	1993	20		934	1011	1				1			8.4																	
Prior accident years		21				1		58		(57)																				
Reconciliation		22			1351	295	494	996	197	947																				
Total (11 to 22)		29			4460	2465	944	3712	1156	3001																				

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Transport

Accounting class		Transport										Company registration number		GL/UK/CM				Period ended			Units	Accounting class
Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	31	12	2002	£000	5							
Month	Year					Reported (net)	Incurred but not reported (net)									Reported (net)	Incurred but not reported (net)					
12	2002	11			7998	3395	2645		14038				29819			47.1						
12	2001	12	6878	10842	6705	252	258	7108	3731	(3624)			29498	(33.5)		47.8						
12	2000	13	11912	12139	7286	188	116	725	157	(181)			41078	(34.2)		48.4						
12	1999	14	10984	13599	8285	166	88	1076	44	(449)			52230	(34.1)		38.2						
12	1998	15	13793	12697	8472	63	49	544	20	(356)			54840	(31.6)		41.0						
12	1997	16	10146	12817	8034	85	19	657	40	(141)			52105	(33.0)		36.0						
12	1996	17	11367	12160	8087	34	2	134	2				49497	(32.1)		39.7						
12	1995	18	10955	13560	9045	2	1	37		48			51277	(32.7)		39.2						
12	1994	19	9333	12448	7162	12		17		120			46945	(41.4)		35.4						
12	1993	20		11894	7963	2		2		28				(32.8)								
Prior accident years		21			8	221		134		95												
Reconciliation		22			1624	700	42	2087	266	13												
Total (11 to 22)		29			16887	6304	3220	12521	4260	9630												

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Third party liability

Accounting class		Third party liability												Accounting class
		Company registration number	GL/UK/CM		Period ended			Units						
			day	month	year									
Accident year ended		R23	21487	GL	31	12	2002	£000	7					
Month	Year	Claims outstanding brought forward		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 %						
		Reported (net)	Incurred but not reported (net)											
12	2002	11												
12	2001	12	8564	184517										
12	2000	13	10215	207257	26780	27262	146652	146902	26200	6752				
12	1999	14	11649	267749	76443	45282	130979	172231	8479	(1257)				
12	1998	15	9885	274139	127663	42246	106623	151689	4999	(6355)				
12	1997	16	8513	225311	163873	25974	62553	87428	1502	358				
12	1996	17	10163	235581	176984	11173	25789	37671	5148	(5471)				
12	1995	18	16982	236564	179744	8437	20139	26842	4176	(2308)				
12	1994	19	15487	208408	181952	2875	11421	13427	3557	(2679)				
12	1993	20		197227	164639	2753	13895	12508	218	3922				
Prior accident years		21				9274	44081	34043	49	30763				
Reconciliation		22				9845	21152	26170	6231	9704				
Total (11 to 22)		29				220728	866370	824872	129116	237367				

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Miscellaneous and pecuniary loss

Accounting class		Miscellaneous and pecuniary loss												Company registration number			GLU/UK/CM			Period ended			Units		Accounting class			
														R23		21487		GL		day		month		year				
Accident year ended		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		Claims outstanding brought forward		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 %														
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	£000	8													
12	2002	11			25472	41259	8590			75321		144927			52.0													
12	2001	12	20933	58354	36801	14344	859	48233	10121	(6350)		140681	(10.9)		51.8													
12	2000	13	36957	84409	16800	7146	70	19972	1535	2509		173972	(21.5)		59.3													
12	1999	14	40345	93070	53311	4969	42	8821	318	3754		193979	(28.9)		54.9													
12	1998	15	59972	100322	72108	1653	28	5086	67	597		207510	(22.4)		66.4													
12	1997	16	33043	74635	66009	185	11	2199	34	551		205164	(7.8)		49.6													
12	1996	17	39504	90694	66157	255	3	900	3	958		254182	(25.0)		42.3													
12	1995	18	43611	92430	69277	51	1	931	1	90		228215	(23.9)		49.9													
12	1994	19	38192	62945	62902	34	313	270		77		206627	0.5		49.1													
12	1993	20		104997	81297	52	134	178	29	(21)			(22.4)															
Prior accident years		21			95	483		621		(43)																		
Reconciliation		22			1145	1286	1448	2145	31	1703																		
Total (11 to 22)		29			87512	82077	11052	89356	12139	79146																		

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Proportional treaty

Accounting class		Proportional treaty												Accounting class
		Company registration number		GL/UK/CM		Period ended			Units					
						day	month	year						
Accident year ended		R23	21487	GL	Claims outstanding brought forward			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 %		
Month	Year				Reported (net)	Incurred but not reported (net)	Reported (net)						Incurred but not reported (net)	Reported (net)
12	2002	11					482077	441318	95251		1018646	1612534		63.2
12	2001	12					87540	105258	2924		1917	546720	1.0	67.1
12	2000	13					176	224	465		525	4492	(23.2)	49.6
12	1999	14					61	107			8	2853	(4.3)	61.3
12	1998	15					14	13			5	1727	(7.9)	54.5
12	1997	16					311				(1)	1621	95.6	90.9
		17												
		18												
		19												
		20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29				569868	546920	98640			1021100			

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Aviation

Financial year ended		31st December 2002										Company registration number										GL/UK/CM				Period ended				Units		Accounting class			
Accounting class		Aviation										R24										21487		GL		31		12		2002		£000		3	
Underwriting year ended		Prior underwriting years		MM	YY	93	12	94	12	95	MM	YY	96	12	97	MM	YY	(288)	MM	YY	99	12	99	MM	YY	00	12	01	MM	YY	12	02	MM	YY	Total all previous columns
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99										
Premiums written	Gross amount	11			1	(33)		(29)	15	(34)	(288)	(60)	1232	35587	130453	166844																			
	Reinsurers' share	12			(8)	(7)		78	(342)		188	(67)	(72)	2913	131502	134185																			
	Net (11-12)	19			9	(26)		(107)	357	(34)	(476)	7	1304	32674	(1049)	32659																			
Claims paid	Gross amount	21	843	429		709	507	2582	3204	6904	5134	11942	15553	9247	1018	42012																			
	Reinsurers' share	22	666	76		172	29	2183	4270	7055	4775	12521	9247	1018	42012																				
	Net (21-22)	29	177	353		537	478	399	(1066)	(151)																									
Claims management costs		39																																	
Net operating expenses	Commissions	41	(33)	(33)		99	(103)	100	(3)	582	110	378	(7597)	22730	16230																				
	Other acquisition expenses	42																																	
	Administrative expenses	43																																	
	Reinsurers' commissions and profit participations	44									(14)		(18)	6	(15)	(1894)	22650	20715																	
	Payable net (41+42+43-44)	49	(33)	(33)	(33)	99	(103)	114	(3)	600	104	393	(5703)	80	(4485)																				
	Brought forward	51	1199	2222	1555	2441	3170	488	1716	630	15454	19888																							
Technical provisions	Adjustment for discounting	52																																	
	Undiscounted	53	1533	2345	1365	2242	3195	3295	2537	6699	13777	40562	48	77598																					
	Adjustment for discounting	54																																	
	Increase (decrease) in the financial year (53-54-51+52)	59	334	123	(190)	(199)	25	2807	821	6069	(1677)	20674	48	28835																					
Balance on each underwriting year (19-29-39-49-59)		69	(478)	(434)	(472)	(283)	(181)	(1772)	(1746)	(6525)	3167	11397	(1133)	1540																					

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Marine

Financial year ended		31st December 2002		Accounting class		Marine		Company registration number										GL/UK/CM			Period ended			Units			Accounting class	

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Transport

Financial year ended		31st December 2002		Company registration number																				GL/UK/CM				Period ended				Units				Accounting class	
Accounting class		Transport		21487												GL		31		12		2002		£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	Total all previous columns													
Premiums written	Gross amount			29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99											
	Reinsurers' share	11																							99												
	Net (11-12)	12																									99										
Claims paid	Gross amount	19																								5965											
	Reinsurers' share	21	1513	194	(170)	(191)	58	1670	331	2560															5965												
	Net (21-22)	22	1513	194	(170)	(191)	58	1670	331	2560																											
Claims management costs		29																																			
Net operating expenses	Commissions	39																																			
	Other acquisition expenses	41																																			
	Administrative expenses	42																																			
	Reinsurers' commissions and profit participations	43																																			
	Payable net (41+42+43-44)	44																																			
Technical provisions	Brought forward	49																																			
	Undiscounted	51																																			
	Adjustment for discounting	52																																			
	Carried forward	53																																			
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 insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Property

Financial year ended		31st December 2002		Company registration number																GL/UK/CM				Period ended				Units				Accounting class	
Accounting class		Property		21487																GL				day month year				£000				6	
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	MM	YY	MM	YY	Total all previous columns			
Premiums written	Gross amount			29	29	12	91	12	92	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99			
	Reinsurers' share		11																														
	Net (11-12)		12																														
Claims paid	Gross amount		19																														
	Reinsurers' share		21																														
	Net (21-22)		22																														
Claims management costs		29																															
Net operating expenses	Commissions		39																														
	Other acquisition expenses		41																														
	Administrative expenses		42																														
	Reinsurers' commissions and profit participations		43																														
	Payable net (41+42+43-44)		44																														
Technical provisions	Brought forward		49																														
	Undiscounted		51																														
	Adjustment for discounting		52																														
	Carried forward		53																														
	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 insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Non-proportional treaty

Financial year ended		31st December 2002		Company registration number																				GL/UK/CM				Period ended				Units		Accounting class
Accounting class		Non-proportional treaty		day												month				year														
				R24		21487		GL		31		12		2002		£000		9																
Underwriting year ended				Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns								
				29 29		12 93		12 94		12 95		12 96		12 97		12 98		12 99		12 00		12 01		12 02		99 99								
Premiums written	Gross amount			11										(10)		(20)		(92)		689		345		2020		2932								
	Reinsurers' share			12												4		(63)		197		22		1502		1662								
	Net (11-12)			19										(10)		(24)		(29)		492		323		518		1270								
Claims paid	Gross amount			21		7448		304		1940		49		250		159		343		296		145		3		12306								
	Reinsurers' share			22		7451		304		54		51		250		157		340		114		33		1		10042								
	Net (21-22)			29		(3)		1886		(2)				2		3		82		182		112		2		2264								
Claims management costs				39								1		1		(1)		32		211		(74)		352		619								
Net operating expenses	Commissions			41		(33)		(33)		(1)				1		(1)		164		211		(74)		352		619								
	Other acquisition expenses			42																														
	Administrative expenses			43																				17		17								
	Reinsurers' commissions and profit participations			44								4		(14)				(7)		16		(17)		404		386								
	Payable net (41+42+43-44)			49		(33)		(33)		(1)		(3)		15		(1)		32		171		195		(57)		(35)		250						
Technical provisions	Brought forward			51		1704		7		1806		146		89		630		20		424		2721				7748								
	Adjustment for discounting			52																														
	Undiscounted			53		1665		7		40		46		1740		235		1084		75		1777		761		7601								
	Adjustment for discounting			54																														
	Increase (decrease) in the financial year (53-54-51+52)			59		(39)				(1766)		(100)		1651		(395)		1064		(126)		(944)		761		(147)								
Balance on each underwriting year (19-29-39-49-59)				69		75		33		(119)		105		(1666)		384		(1123)		(156)		1212		(210)		(1097)								

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Proportional treaty

Financial year ended		31st December 2002		Company registration number	GL/UK/CM			Period ended			Units			Accounting class															
Accounting class		Proportional treaty		R24			21487			GL			31			12			2002			£000			10				
Underwriting year ended				Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns			
Premiums written	Gross amount		11				21		5				(26)		260		(106)		4185		20420		126021		150780				
	Reinsurers' share		12										(10)		(254)		(247)		2277		10245		125409		137420				
	Net (11-12)		19				21		5				(16)		514		141		1908		10175		612		13360				
Claims paid	Gross amount		21		4087		60		429		477		768		2161		5178		3314		2426		21737		2455		43092		
	Reinsurers' share		22		4030		(43)		329		259		669		1501		5120		2683		674		8512		2325		26059		
	Net (21-22)		29		57		103		100		218		99		660		58		631		1752		13225		130		17033		
Claims management costs				39																				4		4			
Net operating expenses	Commissions		41		(33)				(99)		1		1		(2)		(517)		322		1283		5695		11164		17782		
	Other acquisition expenses		42																				15		5		20		
	Administrative expenses		43																				14		6		20		
	Reinsurers' commissions and profit participations		44								4						13		(29)		186		2887		11157		14218		
	Payable net (41+42+43-44)		49		(33)		(33)		(99)		(3)		1		(2)		(530)		351		1097		2837		18		3604		
Technical provisions	Brought forward		51		429		233		193		304		437		634		464		885		5095		29275				37949		
	Adjustment for discounting		52																										
	Undiscounted		53		134		200		204		438		422		433		762		417		1722		7565		1064		13361		
	Adjustment for discounting		54																										
	Increase (decrease) in the financial year (53-54-51+52)		59		(295)		(33)		11		134		(15)		(201)		298		(468)		(3373)		(21710)		1064		(24588)		
Balance on each underwriting year (19-29-39-49-59)				69		271		(37)		9		(344)		(85)		(473)		688		(373)		2432		15823		(604)		17307	

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Marine, aviation and transport treaty

Financial year ended		31st December 2002																	Accounting class		31st December 2002		Accounting class											
Accounting class		Marine, aviation and transport treaty																	GL/UK/CM		Period ended		Units		Accounting class									
																			R24		21487		GL		31		12		2002		£000		11	
Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		Total all previous columns						
		29 29		12 12		93 93		12 12		94 94		12 12		95 95		12 12		96 96		12 12		97 97		12 12		98 98		99 99						
Premiums written	Gross amount	11																																
	Reinsurers' share	12																																
	Net (11-12)	19																																
Claims paid	Gross amount	21		9																								9						
	Reinsurers' share	22		9																								9						
	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	51																																
	Adjustment for discounting	52																																
	Undiscounted	53																																
	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 insurance business (underwriting year accounting) : Analysis of technical provisions

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Aviation

Financial year ended		31st December 2002		Company registration number																Period ended				Units			Accounting class		
Accounting class		Aviation		GL/UK/CM																day		month		year		£000			3
Underwriting year ended				R25		21487		GL		31		12		2002		MM		YY		MM		YY		MM		YY		Total all previous columns	
				MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Reported claims outstanding	Gross amount	11	7283	4151	1426	1732	4799	9556	11610	15665	111965	39897	7459	215543															
Claims incurred but not reported	Reinsurers' share	12	5898	2037	378	2255	6859	9865	11348	100076	25936	6596	171248																
Claims management costs	Gross amount	13	1742	447	431	510	1087	2171	3255	8644	67238	69092	11317	165934															
Adjustment for discounting	Reinsurers' share	14	1594	216	114	436	1573	2463	6262	65350	42491	12132	132631																
Allocation to/(from) another accounting class of anticipated surplus	Claims management costs	15	1980	1980																									
Balance of the fund	Claims outstanding (11-12+13-14+15-16+17-18+19+20)	16	1533	2345	1365	2242	3195	3295	2537	6699	13777	40562	48	77598															
Provision for unexpired risks	Provision for unearned premiums	17	1533	2345	1365	2242	3195	3295	2537	6699	13777	40562	48	77598															
Deferred acquisition costs	Other technical provisions (particulars to be specified by way of supplementary note)	18	1533	2345	1365	2242	3195	3295	2537	6699	13777	40562	48	77598															
Total (21+22+23-24+25)	Total (21+22+23-24+25)	29	1533	2345	1365	2242	3195	3295	2537	6699	13777	40562	48	77598															

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Marine

Financial year ended		31st December 2002																					
Accounting class		Marine																					
Underwriting year ended		Company registration number										GL/UK/CM				Period ended				Units		Accounting class	
		R25		21487		GL		31		12		2002		£000		4							
		Prior underwriting years		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	12	97	12	98	12	99	12	01	02	99	99	
Reported claims outstanding	Gross amount	11	75783		9161	10967	11204	19859	15497	82454	25228										250153		
	Reinsurers' share	12	75783		9161	10967	11204	19859	15497	82454	25228										250153		
Claims incurred but not reported	Gross amount	13	58540		694	1919	1449	3896	3519	4687	9017										83721		
	Reinsurers' share	14	58540		694	1919	1449	3896	3519	4687	9017										83721		
Claims management costs		15																					
Adjustment for discounting	Gross amount	16	15095																		15095		
	Reinsurers' share	17	15095																		15095		
	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																					

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Transport

Financial year ended		31st December 2002		Company registration number																				GL/UK/CM				Period ended				Units				Accounting class	
Accounting class		Transport		21487												GL		31		12		2002		£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	12	97	12	98	12	99	12	00	12	01	12	02	99	99												
Reported claims outstanding	Gross amount	11	5961		990		814		911		542		2260		2219		3941							17638													
	Reinsurers' share	12	5961		990		814		911		542		2260		2219		3941							17638													
Claims incurred but not reported	Gross amount	13	243		9		5		71		230		404		187		1792							2941													
	Reinsurers' share	14	243		9		5		71		230		404		187		1792							2941													
Claims management costs		15																																			
Adjustment for discounting	Gross amount	16	940																					940													
	Reinsurers' share	17	940																					940													
	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																																			

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Property

Financial year ended		31st December 2002																							
Accounting class		Property		Company registration number										GL/UK/CM			Period ended				Units			Accounting class	
				R25		21487		GL		31		12		2002				£000		6					
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	12	00	12	01	12	02	99	
Reported claims outstanding	Gross amount																								
	Reinsurers' share																								
Claims incurred but not reported	Gross amount																								
	Reinsurers' share																								
Claims management costs																									
Adjustment for discounting	Gross amount																								
	Reinsurers' share																								
	Claims management costs																								
Allocation to/(from) another accounting class of anticipated surplus																									
Balance of the fund																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)																									
Provision for unearned premiums																									
Provision for unexpired risks																									
Deferred acquisition costs																									
Other technical provisions (particulars to be specified by way of supplementary note)																									
Total (21+22+23-24+25)																									

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Non-proportional treaty

Financial year ended		31st December 2002		Company registration number																GL/UK/CM				Period ended				Units			Accounting class		
Accounting class		Non-proportional treaty		R25				21487				GL				31				12				2002				£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	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99						
Reported claims outstanding	Gross amount	11	48135	1355	2049	2113	3298	1975	3086	3399	357	971	264	67002																			
	Reinsurers' share	12	46470	1348	2009	2068	1558	1774	2004	3349	242	320	149	61291																			
Claims incurred but not reported	Gross amount	13	34790	276	1336	145	32	145	426	199	214	1681	873	40117																			
	Reinsurers' share	14	34790	276	1336	145	32	111	424	174	158	555	227	38228																			
Claims management costs		15				1								1												1							
Adjustment for discounting	Gross amount	16	8292											8292												8292							
	Reinsurers' share	17	8292											8292												8292							
	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	1665	7	40	46	1740	235	1084	75	171	1777	761	7601																			
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	1665	7	40	46	1740	235	1084	75	171	1777	761	7601												7601							

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Proportional treaty

Financial year ended		31st December 2002		Company registration number															Accounting class			
Accounting class		Proportional treaty		GL/UK/CM				Period ended				Units							Accounting class			
				R25		21487		GL		31		12		2002		£000		10				
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	12	01	02	99	99
Reported claims outstanding	Gross amount	11	16482	1749	2304	2115	623	1165	1352	568	3667	4240	1370	35635								
	Reinsurers' share	12	16363	1568	2147	1776	281	809	768	285	2506	1469	947	28919								
Claims incurred but not reported	Gross amount	13	6936	631	1215	831	644	1120	1330	807	2198	7339	2078	25129								
	Reinsurers' share	14	6921	612	1168	732	564	1043	1152	673	1637	2545	1437	18484								
Claims management costs		15																				
Adjustment for discounting	Gross amount	16	5146											5146								5146
	Reinsurers' share	17	5146																			5146
	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	134	200	204	438	422	433	762	417	1722	7565	1064	13361								
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	134	200	204	438	422	433	762	417	1722	7565	1064	13361								

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Accounting class

Marine, aviation and transport treaty

Financial year ended		31st December 2002																
Accounting class		Marine, aviation and transport treaty																
Underwriting year ended		Company registration number				GL/UK/CM		Period ended				Units			Accounting class			
		R25		21487		GL		31		12		2002		£000			11	
		Prior underwriting years		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	12	97	12	98	12	99	
Reported claims outstanding	Gross amount	11	134	74	42													250
	Reinsurers' share	12	134	74	42													
Claims incurred but not reported	Gross amount	13	66	43	28	74												211
	Reinsurers' share	14	66	43	28	74												
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																

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

CGU International Insurance plc										Accounting class					Proportional treaty																
Global business										Currency					Sterling																
Financial year ended										31st December 2002																					
Category										Accident and health																					
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		Claims outstanding brought forward		Period ended		Monetary units		Business category		Accounting class		Currency					
														R26		21487		GL		31		12		2002		000		a		10	
						1		2		3		4		5		6		7		8		9		10		11		12		13	
12	2002	11										88435	16184	16882																	
12	2001	12					35165	13063				7868	877	129	5271	7792	(4189)														
12	2000	13					339	1318	596			174	223	465	330	9	523														
12	1999	14					275	946	791			61	107		159	1	8														
12	1998	15					136	566	527			14	13		22		5														
12	1997	16					466	95	165						1		(1)														
		17																													
		18																													
		19																													
		20																													
Prior accident years		21																													
Reconciliation		22																													
Total (11 to 22)		29										96552	17404	17476	5783	7802	117847														

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

CGU International Insurance plc										Accounting class					Proportional treaty								
Name of insurer										Currency					Sterling								
Global business																							
Financial year ended										31st December 2002													
Category										Motor													
Accident year ended		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		Claims outstanding brought forward		Period ended		Monetary units		Business category		Accounting class		Currency	
										Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	day	month	year							
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	2002	000	b	10	AA					
12	2002	11			250627	312654	46584			609865		851751											
12	2001	12	92337	126902	47524	88101	855	109367	17535	9578		337149					7.5						
		13																					
		14																					
		15																					
		16																					
		17																					
		18																					
		19																					
		20																					
Prior accident years		21																					
Reconciliation		22																					
Total (11 to 22)		29			298151	400755	47439	109367	17535	619443													

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

TransportCompany
registration
number

Period ended

day

month

year

GL/UK/CM

Monetary
unitsBusiness
categoryAccounting
class

Currency

Category		Transport														
Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		2002	000	e	10	AA		
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)							
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13		
		12	2002	11												
12	2001	10	8		2	1		4	4	(5)		255	(62.5)	5.1		

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

CGU International Insurance plc										Accounting class				Proportional treaty												
Name of insurer										Currency				Sterling												
Global business																										
Financial year ended										31st December 2002																
Category			Property				Company registration number		GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency							
			R26		21487		GL		31		12		2002		000		f		10		AA					
Accident year ended			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		Claims outstanding brought forward		Balance for 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	
Month			Year																							
12	2002	11							128387	102762	25307				256456					396694						64.6
12	2001	12	41387	38646			28795	11114	320	30284	8362	1583								117674		4.1				69.4
		13																								
		14																								
		15																								
		16																								
		17																								
		18																								
		19																								
		20																								
Prior accident years			21																							
Reconciliation			22																							
Total (11 to 22)			29				157182	113876	25627	30284	8362	258039														

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

CGU International Insurance plc										Accounting class										Proportional treaty									
Global business										Currency										Sterling									
Financial year ended										31st December 2002																			
Category										Third party liability																			
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		Claims outstanding brought forward		Period ended		Monetary units	Business category	Accounting class	Currency											
									Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	day	month					year										
12	2002	11			1	2	3	4	5	6	7	8	9	10	000	9	10	AA											
12	2001	12	121	10573				2520	4420	3730				10670		10909		97.8											
		13						2359	5256	856	6486	4087	(2102)			5617	(19.9)	153.0											
		14																											
		15																											
		16																											
		17																											
		18																											
		19																											
		20																											
Prior accident years		21																											
Reconciliation		22																											
Total (11 to 22)		29						4879	9676	4586	6486	4087	8568																

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Miscellaneous and pecuniary lossCompany
registration
number

Period ended

Monetary
unitsBusiness
categoryAccounting
class

Currency

Category		Miscellaneous and pecuniary loss														
		Accident year ended		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 forward		GL	31	12	2002	000	h	10
		Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
12	2002	11					12108	5298	2748			20154		104906		19.2
12	2001	12	2170	4613		992		(91)	764	3036	1577	(2948)		10089	(63.9)	38.0
12	2000	13	187	901	243	2		1		1		2		1498	(72.7)	28.9
12	1999	14	117	472	398									951	(15.7)	54.2
12	1998	15	61	243	191									590	(21.4)	42.7
12	1997	16	696	64	146									913	128.1	92.2
		17														
		18														
		19														
		20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29				13102		5208	3512	3037	1577	17208				

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Accident and health

Company
registration
number

GL/UK/CM

Period ended

Monetary
unitsBusiness
categoryAccounting
class

Currency

Category		Accident and health													
Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %	
						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)						
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2002	11			88943	16444	16672			122059		249363		48.9	
12	2001	12	35397	13744	8242	1408	212	5883	7861	(3882)		77596	(28.2)	58.3	
12	2000	13	573	2088	1102	414	466	610	14	579		4666	10.4	61.7	
12	1999	14	502	1667	1379	196		294	2	12		3286	1.2	66.6	
12	1998	15	241	1007	937	24		40		9		2009	(2.1)	61.1	
12	1997	16	833	170	294	2		2		1		1265	74.7	89.3	
		17													
		18													
		19													
		20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29			97646	18488	17350	6829	7877	118778					

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

CGU International Insurance plc										Accounting class				Proportional treaty									
Name of insurer										Currency				Sterling									
Global business										Currency				Sterling									
Financial year ended										31st December 2002													
Category										Motor													
Accident year ended		Claims paid (gross) during the accident year		Claims outstanding (gross) as at end of the accident year		Total claims paid (gross) since the end of the accident year but prior to this financial year		Claims paid (gross) during this financial year		Claims outstanding forward		GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency	
										Reported (gross)		Incurred but not reported (gross)		GL		day month year		000		b		10	
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	2002									
12	2002	11			250627	312654	46584			609865		851751											
12	2001	12	92337	126902	47524	88101	855	109367	17535	9578		337149											
		13																					
		14																					
		15																					
		16																					
		17																					
		18																					
		19																					
		20																					
Prior accident years		21																					
Reconciliation		22																					
Total (11 to 22)		29			298151	400755	47439	109367	17535	619443													

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

CGU International Insurance plc										Proportional treaty													
Name of insurer										Accounting class													
Global business										Currency													
Financial year ended										Sterling													
31st December 2002																							
Transport																							
Accident year ended		Claims paid (gross) during the accident year		Claims outstanding (gross) as at end of the accident year		Total claims paid (gross) since the end of the accident year but prior to this financial year		Claims paid (gross) during this financial year		Claims outstanding carried forward		GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency	
										Reported (gross)	Incurred but not reported (gross)	21487	GL	31	12	2002	000	e	10	AA			
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13									
12	2002	11																					
12	2001	12	10	8	2	1		4	4	(5)		255	(62.5)	5.1									
		13																					
		14																					
		15																					
		16																					
		17																					
		18																					
		19																					
		20																					
Prior accident years		21																					
Reconciliation		22																					
Total (11 to 22)		29			2	1		4	4	(5)													

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Property

Company
registration
numberPeriod ended
day month yearMonetary
unitsBusiness
categoryAccounting
class

Currency

Category		Property														
Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	AA		
Month	Year	1	2	3	4	5	6	7	8	9	10	11	10			
12	2002	11			128387	102762	25307			256456		396694				
12	2001	12	41387	38646	28795	11114	320	30284	8362	1583		117674	4.1	69.4		
		13														
		14														
		15														
		16														
		17														
		18														
		19														
		20														
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29			157182	113876	25627	30284	8362	258039						

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

CGU International Insurance plc										Accounting class				Proportional treaty				
Name of insurer										Currency				Sterling				
Global business										Currency				Sterling				
Financial year ended										31st December 2002								
Category										Third party liability								
Accident year ended		Month		Year	1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		Period ended		Monetary units	Business category	Accounting class	Currency
									Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	day	month				
12	2002	11								5	6	7	8	9	10	11	10	AA
12	2001	12	121	10573			2520		4420	3730				10670		10909		
		13					2359		5256	856	6486	4087		(2102)		5617	(19.9)	153.0
		14																
		15																
		16																
		17																
		18																
		19																
		20																
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29					4879		9676	4586	6486	4087	8568					

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Miscellaneous and pecuniary loss

Company
registration
number

Period ended

Monetary
unitsBusiness
categoryAccounting
class

Currency

Category		Miscellaneous and pecuniary loss																	
		R27		21487		GL		31		12		2002		000		h		10	
Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %					
						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)										
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13					
		12	2002	11			12314	5402	2665		20381		105450		19.3				
		12	2001	12	4840		959	(55)	769	3238	1602	(3167)	10920	(65.4)	35.9				
		12	2000	13	1142	449	3	1		1	4	(1)	2333	(60.3)	30.7				
		12	1999	14	748	609		1		1			1643	(18.4)	49.6				
		12	1998	15	415	337							1043	(18.8)	42.5				
		12	1997	16	114	260							1629	128.1	92.2				
				17															
		18																	
		19																	
		20																	
Prior accident years		21																	
Reconciliation		22																	
Total (11 to 22)		29			13276	5349	3434	3240	1606	17213									

Name of insurer	CGU International Insurance plc	Accounting class	Non-proportional treaty
		Accounting class	Non-proportional treaty

Currency

period ended

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

Name of insurer

CGU International Insurance plc

Accounting class Non-proportional treaty

Global business

Currency Sterling

Financial year ended

31st December 2002

Category

Accident and health

Category	Accident and health																									
	R28		21487		GL		31		12		2002		000		a		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				
	12	81	12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92
Premiums written																										
Claims paid																										
Claims management costs																										
Net operating expenses																										
Technical provisions																										
Balance on each financial year (19-29-39-49-59)																										

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

Name of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Accident and health**

		Company registration number				GL/UK/CM			Period ended			Monetary units		Business category		Accounting class		Currency	
		21487		GL		31		12		2002		000		a		9		AB	
		R28	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	99	99
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	1011	1011
		11																	
Premiums written	Gross amount	12																	
	Reinsurers' share	19																	
	Net (11-12)																		
Claims paid	Gross amount	21	1005	(4)	8	2													1011
	Reinsurers' share	22	1005	(4)	8	2													1011
	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	51																	
	Adjustment for discounting	52																	
	Undiscounted	53																	
	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																	

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

Name of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Accident and health**

Category	Accident and health																				
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	21487		GL	31	12	2002	000	a	9	AB		
		12	80								MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM
Premiums written	Gross amount		11																		
	Reinsurers' share		12																		
	Net (11-12)		19																		
Claims paid	Gross amount		21	474																	
	Reinsurers' share		22	474																	
	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		51																		
	Adjustment for discounting		52																		
	Carried forward		53																		
	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																		

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

Name of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Motor**

		Company registration number				GL/UK/CM			Period ended			Monetary units		Business category		Accounting class		Currency	
		21487		GL		31		12		2002		000		b		9		AA	
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	10	10
Premiums written	Gross amount	11																	
	Reinsurers' share	12																	
	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																	
	Other acquisition expenses	42																	
	Administrative expenses	43																10	10
	Reinsurers' commissions and profit participations	44																	
	Payable net (41+42+43-44)	49																10	10
Technical provisions	Brought forward	51	478						6							419		903	
	Adjustment for discounting	52																	
	Undiscounted	53	1023							1535	29	11						2598	
	Adjustment for discounting	54																	
	Increase (decrease) in the financial year (53-54-51+52)	59	545						(6)	1535	29	11				(419)		1695	
Balance on each financial year (19-29-39-49-59)		69	(545)						6	(1535)	(29)	(11)				419	(10)	(1705)	

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

Name of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Hong Kong Dollars**Financial year ended **31st December 2002**Category **Motor**

		Company registration number				GL/UK/CM			Period ended			Monetary units		Business category		Accounting class		Currency	
		21487				GL			day month year			000		b		9			
		R28	MM	YY	MM	YY	MM	YY	31	12	2002	MM	YY	MM	YY	MM	YY	QE	
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	00	01
Premiums written	Gross amount	11																	
	Reinsurers' share	12																	
	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																	
	Other acquisition expenses	42																	
	Administrative expenses	43																	
	Reinsurers' commissions and profit participations	44																	
	Payable net (41+42+43-44)	49																	
Technical provisions	Brought forward	51	8																8
	Adjustment for discounting	52																	
	Undiscounted	53																	
	Adjustment for discounting	54																	
	Increase (decrease) in the financial year (53-54-51+52)	59	(8)																(8)
Balance on each financial year (19-29-39-49-59)		69	8																8

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

Name of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Aviation**

Category		Aviation																							
		R28		21487		GL		31		12		2002		000		c		9		AA					
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	12	00	12	01	12	02	99	99
Premiums written	Gross amount	11										(10)		(20)		(92)		689		345		2019			2931
	Reinsurers' share	12												4		(63)		197		22		1502			1662
	Net (11-12)	19											(10)		(24)		(29)		492		323		517		1269
Claims paid	Gross amount	21	34													141		296		145		3			619
	Reinsurers' share	22	34													59		114		33		1			241
	Net (21-22)	29														82		182		112		2			378
Claims management costs		39																							
Net operating expenses	Commissions	41	(33)		(33)		(1)	1	1	1				32		164		211		(74)		352			619
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44						4	(14)							(7)		16		(17)		404			386
	Payable net (41+42+43-44)	49	(33)		(33)		(1)	(3)	15	(1)	15			32		171		195		(57)		(52)			233
Technical provisions	Undiscounted	51	275									622		8		196		424		863					2388
	Adjustment for discounting	52																							
	Undiscounted	53	99									188		9		70		171		1777		409			2723
	Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54+51+52)	59	(176)									(434)		1		(126)		(253)		914		409			335
Balance on each financial year (19-29-39-49-59)		69	209	33	1			3	(15)	425	(57)							368	(646)			158			323

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

Name of insurer

CGU International Insurance plc

Accounting class

Non-proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Aviation

Category	Aviation																								
	Underwriting year ended																								
	MM	YY	MM	YY	MM	YY	MM	YY	GL	31	12	2002	000	c	9	9	AA								
	12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	
Premiums written	11																								
	12																								
	19																								
Claims paid	21									3				5		26									
	22									3				5		26									
	29																								
Claims management costs	39																								
Net operating expenses	41																							(33)	
	42																								
	43																								
	44																								
	49																							(33)	
Technical provisions	51																						275		
	52																								
	53																	19		20		60			
	54																								
Balance on each financial year (19-29-39-49-59)	59																		19		20		(215)		
	69																		(19)		(20)		215		33

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

Name of insurer

CGU International Insurance plc

Accounting class Non-proportional treaty

Global business

Currency Sterling

Financial year ended

31st December 2002

Category

Marine

Category	Marine																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																				
	Underwriting year ended										Prior underwriting years		MM		YY	MM	YY	GL		31	12	2002	000	d	9	AA																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
											29	29	12	93	12	94	12	95	12	96	MM	YY	MM	YY	MM	YY	MM	YY	YY	YY																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
											29	29	12	93	12	94	12	95	12	96	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																						
Premiums written	Gross amount	11																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			

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

Name of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Hong Kong Dollars**Financial year ended **31st December 2002**Category **Marine**

Category	Marine																									
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	21487			GL		31	12	2002	000			d	9			QE	
		29	29	MM	YY	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	12	97	12	98	12	99	12	00	12	01	12	02	
Premiums written	Gross amount	11																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross amount	21	4																						4	
	Reinsurers' share	22																								
	Net (21-22)	29	4																						4	
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	51	103																						103	
	Adjustment for discounting	52																								
	Undiscounted	53	55													3									58	
	Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)	59	(48)													3									(45)	
Balance on each financial year (19-29-39-49-59)	69	44													(3)										41	

Name of insurer	Accounting class	Non-proportional treaty
CGU International Insurance plc		

Currency

period ended

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

Name of insurer CGU International Insurance plc

Accounting class Non-proportional treaty

Global business

Currency Hong Kong Dollars

Financial year ended 31st December 2002

Category Transport

		Company registration number				GL/UK/CM			Period ended			Monetary units		Business category		Accounting class		Currency	
		21487		GL		31		12		2002		000		e		9		QE	
		R28	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Premiums written	Gross amount	11	29	29	12	93	12	12	94	12	95	12	96	12	97	12	98	12	99
	Reinsurers' share	12																	
	Net (11-12)	19																	
Claims paid	Gross amount	21	6					(35)		(2)	(1)								(32)
	Reinsurers' share	22																	
	Net (21-22)	29	6					(35)		(2)	(1)								(32)
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	51	87	56	1	430	34	29	39									676	
	Adjustment for discounting	52																	
	Carried forward	53	71	55	1	465	34	31	40									697	
	Adjustment for discounting	54																	
	Increase (decrease) in the financial year (53-54-51+52)	59	(16)	(1)		35		2	1										21
Balance on each financial year (19-29-39-49-59)		69	10	1															11

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

Name of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Property**

Category		Property																							
		R28		21487		GL		31		12		2002		000		f		9		AA					
		Prior underwriting years		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	12	97	12	98	12	99	12	00	12	01	12	02	99	99
Premiums written	Gross amount																								
	Reinsurers' share																								
	Net (11-12)																								
Claims paid	Gross amount		333								1														334
	Reinsurers' share		333																						333
	Net (21-22)										1														1
Claims management costs																									
Net operating expenses	Commissions																								
	Other acquisition expenses																								
	Administrative expenses																						2	2	
	Reinsurers' commissions and profit participations																								
	Payable net (41+42+43-44)																						2	2	
Technical provisions	Brought forward		356								79														435
	Adjustment for discounting																								
	Undiscounted		152				2		1		188		5		50										398
	Adjustment for discounting																								
Increase (decrease) in the financial year (53-54-51+52)			(204)				2		1		109		5		50										(37)
Balance on each financial year (19-29-39-49-59)			204				(2)		(1)		(110)		(5)		(50)								(2)		34

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

Name of insurer

CGU International Insurance plc

Accounting class

Non-proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Property

Category	Property																						
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	GL	31	12	2002	000	f	9	AB						
		29	29	12	93	12	94	12	95	12	96	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	99	
		Total all previous columns																					
Premiums written	Gross amount	11																					
	Reinsurers' share	12																					
	Net (11-12)	19																					
Claims paid	Gross amount	21	290	(6)	(8)	(3)																273	
	Reinsurers' share	22	290	(6)	(8)	(3)																273	
	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	Undiscounted	51																					
	Brought forward	52																					
	Adjustment for discounting	53																					
	Undiscounted	54																					
	Adjustment for discounting	59																					
Increase (decrease) in the financial year (53-54-51+52)		59																					
Balance on each financial year (19-29-39-49-59)		69																					

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

Name of insurer CGU International Insurance plc

Accounting class Non-proportional treaty

Global business

Currency Hong Kong Dollars

Financial year ended 31st December 2002

Category Property

Category		Property																						
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	GL	31	12	2002		000		f		9		QE			
		29	29	12	93	12	94	12	95	12	96	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	YY	Total all previous columns	
Premiums written	Gross amount	11																						
	Reinsurers' share	12																						
	Net (11-12)	19																						
Claims paid	Gross amount	21	(30)									3	4										(23)	
	Reinsurers' share	22																						
	Net (21-22)	29	(30)									3	4										(23)	
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	Undiscounted	51	128									8	66										202	
	Adjustment for discounting	52																						
	Undiscounted	53	110									3	61										174	
	Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)	59	(18)									(5)	(5)										(28)	
Balance on each financial year (19-29-39-49-59)		69	48									2	1										51	

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

Name of insurer CGU International Insurance plc

Accounting class Non-proportional treaty

Global business

Currency Sterling

Financial year ended 31st December 2002

Category Third party liability

		Company registration number				GL/UK/CM			Period ended			Monetary units		Business category		Accounting class		Currency	
		21487		GL		31		12		2002		000		g		9		AA	
		R28	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	YY	Total all previous columns
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	YY	
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	00	01
		11																	
		12																	
Premiums written	Gross amount	19																	
	Reinsurers' share	21	106				1886												
	Net (11-12)	22	106																
Claims paid	Gross amount	29					1886												
	Reinsurers' share																		
	Net (21-22)																		
Claims management costs		39																	
Net operating expenses	Commissions	41																	
	Other acquisition expenses	42																	
	Administrative expenses	43																5	
	Reinsurers' commissions and profit participations	44																	
	Payable net (41+42+43-44)	49																5	
Technical provisions	Brought forward	51	62				1795		105							1150		3112	
	Adjustment for discounting	52																	
	Undiscounted	53	87				27		7		6				1000			1127	
	Adjustment for discounting	54																	
Increase (decrease) in the financial year (53-54-51+52)		59	25				(1768)		(98)		6				1000		(1150)		(1985)
Balance on each financial year (19-29-39-49-59)		69	(25)				(118)		98		(6)				(1000)		1150	(5)	94

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

Name of insurer

CGU International Insurance plc

Accounting class

Non-proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Period ended

Monetary

Business

Accounting

Currency

Category

Third party liability

day month year

units

category

class

AA

Underwriting year ended		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY																										
		12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95	12	96																									
Premiums written	Gross amount																													11																												
	Reinsurers' share																													12																												
	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																												
	Other acquisition expenses																													42																												
	Administrative expenses																													43																												
	Reinsurers' commissions and profit participations																													44																												
	Payable net (41+42+43-44)																													49																												
Technical provisions	Brought forward																													51																												
	Adjustment for discounting																													52																												
	Undiscounted																													53																												
	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																												

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

Name of insurer

CGU International Insurance plc

Accounting class Non-proportional treaty

Global business

Currency Sterling

Financial year ended

31st December 2002

Category

Third party liability

		Company registration number				GL/UK/CM		Period ended			Monetary units		Business category		Accounting class		Currency	
		21487				GL		day month year			000		g		9		AA	
		R28	MM	YY	MM	YY	MM	31	12	2002	YY	MM	YY	MM	YY	MM	YY	MM
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM
		12	73	12	74	12	75	12	76	12	77	12	78	12	79	12	80	
		11																
Premiums written	Gross amount	12																
	Reinsurers' share	19																
	Net (11-12)	21																
Claims paid	Gross amount	22																
	Reinsurers' share	29																
	Net (21-22)	39																
Claims management costs		41																
Net operating expenses	Commissions	42																
	Other acquisition expenses	43																
	Administrative expenses	44																
	Reinsurers' commissions and profit participations	49																
	Payable net (41+42+43-44)	51																
Technical provisions	Brought forward	52																
	Adjustment for discounting	53	67															
	Carried forward	54																
	Increase (decrease) in the financial year (53-54-51+52)	59	67															
Balance on each financial year (19-29-39-49-59)		69	(67)															

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

Name of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Hong Kong Dollars**Financial year ended **31st December 2002**Category **Third party liability**

Category	Third party liability																								
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	GL	31	12	2002	000	g	9			QE								
		29	29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	YY	YY						
																			Total all previous columns						
Premiums written	Gross amount		11																					7	7
	Reinsurers' share		12																						
	Net (11-12)		19																					7	7
Claims paid	Gross amount		21		1		12	(12)	25	33															59
	Reinsurers' share		22																						
	Net (21-22)		29		1		12	(12)	25	33															59
Claims management costs		39																							
Net operating expenses	Commissions		41																					2	2
	Other acquisition expenses		42																						
	Administrative expenses		43																				1	1	
	Reinsurers' commissions and profit participations		44																						
	Payable net (41+42+43-44)		49																				3	3	
Technical provisions	Undiscounted		51		40		7	84	76	101															444
	Adjustment for discounting		52																						
	Undiscounted		53		41		7	95	133	132														543	
	Adjustment for discounting		54																						
Increase (decrease) in the financial year (53-54-51+52)			59		1	(1)		11	57	31															99
Balance on each financial year (19-29-39-49-59)			69		(2)	1	(12)	1	(82)	(64)													4		(154)

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

Name of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Accident and health**

Category		Accident and health																									
		R28		21487		GL		31		12		2002		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	Total all previous columns							
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99		
Premiums written	Gross amount	11																							212	212	
	Reinsurers' share	12																							167	167	
	Net (11-12)	19																							45	45	
Claims paid	Gross amount	21			30																				136	166	
	Reinsurers' share	22			30																				108	138	
	Net (21-22)	29																							28	28	
Claims management costs		39																							2	2	
Net operating expenses	Commissions	41																							12	12	
	Other acquisition expenses	42																							6	6	
	Administrative expenses	43																							5	5	
	Reinsurers' commissions and profit participations	44																									
	Payable net (41+42+43-44)	49																							23	23	
Technical provisions	Undiscounted	51			293																				903	1196	
	Adjustment for discounting	52																									
	Undiscounted	53																									
	Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54+51+52)	59			(293)																				(903)	(1196)	
Balance on each financial year (19-29-39-49-59)		69			293																				903	(8)	1188

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

Name of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Accident and health**

		Company registration number			GL/UK/CM			Period ended			Monetary units			Business category			Accounting class			Currency		
		21487			GL			day month year			000			a			10			AA		
		R28	MM	YY	MM	YY	MM	31	12	2002	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Premiums written	Gross amount	11	12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90
	Reinsurers' share	12																				
	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																				
	Other acquisition expenses	42																				
	Administrative expenses	43																				
	Reinsurers' commissions and profit participations	44																				
	Payable net (41+42+43-44)	49																				
Technical provisions	Brought forward	51																		293		
	Adjustment for discounting	52																				
	Carried forward	53																				
	Adjustment for discounting	54																				
	Increase (decrease) in the financial year (53-54-51+52)	59																		(293)		
Balance on each financial year (19-29-39-49-59)		69																		293		

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

Name of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Accident and health**

		Company registration number				GL/UK/CM			Period ended			Monetary units		Business category		Accounting class		Currency	
		21487				GL			day month year			000		a		10			
		R28	MM	YY	MM	YY	MM	YY	31	12	2002	YY	MM	YY	MM	YY	YY	YY	AB
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	00	01
Premiums written	Gross amount	11																	
	Reinsurers' share	12																	
	Net (11-12)	19																	
Claims paid	Gross amount	21	3129	(26)	(82)	(52)	210	1050	4420										8649
	Reinsurers' share	22	3129	(26)	(82)	(52)	210	1050	4420										8649
	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	51																	
	Adjustment for discounting	52																	
	Undiscounted	53																	
	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																	

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

Name of insurer **CGU International Insurance plc**

Accounting class **Proportional treaty**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Category **Accident and health**

Category	Accident and health																													
	Underwriting year ended		MM		YY	MM	YY	MM	YY	21487		GL		31	12	2002		000		a		10		AB						
			12	81	12	82	12	83	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY				
Premiums written			12	81	12	82	12	83	MM <td>YY<td>MM<td>YY<td>MM<td>YY<td>GL</td><td>31</td><td>12</td><td>87</td><td>MM<td>YY<td>MM<td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td></td></td></td></td></td></td></td></td>	YY <td>MM<td>YY<td>MM<td>YY<td>GL</td><td>31</td><td>12</td><td>87</td><td>MM<td>YY<td>MM<td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td></td></td></td></td></td></td></td>	MM <td>YY<td>MM<td>YY<td>GL</td><td>31</td><td>12</td><td>87</td><td>MM<td>YY<td>MM<td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td></td></td></td></td></td></td>	YY <td>MM<td>YY<td>GL</td><td>31</td><td>12</td><td>87</td><td>MM<td>YY<td>MM<td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td></td></td></td></td></td>	MM <td>YY<td>GL</td><td>31</td><td>12</td><td>87</td><td>MM<td>YY<td>MM<td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td></td></td></td></td>	YY <td>GL</td> <td>31</td> <td>12</td> <td>87</td> <td>MM<td>YY<td>MM<td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td></td></td></td>	GL	31	12	87	MM <td>YY<td>MM<td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td></td></td>	YY <td>MM<td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td></td>	MM <td>YY<td>MM<td>YY<td>MM<td>YY</td></td></td></td></td>	YY <td>MM<td>YY<td>MM<td>YY</td></td></td></td>	MM <td>YY<td>MM<td>YY</td></td></td>	YY <td>MM<td>YY</td></td>	MM <td>YY</td>	YY				
Claims paid																														
Claims management costs																														
Net operating expenses																														
Technical provisions																														
Balance on each financial year (19-29-39-49-59)																														

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

Name of insurer CGU International Insurance plc

Accounting class Proportional treaty

Global business

Currency Sterling

Financial year ended 31st December 2002

Category Motor

Category	Motor																														
	Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	21487		GL		31	12	2002		000		b	10		AA									
					MM	YY	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	MM	YY	12	97	12	98	MM	YY	12	99	12	00	12	01	12	02	99	99	
Premiums written	Gross amount	11																												46	46
	Reinsurers' share	12																													
	Net (11-12)	19																												46	46
Claims paid	Gross amount	21																												33	33
	Reinsurers' share	22																													
	Net (21-22)	29																												33	33
Claims management costs		39																												33	33
Net operating expenses	Commissions		41																											2	2
	Other acquisition expenses		42																											16	16
	Administrative expenses		43																											3	3
	Reinsurers' commissions and profit participations		44																											2	2
	Payable net (41+42+43-44)		49																											21	21
Technical provisions	Brought forward	Undiscounted	51																					6	19					25	25
		Adjustment for discounting	52																												
	Carried forward	Undiscounted	53																												
		Adjustment for discounting	54																												
	Increase (decrease) in the financial year (53-54-51+52)		59																												(25)
Balance on each financial year (19-29-39-49-59)		69																												15	15

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

Accounting class	Proportional treaty
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Currency

Financial year ended
31st December 2002

Category Motor

[illegible]

General insurance business (underwriting year accounting) : Analysis of premiums, claims and expenses by category for treaty reinsuranceName of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Aviation**

Category		Aviation																								
		R28		21487		GL		31	12	2002		000		c		10		AA								
Underwriting year ended		Prior underwriting years		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	MM	YY	MM	YY	MM	YY		MM	YY	12	01	12	02
Premiums written	Gross amount						21		5		(26)		260		(161)		4220		21713		125773					151805
	Reinsurers' share										(10)		(254)		(248)		2277		10169		125241					137175
	Net (11-12)						21		5		(16)		514		87		1943		11544		532					14630
Claims paid	Gross amount		80		103		100		218		99		665		75		361		1906		2259					25022
	Reinsurers' share		23										5		21		153		674		8512					11605
	Net (21-22)		57		103		100		218		99		660		54		208		1232		10644					13417
Claims management costs																										
Net operating expenses	Commissions		(33)		(33)		(99)		1		(2)		(517)		301		1291		5533		11129					17572
	Other acquisition expenses																									
	Administrative expenses																									
	Reinsurers' commissions and profit participations								4				13		(29)		186		2887		11157				14218	
	Payable net (41+42+43-44)		(33)		(33)		(99)		(3)		(2)		(530)		330		1105		2646		(28)					3354
Technical provisions	Brought forward		136		232		191		304		436		630		444		351		4454		23733					30911
	Adjustment for discounting																									
	Carried forward		134		199		204		438		421		433		750		377		1715		7563					13298
	Adjustment for discounting																									
	Increase (decrease) in the financial year (53-54-51+52)		(2)		(33)		13		134		(15)		(197)		306		26		(2739)		(16170)					(17613)
Balance on each financial year (19-29-39-49-59)			(22)		(37)		7		(344)		(85)		(477)		684		(477)		2345		14424					15472

Name of insurer	Accounting class	Proportional treaty
CGU International Insurance plc		

Currency

period ended
Monetary
Business
Ac

[illegible]

75

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

Name of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency

Singapore Dollars

Financial year ended **31st December 2002**Category **Marine**

Category		Marine																						
		R28	21487		GL		31	12	2002		000		d	10		QG								
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY							
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	Total all previous columns
Premiums written	Gross amount	11													1	1								
	Reinsurers' share	12													1	1								
	Net (11-12)	19																						
Claims paid	Gross amount	21																						728
	Reinsurers' share	22																						
	Net (21-22)	29																						728
Claims management costs		39																						
Net operating expenses	Commissions	41																						116
	Other acquisition expenses	42																						4
	Administrative expenses	43																						4
	Reinsurers' commissions and profit participations	44																						
	Payable net (41+42+43-44)	49																						124
Technical provisions	Brought forward	51			2							3												1278
	Adjustment for discounting	52																						
	Carried forward	53			2							3												51
	Adjustment for discounting	54																						
Increase (decrease) in the financial year (53-54-51+52)		59																						(1227)
Balance on each financial year (19-29-39-49-59)		69																						375

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

Name of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Transport**

Category		Transport																							
		R28		21487		GL		31	12	2002		000		e	10		AA								
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	12	00	12	01	12	02	99	99
Premiums written	Gross amount																								
	Reinsurers' share																								
	Net (11-12)																								
Claims paid	Gross amount																								
	Reinsurers' share																								
	Net (21-22)																								
Claims management costs																									
Net operating expenses	Commissions																								
	Other acquisition expenses																								
	Administrative expenses																								
	Reinsurers' commissions and profit participations																								
	Payable net (41+42+43-44)																								
Technical provisions	Brought forward																								
	Adjustment for discounting																								
	Undiscounted																								
	Adjustment for discounting																								
Increase (decrease) in the financial year (53-54-51+52)																									
Balance on each financial year (19-29-39-49-59)																									

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

Name of insurer CGU International Insurance plc

Accounting class Proportional treaty

Global business

Currency Sterling

Financial year ended 31st December 2002

Category Property

Category		Property																													
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	GL		31	12	2002		000		f	10		AA										
		29	29	12	93	12	94	12	95	12	96	MM	YY	12	97	MM	YY	12	98	MM	YY	12	00	MM	YY	12	01	MM	YY	Total all previous columns	
Premiums written	Gross amount																														
	Reinsurers' share																														
	Net (11-12)																														
Claims paid	Gross amount																														
	Reinsurers' share																														
	Net (21-22)																														
Claims management costs																															
Net operating expenses	Commissions																														
	Other acquisition expenses																														
	Administrative expenses																														
	Reinsurers' commissions and profit participations																														
	Payable net (41+42+43-44)																														
Technical provisions	Undiscounted																														
	Brought forward																														
	Adjustment for discounting																														
	Undiscounted																														
	Adjustment for discounting																														
Increase (decrease) in the financial year (53-54-51+52)																															
Balance on each financial year (19-29-39-49-59)																															

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Property

Category		Property																							
		R28				21487				GL		31		12		2002		000		f		10		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	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92
Premiums written	Gross amount																								
	Reinsurers' share																								
	Net (11-12)																								
Claims paid	Gross amount		1	8	2					15											3				13
	Reinsurers' share		1	8	2					15											3				13
	Net (21-22)																								
Claims management costs																									
Net operating expenses	Commissions																								
	Other acquisition expenses																								
	Administrative expenses																								
	Reinsurers' commissions and profit participations																								
	Payable net (41+42+43-44)																								
Technical provisions	Brought forward																								
	Undiscounted																								
	Adjustment for discounting																								
	Carried forward																								
	Adjustment for discounting																								
Increase (decrease) in the financial year (53-54-51+52)																									
Balance on each financial year (19-29-39-49-59)																									

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

Name of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Property**

Category		Property																																					
Underwriting year ended		Prior underwriting years		GL		21487		31		12		2002		000		f		10		AB																			
				MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns																	
Premiums written	Gross amount	29	29	12	93	YY	MM	12	94	YY	MM	12	95	YY	MM	12	96	YY	MM	12	97	YY	MM	12	98	YY	MM	12	99	00	YY	MM	12	01	YY	MM	12	02	YY
	Reinsurers' share	11																																					
	Net (11-12)	12																																					
Claims paid	Gross amount	19																																					
	Reinsurers' share	21	34	37	75	24																																	
	Net (21-22)	22	34	37	75	24																																	
Claims management costs		29																																					
Net operating expenses	Commissions	39																																					
	Other acquisition expenses	41																																					
	Administrative expenses	42																																					
	Reinsurers' commissions and profit participations	43																																					
	Payable net (41+42+43-44)	44																																					
Technical provisions	Brought forward	49																																					
	Undiscounted	51																																					
	Adjustment for discounting	52																																					
	Carried forward	53																																					
	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																																					

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

Name of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Property**

Category	Property																							
Underwriting year ended		MM		YY	MM	YY	MM	YY	21487		GL		31	12	2002	000	f	10	AB					
		12	81	12	82	12	83	YY	MM	YY	MM	YY	85	12	86	12	87	MM	YY	90	12	91	MM	YY
Premiums written	Gross amount																							
	Reinsurers' share																							
	Net (11-12)																							
Claims paid	Gross amount		20																	1				13
	Reinsurers' share		20																	1				13
	Net (21-22)																							
Claims management costs																								
Net operating expenses	Commissions																							
	Other acquisition expenses																							
	Administrative expenses																							
	Reinsurers' commissions and profit participations																							
	Payable net (41+42+43-44)																							
Technical provisions	Brought forward																							
	Adjustment for discounting																							
	Carried forward																							
	Adjustment for discounting																							
	Increase (decrease) in the financial year (53-54-51+52)																							
Balance on each financial year (19-29-39-49-59)																								

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

Name of insurer CGU International Insurance plc

Accounting class Proportional treaty

Global business

Currency Singapore Dollars

Financial year ended 31st December 2002

Category Property

		Company registration number			GL/UK/CM			Period ended			Monetary units			Business category			Accounting class			Currency		
		21487			GL			day month year			000			f			10			QG		
		R28	MM	YY	MM	YY	MM	31	12	2002	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	99	02
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns		
Premiums written	Gross amount	11	29	29																	99	02
	Reinsurers' share	12																				
	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																				
	Other acquisition expenses	42																				
	Administrative expenses	43																				
	Reinsurers' commissions and profit participations	44																				
	Payable net (41+42+43-44)	49																				
Technical provisions	Brought forward	51																				
	Adjustment for discounting	52																				
	Undiscounted	53																				
	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																				

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

Name of insurer CGU International Insurance plc

Accounting class Proportional treaty

Global business

Currency Sterling

Financial year ended 31st December 2002

Category Third party liability

		Company registration number				GL/UK/CM			Period ended			Monetary units		Business category		Accounting class		Currency	
		21487		GL		31		12		2002		000		g		10		AA	
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	99	99
Premiums written	Gross amount	11	29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	1
	Reinsurers' share	12																	
	Net (11-12)	19																1	1
Claims paid	Gross amount	21																	
	Reinsurers' share	22																	
	Net (21-22)	29																	
Claims management costs		39																	
Net operating expenses	Commissions	41																	
	Other acquisition expenses	42																	
	Administrative expenses	43																1	1
	Reinsurers' commissions and profit participations	44																	
	Payable net (41+42+43-44)	49																1	1
Technical provisions	Brought forward	51																3	3
	Adjustment for discounting	52																	
	Undiscounted	53																	
	Adjustment for discounting	54																	
	Increase (decrease) in the financial year (53-54-51+52)	59																(3)	(3)
Balance on each financial year (19-29-39-49-59)		69																3	3

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

Name of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency

Singapore Dollars

Financial year ended **31st December 2002**Category **Third party liability**

Category	Third party liability																				
Underwriting year ended		Prior underwriting years		MM		YY	MM	YY	GL		31	12	2002		000		g	10		QG	
		29	29																		Total all previous columns
Premiums written	Gross amount	11												46	(41)	(130)					
	Reinsurers' share	12																			
	Net (11-12)	19												46	(41)	(130)					(125)
	Gross amount	21												23	37	66					126
Claims paid	Reinsurers' share	22																			
	Net (21-22)	29												23	37	66					126
Claims management costs		39																			
Net operating expenses	Commissions	41												19	(6)	(4)					9
	Other acquisition expenses	42												1							1
	Administrative expenses	43												1							1
	Reinsurers' commissions and profit participations	44																			
	Payable net (41+42+43-44)	49												21	(6)	(4)					11
Technical provisions	Undiscounted	51												130	81	167					378
	Brought forward	52																			
	Adjustment for discounting	52																			
	Undiscounted	53																			
	Carried forward	54																			
	Adjustment for discounting	54																			
Increase (decrease) in the financial year (53-54-51+52)		59												(130)	(81)	(167)					(378)
Balance on each financial year (19-29-39-49-59)		69												132	9	(25)					116

Name of insurer	Accounting class	Proportional treaty
CGU International Insurance plc		

Currency

31st December 2002

Miscellaneous and pecuniary loss

[illegible]

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Singapore Dollars

Financial year ended

31st December 2002

Category

Miscellaneous and pecuniary loss

Category	Miscellaneous and pecuniary loss																											
Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		GL		31		12		2002		000		h		10		QG		
		29	29																									
Premiums written	Gross amount	11																	108	(56)	(462)							
	Reinsurers' share	12																	4	(1)	(11)							(8)
	Net (11-12)	19																	104	(55)	(451)							(402)
	Gross amount	21																	889	133	48							1070
Claims paid	Reinsurers' share	22																										
	Net (21-22)	29																	889	133	48							1070
Claims management costs		39																										
Net operating expenses	Commissions	41																	38	(23)	3							18
	Other acquisition expenses	42																	1	1	2							4
	Administrative expenses	43																	1	1	1							3
	Reinsurers' commissions and profit participations	44																										
	Payable net (41+42+43-44)	49																	40	(21)	6							25
Technical provisions	Undiscounted	51																	1045	237	620							1902
	Adjustment for discounting	52																										
	Undiscounted	53																	83	19	2							104
	Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)	59																	(962)	(218)	(618)							(1798)
Balance on each financial year (19-29-39-49-59)		69																	137	51	113							301

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

Name of insurer **CGU International Insurance plc**

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

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Category **Marine**

Category		Marine																							
		R28		21487		GL		31	12	2002		000		d	11		AB								
										MM	YY	MM	YY		MM	YY		MM	YY						
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	12	00	12	01	12	02	99	99
Premiums written	Gross amount			11																					
	Reinsurers' share			12																					
	Net (1'1-12)			19																					
Claims paid	Gross amount			21	9																				9
	Reinsurers' share			22	9																				9
	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																				
		Adjustment for discounting			52																				
	Carried forward	Undiscounted			53																				
		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																					

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

Name of insurer

CGU International Insurance plc

Accounting class

Marine, aviation and transport treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Marine

		Company registration number			GL/UK/CM		Period ended			Monetary units		Business category		Accounting class		Currency	
		R28	21487	GL	31	12	2002	000	d	11	AB						
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88
		11															
Premiums written	Gross amount	11															
	Reinsurers' share	12															
	Net (11-12)	19															
Claims paid	Gross amount	21										9					
	Reinsurers' share	22										9					
	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	51															
	Adjustment for discounting	52															
	Undiscounted	53															
	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															

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

Name of insurerCGU International Insurance plc

Global business

Financial year ended31st December 2002

CategoryAccident and health

Accounting classNon-proportional treaty

CurrencySterling

Underwriting year ended		Prior underwriting years		Company registration number				GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency	
				21487		GL		31		12		2002		a		9		AA	
				R29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	AA
		29	29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
Reported claims outstanding	Gross amount	11	683																683
	Reinsurers' share	12	683																683
Claims incurred but not reported	Gross amount	13	294																294
	Reinsurers' share	14	294																294
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																	

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

Name of insurer

CGU International Insurance plc

Accounting class

Non-proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Company registration number

Period ended

Accounting class

Category

Accident and health

Monetary units

Business category

Accounting class

Currency

Underwriting year ended		R29		21487		GL		31		12		2002		000		a		9		AA	
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Reported claims outstanding	Gross amount	12	81	7		9		32		96		85		327				72			
	Reinsurers' share																				
Claims incurred but not reported	Gross amount			2		1		8		25		41		184				19			
	Reinsurers' share			2		1		8		25		41		184				19			
Claims management costs																					
Adjustment for discounting	Gross amount																				
	Reinsurers' share																				
	Claims management costs																				
Allocation to/(from) another category or accounting class of anticipated surplus																					
Balance of the fund																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)																					
Provision for unearned premiums																					
Provision for unexpired risks																					
Deferred acquisition costs																					
Other technical provisions (particulars to be specified by way of supplementary note)																					
Total (21+22+23-24+25)																					

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Accident and health**

		Company registration number				GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency	
		21487		GL		31		12		2002		a		9		AB	
		R29															
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99
Reported claims outstanding	Gross amount	11	7681	476	287	79											8523
	Reinsurers' share	12	7681	476	287	79											8523
Claims incurred but not reported	Gross amount	13	4049	164	446	139											4798
	Reinsurers' share	14	4049	164	446	139											4798
Claims management costs		15															
Adjustment for discounting	Gross amount	16	6378														6378
	Reinsurers' share	17	6378														6378
	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															

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

Name of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty** Currency **Sterling**

Global business

Financial year ended **31st December 2002**

Category **Accident and health**

Category	Accident and health																							
Underwriting year ended	MM		YY	MM	YY	MM	YY	MM	YY	21487		GL		31	12	2002		000		a	9		AB	
	12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92
Reported claims outstanding	11	2273																2679	294	450	283			
	12	2273																2679	294	450	283			
Claims incurred but not reported	13	1860																263	93	89	109			
	14	1860																263	93	89	109			
Claims management costs	15																							
Adjustment for discounting	16	3830																						
	17	3830																						
	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																							

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

Name of insurer
CGU International Insurance plc

Non-proportional treaty

Global business

Currency

Financial year ended
31st December 2002

Category

[illegible]

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty**Global business Currency **Sterling**Financial year ended **31st December 2002**Category **Motor**

		Company registration number				GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency	
		21487				GL		day month year		000		b		9		AA	
		R29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	AA
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99
Reported claims outstanding	Gross amount	11	1073							1535	29	11					2648
	Reinsurers' share	12	50														50
Claims incurred but not reported	Gross amount	13	12														12
	Reinsurers' share	14	12														12
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	1023							1535	29	11					2598
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	1023							1535	29	11					2598

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

Name of insurer

CGU International Insurance plc

Accounting class

Non-proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Motor

Category	Motor																			
	day										month			year			amount			
	R29		21487		GL		31	12	2002	000	b	9	AA							
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY			
		12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88			
		11	2			1				56	13	4	125	749	14					
		12	2			1				15	13	4	1		14					
		13	1							4	3	1			3					
Claims incurred but not reported	14	1							4	3	1			3						
	15																			
Adjustment for discounting	16																			
	17																			
	18																			
19	Allocation to/(from) another category or accounting class of anticipated surplus																			
20	Balance of the fund																			
21	Claims outstanding (11-12+13-14+15-16+17-18+19+20)																			
22	Provision for unearned premiums																			
23	Provision for unexpired risks																			
24	Deferred acquisition costs																			
25	Other technical provisions (particulars to be specified by way of supplementary note)																			
29	Total (21+22+23-24+25)																			

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Aviation**

Category		Aviation																							
Underwriting year ended		Prior underwriting years			MM	YY	MM	YY	21487			GL		31	2002		000		c	9			AA		
		29	29	12	93	12	94	20	23	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Reported claims outstanding	Gross amount	11	215	18	27	20	27	20	23	550	9	69	357	971	264	2523									
	Reinsurers' share	12	116	18	27	20	27	20	23	396	2	24	242	320	149	1337									
Claims incurred but not reported	Gross amount	13								119	2	38	214	1681	521	2575									
	Reinsurers' share	14								85		13	158	555	227	1038									
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	99							188	9	70	171	1777	409	2723									
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	99							188	9	70	171	1777	409	2723									

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**

Accounting class

Non-proportional treaty

Global business

Currency

SterlingFinancial year ended **31st December 2002**Category **Aviation**

		Company registration number		GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency	
		21487		GL		day month year		000		c		9		AA	
		R29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM
Underwriting year ended		12	81	YY	MM	YY	12	82	MM	YY	12	83	MM	YY	12
		12	81	YY	MM	YY	12	82	MM	YY	12	83	MM	YY	12
Reported claims outstanding	Gross amount	11									7	32	36	96	44
	Reinsurers' share	12									7	13	16	36	44
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									19	20	60		
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									19	20	60		

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**

Accounting class

Non-proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Marine

Category		Marine																							
		R29		21487		GL		31	12	2002		000		d	9		AA								
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns							
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY				
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99
Reported claims outstanding	Gross amount	11	26631	725	1215	1666	1344	1124	1289	2327															36321
	Reinsurers' share	12	26399	725	1215	1666	1344	1124	1289	2327															36089
Claims incurred but not reported	Gross amount	13	27755	118	17	13	15	16	113	117															28449
	Reinsurers' share	14	27755	118	17	13	15	16	113	117															28164
Claims management costs		15																							
Adjustment for discounting	Gross amount	16	1438																						1438
	Reinsurers' share	17	1438																						1438
	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	232																			285			517
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	232																			285			517

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

Name of insurer

CGU International Insurance plc

Accounting class

Non-proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Period ended

Accounting
class

Category

MarineCompany
registration
number

GL/UK/CM

day month year

Monetary
unitsBusiness
categoryAccounting
class

Currency

Underwriting year ended

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
		12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91
Reported claims outstanding	Gross amount	11										503		982	7432	8754	6190	1921		849			
	Reinsurers' share	12										503		982	7432	8612	6100	1921		849			
Claims incurred but not reported	Gross amount	13										4455		3700	5020	12731	1067	555		227			
	Reinsurers' share	14										4455		3700	5020	12731	1067	555		227			
Claims management costs		15																					
Adjustment for discounting	Gross amount	16										1438											
	Reinsurers' share	17										1438											
	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														142	90						
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														142	90						

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

Name of insurer

CGU International Insurance plc

Accounting class

Non-proportional treaty

Global business

Currency

Hong Kong Dollars

Financial year ended

31st December 2002

Period ended
day month year

Monetary
units

Business
category

Accounting
class

Currency

Category

Marine

Category	Marine																																			
	Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	21487		GL		31	12	2002		000		d	9			QE													
									MM	YY	MM	YY			MM	YY	MM	YY		MM	YY	MM		YY												
			29	29	12	93	12	94	12	95	12	96	MM	YY	12	97	MM	YY	12	98	MM	YY	12	99	MM	YY	12	00	MM	YY	12	01	MM	YY	Total all previous columns	
Reported claims outstanding	Gross amount	11	54												3																					
	Reinsurers' share	12																																		
Claims incurred but not reported	Gross amount	13																																		
	Reinsurers' share	14																																		
Claims management costs		15	1																																	1
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	55												3																					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	55												3																					58

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

Name of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty** Currency **Hong Kong Dollars**

Global business

Financial year ended **31st December 2002**

Category **Marine**

Category	Marine																		
	Underwriting year ended																		
	MM	YY	MM	YY	MM	YY	MM	YY	GL	31	12	2002	000	d	9		QE		
	12	86	YY	MM	12	87	MM	YY	12	88	5	7	21	6					
Reported claims outstanding	11	10			5			7			21			6					
	12																		
Claims incurred but not reported	13																		
	14																		
Claims management costs	15										1								
Adjustment for discounting	16																		
	17																		
	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	10			5			7			22			6					
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	10			5			7			22			6					

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Transport**

Category		Transport																								
		R29		21487		GL		31		12		2002		000		e		9		AA						
Underwriting year ended		Prior underwriting years		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	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99
Reported claims outstanding	Gross amount	11	640	90	310	188	191	254	713	998																3384
	Reinsurers' share	12	586	90	310	188	191	254	713	998																3330
Claims incurred but not reported	Gross amount	13	49	(6)	(24)	(7)	17	10	311	44														67		461
	Reinsurers' share	14	49	(6)	(24)	(7)	17	10	311	44																394
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	54																				67			121
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	54																				67			121

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**

Accounting class

Non-proportional treaty

Global business

Currency

SterlingFinancial year ended **31st December 2002**Category **Transport**

Category		Transport																								
		Period ended 31 12 2002																								
		R29		21487		GL		31	12	2002	000		e	9	AA											
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY									
		12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	
Reported claims outstanding	Gross amount	11						54						17	6	391		44								128
	Reinsurers' share	12												17	6	391		44								128
Claims incurred but not reported	Gross amount	13																								6
	Reinsurers' share	14																								6
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						54																		
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						54																		

Non-proportional treaty

Hong Kong Dollars

Derived and deduced

Transport

[illegible]

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**

Accounting class

Non-proportional treaty

Global business

Currency

Hong Kong Dollars

Financial year ended **31st December 2002**Category **Transport**

Category		Transport																	
		Period ended 31/12/2002																	
		R29		21487		GL		31/12		2002		000		e		9		QE	
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	85	12	86	12	87	2	3	1	48	7	8						
Reported claims outstanding	Gross amount	11																	
	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												
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												

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Property**

Category		Property																					
		Underwriting year ended																					
		Prior underwriting years		MM	YY	MM	YY	MM	YY	21487		GL		31	12	2002		000	f	9	AA		
		29	29	12	93	12	94	12	95	12	96	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
Reported claims outstanding	Gross amount	11	5183				2		1		188		5	50								5429	
	Reinsurers' share	12	5031																		5031		
Claims incurred but not reported	Gross amount	13	1476																		1476		
	Reinsurers' share	14	1476																		1476		
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	152				2		1		188		5	50								398	
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	152				2		1		188		5	50								398	

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

Name of insurer
Global business

CGU International Insurance plc

Accounting class
Non-proportional treaty

Currency
Sterling

Financial year ended
31st December 2002

Property

Category	Property																														
	Underwriting year ended												R29		21487			GL		31	12	2002		000		f		9		AA	
	MM	YY	MM	YY	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	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92							
Reported claims outstanding	11	1035				24		1		27		32		310		549		1450		455		816		484							
						13		1		27		32		310		549		1445		319		816		484							
Claims incurred but not reported	13	287								7		8		64		171		667		47		133		92							
	14	287								7		8		64		171		667		47		133		92							
Claims management costs	15																														
Adjustment for discounting	16																														
	17																														
	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					11												5		136											
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					11												5		136											

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Property**

Category		Property																									
		Underwriting year ended										Prior underwriting years		21487		GL		31	12	2002		000		f	9	AB	
		Reported claims outstanding	Gross amount	11	2237	38	170	115	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	12	97	12	98	12	99	12	00	12	01	12	02	99	99		
Claims incurred but not reported	Gross amount	11	2237	38	170	115																				2560	
	Reinsurers' share	12	2237	38	170	115																				2560	
Claims management costs	Gross amount	13	599		897																					1496	
	Reinsurers' share	14	599		897																					1496	
Adjustment for discounting	Claims management costs	15																									
	Gross amount	16	476																							476	
	Reinsurers' share	17	476																							476	
Allocation to/(from) another category or accounting class of anticipated surplus	Claims management costs	18																									
		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																									

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

Name of insurer CGU International Insurance plc Accounting class Non-proportional treaty

Global business Currency Hong Kong Dollars

Financial year ended 31st December 2002

Category Property

Category		Property																								
		Underwriting year ended																								
		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	GL	31	12	2002	000	f	9	QE							
	29	29	12	93	12	94	12	95	12	96	MM	YY	12	98	MM	YY	12	00	MM	YY	12	01	MM	YY	Total all previous columns	
Reported claims outstanding	11	107		16								3		60										99	99	186
	12			16																				99	99	
Claims incurred but not reported	13																									
	14																									
Claims management costs	15	3												1												4
Adjustment for discounting	16																									
	17																									
	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	110										3		61												
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	110										3		61												174

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

Name of insurer
Global business
Financial year ended
Category

CGU International Insurance plc
31st December 2002
Property

Accounting class
Currency
Monetary units

Non-proportional treaty
Hong Kong Dollars

		Company registration number		GL/UK/CM		Period ended day month year		Business category		Accounting class		Currency	
Underwriting year ended		R29	21487	GL	31	12	2002	000	f	9	QE		
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	82	12	83	12	84	12	85	12	86	12	87
Reported claims outstanding	Gross amount	11						2	6	25	74		
	Reinsurers' share	12											
Claims incurred but not reported	Gross amount	13											
	Reinsurers' share	14											
Claims management costs		15								1	2		
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	6	26	76		
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	6	26	76		

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

Name of insurer CGU International Insurance plc

Accounting class Non-proportional treaty

Global business

Currency Sterling

Financial year ended 31st December 2002

Category Third party liability

Category		Third party liability																							
		R29		21487		GL		31	12	2002		000		g		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	Total all previous columns			
		29	29	12	93	12	94	12	95	12	96	12	97	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	99	99
Reported claims outstanding	Gross amount	11	3748				27		7		6		1000										4788		
	Reinsurers' share	12	3661																				3661		
Claims incurred but not reported	Gross amount	13	552																				552		
	Reinsurers' share	14	552																				552		
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	87				27		7		6		1000										1127		
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	87				27		7		6		1000										1127		

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

Name of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty** Currency **Sterling**

Global business

Financial year ended **31st December 2002** Period ended day month year **31 12 2002** Monetary units **000** Business category **g** Accounting class **9** Currency **AA**

Category **Third party liability**

Category	Third party liability																								
Underwriting year ended	MM		YY	MM	YY	MM	YY	21487		GL		31	12	2002		000		g	9		AA				
								MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY				
	12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	
Reported claims outstanding	11	5						38		26		23						303		3286					
	12	5						38		26		23						283		3286					
Claims incurred but not reported	13	2						10		6		6						135		393					
	14	2						10		6		6						135		393					
Claims management costs	15																								
Adjustment for discounting	16																								
	17																								
	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																	20							
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																	20							

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**

Accounting class

Non-proportional treaty

Global business

Currency

SterlingFinancial year ended **31st December 2002**Category **Third party liability**

		Company registration number	GL/UK/CM		Period ended			Monetary units			Business category			Accounting class			Currency		
					day month year			units			category			class			Currency		
					day	month	year												
Underwriting year ended		R29	21487	GL	31	12	2002	000	g	9	AA								
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY								
		12	73	12	74	12	75	12	76	12	77	12	78	12	79	12	80		
Reported claims outstanding	Gross amount	67																	
	Reinsurers' share																		
Claims incurred but not reported	Gross amount																		
	Reinsurers' share																		
Claims management costs																			
Adjustment for discounting	Gross amount																		
	Reinsurers' share																		
	Claims management costs																		
Allocation to/(from) another category or accounting class of anticipated surplus																			
Balance of the fund																			
Claims outstanding (11-12+13-14+15-16+17-18+19+20)			67																
Provision for unearned premiums																			
Provision for unexpired risks																			
Deferred acquisition costs																			
Other technical provisions (particulars to be specified by way of supplementary note)																			
Total (21+22+23-24+25)			67																

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**Accounting class **Non-proportional treaty**

Global business

Currency **Hong Kong Dollars**Financial year ended **31st December 2002**Category **Third party liability**

Category		Third party liability																
		Underwriting year ended																
		Prior underwriting years		MM	YY	MM	YY	GL	31	12	2002	000	g	9			QE	
		29	29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
Reported claims outstanding	Gross amount	11		12	93	12	94	7	93	130	129							531
	Reinsurers' share	12																
Claims incurred but not reported	Gross amount	13																
	Reinsurers' share	14																
Claims management costs		15			1	3	3	2	3	3	3							12
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		41	135	7	95	133	132									543
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		41	135	7	95	133	132									543

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

Name of insurer

CGU International Insurance plc

Accounting class

Non-proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Period ended

day month year

Monetary units

Accounting class

Currency

Category

Miscellaneous and pecuniary loss

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		GL		Company registration number		GL/UK/CM		day month		2002		Monetary units		Business category		Accounting class		Currency	
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	99	99	99	99	99	99
Reported claims outstanding	Gross amount	11	26																										
	Reinsurers' share	12	26																										
Claims incurred but not reported	Gross amount	13	4																										
	Reinsurers' share	14	4																										
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																											

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc** Accounting class **Non-proportional treaty** Currency **Sterling**

Global business

Financial year ended **31st December 2002**Category **Miscellaneous and pecuniary loss**

Category	Miscellaneous and pecuniary loss																											
Underwriting year ended	MM	YY	MM	YY	MM	YY	MM	YY	GL			21487		GL		31	12	2002		000		h		9		AA		
									MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
	12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92				
Reported claims outstanding	11	5						21																				
	12	5						21																				
Claims incurred but not reported	13							4																				
	14							4																				
Claims management costs	15																											
Adjustment for discounting	16																											
	17																											
	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																											

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc** Accounting class **Proportional treaty**Global business Currency **Sterling**Financial year ended **31st December 2002**Category **Accident and health**

Category	Accident and health																																
	Underwriting year ended										Prior underwriting years		R29					21487		GL		31	12	2002		000		a		10		AA	
			MM	YY	MM	YY	MM	YY	MM	YY	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	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07
Reported claims outstanding	Gross amount	11	269																												269		
	Reinsurers' share	12	269																												269		
Claims incurred but not reported	Gross amount	13	69																												69		
	Reinsurers' share	14	69																												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																															

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Financial year ended
31st December 2002

Category

[illegible]

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Accident and health**

		Company registration number				GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency	
		21487		GL		31		12		2002		a		10		AB	
		R29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		29	29	12	93	12	94	12	94	12	95	12	96	12	97	12	98
Reported claims outstanding	Gross amount	11	10928	656	1482	1167	1040	200	105								
	Reinsurers' share	12	10928	656	1482	1167	1040	200	105								
Claims incurred but not reported	Gross amount	13	5102	38	92	57	87	331	450								
	Reinsurers' share	14	5102	38	92	57	87	331	450								
Claims management costs		15															
Adjustment for discounting	Gross amount	16	5146														5146
	Reinsurers' share	17	5146														5146
	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															

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Financial year ended
31st December 2002

Category

[illegible]

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

Name of insurer

Name of insurer
CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Financial year ended
31st December 2002

Category

[illegible]

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

MarineCompany
registration
number

Period ended

Monetary
unitsAccounting
class

Currency

Category		Marine																	
		Underwriting year ended																	
		Prior underwriting years		MM	YY	MM	YY	GL		21487		2002		000	d	10		AA	
	29	29	12	93	12	94	12	95	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
Reported claims outstanding	Gross amount	11	1732	303	149	233	(808)	66	59	98									1832
	Reinsurers' share	12	1732	303	149	233	(808)	66	59	98									1832
Claims incurred but not reported	Gross amount	13	795	300	179	333	353	443	389	854									3646
	Reinsurers' share	14	795	300	179	333	353	443	389	854									3646
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																	

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

Name of insurer **CGU International Insurance plc** Accounting class **Proportional treaty**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Category **Marine**

Category	Marine																							
Underwriting year ended	R29		21487		GL		31	12	2002		000	d	10		AA									
	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY								
	12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92
Reported claims outstanding	11		1		87	38		205	121	600	265	7	192	216										
	12		1		87	38		205	121	600	265	7	192	216										
Claims incurred but not reported	13				23	10		31	12	149	73	56	93	348										
	14				23	10		31	12	149	73	56	93	348										
Claims management costs	15																							
Adjustment for discounting	16																							
	17																							
	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																							

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Transport

Category		Transport																							
		number				year				units				category				class	currency						
		R29		21487		GL		31		12		2002		000		e		10		AA					
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	12	00	12	01	12	02	99	99
Reported claims outstanding	Gross amount	11			26		55		59		49		30		27		(38)								208
	Reinsurers' share	12			26		55		59		49		30		27		(38)								208
Claims incurred but not reported	Gross amount	13		62	169		85		230		124		145		169		(305)								679
	Reinsurers' share	14		62	169		85		230		124		145		169		(305)								679
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																							

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

Name of insurer		CGU International Insurance plc										Accounting class										Proportional treaty																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
Global business		Currency										Sterling																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
Financial year ended		31st December 2002										Period ended										Monetary units										Business category										Accounting class										Currency																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											
Category	Transport	Company registration number										GL/UK/CM										day										month										year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
		R29		21487		GL		31		12		2002		000		e		10		AA																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																											

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Period ended
day month year

Monetary
units

Accounting
class

Currency

Category

Property

Underwriting year ended		Prior underwriting years		MM		YY		MM		YY		GL		21487		GL/UK/CM		31		12		2002		000		f		10		AA	
		29	29	12	93	12	94	12	95	12	96	12	97	12	98	12	99	12	00	12	01	12	02	12	00	12	01	12	02	12	02
Reported claims outstanding	Gross amount	11	1140												6																
	Reinsurers' share	12	1140																												
Claims incurred but not reported	Gross amount	13	277																												
	Reinsurers' share	14	277																												
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													6																6
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													6																6

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

Name of insurer		CGU International Insurance plc		Accounting class		Proportional treaty	
Global business		Currency		Sterling			
Financial year ended	31st December 2002	Period ended		Monetary units		Accounting class	
Category	Property	GL/UK/CM		Business category		Currency	
		Company registration number		day month year			
		R29	21487	GL	31	12	2002
		MM	YY	MM	YY	000	f
		MM	YY	MM	YY	10	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	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	
Reported claims outstanding	Gross amount	11	339		62	110		71	85		70	10		66	84		110	63								
	Reinsurers' share	12	339		62	110		71	85		70	10		66	84		110	63								
Claims incurred but not reported	Gross amount	13	75		16	28		18	21		19	2		15	21		28	16								
	Reinsurers' share	14	75		16	28		18	21		19	2		15	21		28	16								
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																								

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Property**

		Company registration number				GL/UK/CM		Period ended		Monetary units		Business category		Accounting class		Currency	
		21487		GL		day month year		2002		000		f		10		AB	
		R29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
Underwriting year ended			29	29	Prior underwriting years	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Reported claims outstanding	Gross amount	11	1806	582	461	315	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	3164
	Reinsurers' share	12	1806	582	461	315	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	3164
Claims incurred but not reported	Gross amount	13	493	105	812	112	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	1522
	Reinsurers' share	14	493	105	812	112	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	1522
Claims management costs		15					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Adjustment for discounting	Gross amount	16					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
	Reinsurers' share	17					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
	Claims management costs	18					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Allocation to/(from) another category or accounting class of anticipated surplus		19					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Balance of the fund		20					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Provision for unearned premiums		22					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Provision for unexpired risks		23					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Deferred acquisition costs		24					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Other technical provisions (particulars to be specified by way of supplementary note)		25					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
Total (21+22+23-24+25)		29					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	

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

Name of insurer **CGU International Insurance plc** Accounting class **Proportional treaty**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Category **Property**

		Company registration number				GL/UK/CM		Period ended			Monetary units		Business category		Accounting class		Currency	
		21487				GL		2002			000		f		10		AB	
		R29	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Underwriting year ended		12	81	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Reported claims outstanding	Gross amount	11	3								573	319	509	402				
	Reinsurers' share	12	3								573	319	509	402				
Claims incurred but not reported	Gross amount	13	146								18	53	148	128				
	Reinsurers' share	14	146								18	53	148	128				
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																

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**Accounting class **Proportional treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Third party liability**

Category		Third party liability																									
		Underwriting year ended		Prior underwriting years		MM		YY		GL		21487		31		12		2002		000		g		10		AA	
						MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
			29	29	12	93	MM	YY	MM	YY	MM	YY	MM	YY	12	98	12	99	12	00	12	01	12	02	99	99	
Reported claims outstanding	Gross amount	11	3																						3		
	Reinsurers' share	12	3																						3		
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																									
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																									

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

Name of insurer	CGU International Insurance plc						Accounting class	Proportional treaty		
Global business							Currency	Sterling		
Financial year ended	31st December 2002						Period ended			
Category							GL/UK/CM	day	month	year
Company registration number										
R29						21487	GL			
MM						YY	MM			
YY						YY	YY			
MM						MM	MM			
YY						YY	YY			
MM						MM	MM			
YY						YY	YY			
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YY						YY	YY	</		

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

Miscellaneous and pecuniary loss

Category		Miscellaneous and pecuniary loss																							
		R29		21487		GL		31	12	2002		000		h	10		AA								
Underwriting year ended		Prior underwriting years		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	12	97	12	98	12	99	12	00	12	01	12	02	99	99
Reported claims outstanding	Gross amount	11	484																						484
	Reinsurers' share	12	484																						484
Claims incurred but not reported	Gross amount	13	123																						123
	Reinsurers' share	14	123																						123
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																							

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

Name of insurer **CGU International Insurance plc** Accounting class **Proportional treaty**

Global business Currency **Sterling**

Financial year ended **31st December 2002**

Category **Miscellaneous and pecuniary loss**

Category	Miscellaneous and pecuniary loss																	
	R29		21487		GL		31	12	2002		000		h	10		AA		
Underwriting year ended	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
Reported claims outstanding	11	145	5	10	1	19	37	192	50	22								
	12	145	5	10	1	19	37	192	50	22								
Claims incurred but not reported	13	40	1			5	9	50	12	6								
	14	40	1			5	9	50	12	6								
Claims management costs	15																	
Adjustment for discounting	16																	
	17																	
	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																	

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

Name of insurer

CGU International Insurance plc

Accounting class

Proportional treaty

Global business

Currency

Singapore Dollars

Financial year ended

31st December 2002

Category

Miscellaneous and pecuniary loss

Miscellaneous and pecuniary loss																							
Category																							
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	21487		GL		31	12	2002		000		h	10		QG		
		29	29					MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
Reported claims outstanding	Gross amount	11													83	19	12	00	12	01	12	02	104
	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													83	19	12	00	12	01	12	02	104
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													83	19	12	00	12	01	12	02	104

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

Name of insurer

CGU International Insurance plc

Accounting class

Marine, aviation and transport treaty

Global business

Currency

Sterling

Financial year ended

31st December 2002

Category

MarineCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
unitsBusiness
categoryAccounting
class

Currency

		R29		21487		GL		31	12	2002		000		d	11		AB	
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
Underwriting year ended		Prior underwriting years		29		29	12	93	MM	YY	12	94	YY	MM	12	95	MM	YY
Reported claims outstanding	Gross amount	11		15														15
	Reinsurers' share	12		15														15
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																
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																

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

Name of insurer CGU International Insurance plc Accounting class Marine, aviation and transport treaty

Global business Currency Sterling

Financial year ended 31st December 2002

Category	Underwriting year ended	Company registration number										GL/UK/CM			Period ended			Monetary units			Business category			Accounting class			Currency		
		R29		21487		GL		31		12		2002		000		d		11		AB									
		MM	YY	MM	YY	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	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92				
Reported claims outstanding	Gross amount	11																15											
	Reinsurers' share	12																15											
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																											
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																											

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc**Accounting class **Marine, aviation and transport treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Transport**

Category		Transport																	
		Underwriting year ended																	
		Prior underwriting years		MM	YY	MM	YY	GL	31	12	2002		000		e	11		AB	
	29	29	12	93	12	94	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
Reported claims outstanding	Gross amount	11		119	74	42													235
	Reinsurers' share	12		119	74	42													235
Claims incurred but not reported	Gross amount	13		66	43	28													211
	Reinsurers' share	14		66	43	28													211
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																	

General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsuranceName of insurer **CGU International Insurance plc** Accounting class **Marine, aviation and transport treaty**

Global business

Currency **Sterling**Financial year ended **31st December 2002**Category **Transport**

Category	Transport															
	R29		21487		GL		31	12	2002		000	e	11		AB	
Underwriting year ended	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Reported claims outstanding	12	81	12	82	12	83	12	84	12	85	12	86	12	87	12	88
	11															
	12															
	13															
	14															
Claims management costs	15															
	16															
	17															
	18															
	19															
	20															
	21															
	22															
	23															
	24															
	25															
	29															

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

Name of insurer

CGU International Insurance plcAccounting class **Accident and health**

Global business

Currency **Sterling**

Financial year ended

31st December 2002

Risk group

Personal Accident

Risk group	Personal Accident												Accounting class
	Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Country				
					day	month	year						
Month	Year	1	2	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 %	
				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
12	2002	11	80837	31718		31569	16813	14433		8	9	10	11
12	2001	12	133859	3306	37303	25551	7769	5101	18280	19027	1114	134555	56.3
12	2000	13	131283	2378	74884	3956	3327	290	4453	589	2531	124003	66.5
12	1999	14	133228	1068	79795	1783	994	59	2316	91	429	140175	58.9
12	1998	15	122200	658	88165	749	1456	32	2092	54	91	142729	63.3
12	1997	16	79904	230	75697	155	547	9	636	12	63	126985	60.2
12	1996	17	83821	80	72572	10	53	2	88	5	(28)	115628	62.8
12	1995	18	97613	50	78456	8	525		723	1	(191)	157743	50.1
12	1994	19	110798	22	84678	7	373		393	14	(27)	155425	54.7
12	1993	20	104263	21	85916	26	13		64	1	(26)		
Prior accident years		21		142		21	124		192		(47)		
Total (11 to 21)		29		39673		63835	31994	19926	29237	19794	66724		
Line 29 expressed in sterling		30				63835	31994	19926	29237	19794	66724		

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

Name of insurer

CGU International Insurance plcAccounting class **Accident and health**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Personal Accident

Risk group	Personal Accident														Accounting class
	Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Country						
					day	month	year								
Month	Year	R31	21487	GL	31	12	2002	000	AB	1					
		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 %						
		Reported	Incurred but not reported	Reported	Incurred but not reported										
12	2002	11													
12	2001	12													
12	2000	13	31	11	14	15	(1)	221		11.3					
12	1999	14	22	8		14	(14)	249		3.2					
12	1998	15	10	1				29		3.4					
12	1997	16	12	5				(4)		(125.0)					
12	1996	17	12	11				23		47.8					
12	1995	18	10	2				24		8.3					
12	1994	19	12	3				123		39.8					
12	1993	20	15	51											
Prior accident years		21			15	15									
Total (11 to 21)		29			68	14	(15)								
Line 29 expressed in sterling		30			68	14	(15)								

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

Name of insurer

CGU International Insurance plcAccounting class **Accident and health**

Global business

Currency

Hong Kong Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group		Total		Company registration number												Accounting class					
				GL/UK/CM		Period ended						Monetary units		Country							
						day	month	year													
		R31	21487	GL	31	12	2002	000	QE	1											
Accident year ended		Gross claims outstanding carried forward		Gross claims paid		Number of claims		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)		Gross earned premiums		Claims ratio %							
		Reported	Incurred but not reported	In this financial year	In previous financial years	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported	Gross earned premiums	Claims ratio %								
Month	Year																				
12	2002	11	3375	377	2	3	4	5	6	7	8	9	10	11							
12	2001	12	3187	73	3190	1871	1019	1870	833	17770	56693	31.3									
12	2000	13	2539	43	8988	1069	127	2284			35359	28.8									
12	1999	14	1904	21	10380	69	4723				29990	50.6									
12	1998	15	957	12	4153	212	21	234			13235	33.1									
12	1997	16	93	6	3774		33	34			12879	29.6									
		17																			
		18																			
		19																			
		20																			
Prior accident years		21																			
Total (11 to 21)		29		532		9223	16850	841	9122	833	16959										
Line 29 expressed in sterling		30				735	1342	67	727	66	1351										

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

Name of insurer

CGU International Insurance plc

Accounting class **Accident and health**

Global business

Currency **Singapore Dollars**

Financial year ended

31st December 2002

Risk group

Total

Risk group		Total												
		Company registration number		GL/UK/CM		Period ended			Monetary units		Country		Accounting class	
						day	month	year						
		R31	21487	GL	31	12	2002	000	QG	1				
Accident year ended		Gross claims outstanding carried forward			Gross claims paid		Number of claims		Gross claims outstanding brought forward			Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Reported	Incurred but not reported	Reported	In this financial year	In previous financial years	Reported claims outstanding	Closed at some cost during this or previous financial years	Reported	Incurred but not reported	Incurred but not reported			
12	2002	11	1697	208	3	4	5	6	7	8	9	10	11	
12	2001	12	1184	309	2432	1976	290		837		1429	9966	47.1	
		13												
		14												
		15												
		16												
		17												
		18												
		19												
		20												
Prior accident years		21												
Total (11 to 21)		29		517		5278	608		837		5049			
Line 29 expressed in sterling		30				1890	218		300		1808			

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

Name of insurer

CGU International Insurance plc

Accounting class **Marine**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

MarineCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
unitsAccounting
class

2002																			
Accident year ended		R31		21487		GL		31		12		2002		000		AA		4	
Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Gross claims paid		Number of claims		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 %	
		Reported	Incurred but not reported	Reported	Incurred but not reported	In previous financial years	In this financial year	Closed at some cost during this or previous financial years	Reported claims outstanding	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported
12	2002	11							1	2	3	4	5	6	7	8	9	10	11
12	2001	12				1884	1838						986	376			3200	5649	56.6
12	2000	13				2911	764						528	24	987	873	(544)	6174	51.8
12	1999	14				3243	79						301	6	430	17	(61)	6277	52.5
12	1998	15				3613	208						51	2	791	24	(554)	5979	58.6
12	1997	16				3617	27						34	1	48	2	12	6375	57.6
12	1996	17				2701	48						23		66		5	6514	56.6
12	1995	18				2639	21						3		21		3	6545	41.6
12	1994	19				2635	21						23		3		41	5982	44.9
12	1993	20				2872							15				15	5573	47.6
													1				1		
Prior accident years		21											1		58		(57)		
Total (11 to 21)		29					3006						1966	409	2404	916	2061		
Line 29 expressed in sterling		30					3006						1966	409	2404	916	2061		

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

Name of insurer

CGU International Insurance plc

Accounting class

Marine

Global business

Currency

Hong Kong Dollars

Financial year ended 31st December 2002

Risk group Total

Company registration number														
Accident year ended		GL/UK/CM		Period ended			Monetary units		Country		Accounting class			
		R31	21487	GL	31	12	2002	000	QE	4				
Month	Year	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 %		
		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					
12	2002	11	2	5	761	177	535	6	7	8	9	10	11	
12	2001	12	22	5	643	260			773	535	1473	2922	50.4	
12	2000	13	28	5	4047	280			469		(795)	3137	36.9	
12	1999	14	121	6	6245	995			1919		(164)	5184	84.0	
12	1998	15	125	6	2606	1995			2151		(940)	8371	86.3	
12	1997	16	246		1635				53		(156)	9437	48.8	
		17									(53)	3822	42.8	
		18												
		19												
		20												
Prior accident years		21												
Total (11 to 21)		29		27	1023	3707	535		5365	535	(635)			
Line 29 expressed in sterling		30			81	295	43		427	43	(51)			

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

Name of insurer

CGU International Insurance plc

Accounting class

Marine

Global business

Currency

Singapore Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group		Total												
		Company registration number		GL/UK/CM		Period ended			Monetary units		Country		Accounting class	
						day	month	year						
		R31	21487	GL	31	12	2002	000	QG	4				
Accident year ended		Gross claims outstanding carried forward		Gross claims paid		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)		Gross earned premiums		Claims ratio %		
		Reported	Incurred but not reported	Reported	In this financial year	Reported	In previous financial years	Reported	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	
Month	Year	1	2	3	4	5	6	7	8	9	10	11		
		12	2002	11	4	1	18	29				47	160	29.4
		12	2001	12	21	75	13		41			(28)	363	24.2
				13										
				14										
				15										
				16										
				17										
				18										
				19										
		20												
Prior accident years		21												
Total (11 to 21)		29		1	31	29		41			19			
Line 29 expressed in sterling		30			11	10		15			7			

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

Name of insurer

CGU International Insurance plcAccounting class **Transport**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

LuggageCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
unitsAccounting
class

Gross claims outstanding brought forward																			
Accident year ended		R31		21487		GL		31		12		2002		000		AA		5	
Month	Year	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 %					
		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	Reported	Incurred but not reported	Reported	Incurred but not reported						
12	2002	11				3	4	5	6	7	8	9	10	11					
12	2001	12				2002	1214	60	5	589	246	1664	2991	55.6					
12	2000	13	34061	52	5797	9	84	9	2	89	11	(5)	13982	42.1					
12	1999	14	26833	39	5174	6	22	6	1	8	1	20	22873	22.7					
12	1998	15	21868	24	6518	6	76	6	1	84	1	(2)	23397	28.2					
12	1997	16	18742	9	4825	5	11	5		17		(1)	20729	23.4					
12	1996	17	17000	2	4744	7		7				7	19494	24.4					
12	1995	18	21874	3	5919	3		3				3	21627	27.4					
12	1994	19	29638	1	5475	1	3	1		4			21690	25.3					
12	1993	20	25524	2	4840	2		2				2							
Prior accident years		21								1		(1)							
Total (11 to 21)		29		132			2865	292	25	792	259	2131							
Line 29 expressed in sterling		30					2865	292	25	792	259	2131							

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

Name of insurer

CGU International Insurance plcAccounting class **Transport**

Global business

Currency **Sterling**

Financial year ended

31st December 2002

Risk group

Goods In Transit

Risk group	Goods In Transit										Company registration number	GL/UK/CM		Period ended			Monetary units	Country	Accounting class
	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)							
Month	Year	1	2	3	4	5	6	7	8	9	10	11							
12	2002	11				6022	2334	2242			10598	21356	49.6						
12	2001	12			4263	4772	1071	304	5112	3152	20924	49.8							
12	2000	13			12143	169	122	115	382	146	22168	56.6							
12	1999	14		992	10	14387	126	69	836	49	27100	54.1							
12	1998	15		391	2	15468	3	17	317	9	32687	47.5							
12	1997	16		9	2	13555	40	239	634	8	32547	42.6							
12	1996	17		3	1	14907	34	138	187	2	35240	42.8							
12	1995	18		1	3	13947	2	69	39		33899	41.4							
12	1994	19		1	2	13198	9	66	34		31722	41.8							
12	1993	20		1	2	11486	2	26	2										
Prior accident years		21			4		6	208	151		63								
Total (11 to 21)		29			26		11185	4359	7694	3366	7306								
Line 29 expressed in sterling		30					11185	4359	7694	3366	7306								

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

Name of insurer

CGU International Insurance plcAccounting class **Transport**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Goods In Transit

Risk group		Goods In Transit										Company registration number	GL/UK/CM	Period ended				Monetary units	Country	Accounting class
		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)						
Month	Year	1	2	3	4	5	6	7	8	9	10	11								
12	2002	11																		
12	2001	12																		
12	2000	13			6	186	20	191	25	(4)	1411	15.0								
12	1999	14							20	(20)	1100									
12	1998	15									42									
12	1997	16		4							15	26.7								
12	1996	17									19									
12	1995	18	2								50	4.0								
12	1994	19	4								78	2.6								
12	1993	20	19	40		9		9												
Prior accident years		21				25		25												
Total (11 to 21)		29			6	220	20	225	45	(24)										
Line 29 expressed in sterling		30			6	220	20	225	45	(24)										

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

Name of insurer

CGU International Insurance plcAccounting class **Transport**

Global business

Currency

Hong Kong Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group		Total													
		Company registration number		GL/UK/CM		Period ended				Monetary units		Country		Accounting class	
						day	month	year							
Accident year ended		R31	21487	GL	31	12	2002	000	QE	5					
Month	Year	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 %						
		Reported	Incurred but not reported	Reported	Incurred but not reported										
12	2002	11	368	228	3778	7508	4935			16221	61229	26.5			
12	2001	12	473	145	11051	5922		16473	4223	(3723)	57208	40.9			
12	2000	13	305	91	1120	7261		9332		(951)	80967	45.2			
12	1999	14	269	188	748	6488		9865		(2629)	62607	51.0			
12	1998	15	773	53	(362)	2109		4378	130	(2761)	42993	76.0			
12	1997	16	331	38	830	5611		6388	401	(348)	48596	36.8			
		17													
		18													
		19													
		20													
Prior accident years		21													
Total (11 to 21)		29		743	17165	34899	4935	46436	4754	5809					
Line 29 expressed in sterling		30			1367	2780	393	3699	379	463					

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

Name of insurer

CGU International Insurance plc

Accounting class Transport

Global business

Currency

Singapore Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group		Total																		
		Company registration number		GL/UK/CM		Period ended			Monetary units		Country		Accounting class							
						day	month	year												
		R31	21487	GL	31	12	2002	000	QG	5										
Accident year ended		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Gross claims paid		Number of claims												
		Reported	Incurred but not reported	Reported	Incurred but not reported	In previous financial years	In this financial year	Closed at some cost during this or previous financial years	Reported claims outstanding	1	2	3	4	5	6	7	8	9	10	11
Month	Year																			
12	2002	11	373	194	307	2107	6	6	2107	2101	8	9	10	11						
12	2001	12	531	3139	492	1053			1053	2101		(556)	8327	23.1						
		13																		
		14																		
		15																		
		16																		
		17																		
		18																		
		19																		
		20																		
Prior accident years		21																		
Total (11 to 21)		29		3333	799	3160	6	2101		1864										
Line 29 expressed in sterling		30			286	1132	2	752		668										

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Householders Comprehensive

Householders Comprehensive																
Risk group	Accident year ended		Company registration number				GL/UK/CM		Period ended			Monetary units		Country	Accounting class	
			R31	21487	GL	31	12	2002	000	AA	6					
Month	Year	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 %			
		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							
12	2002	11	214867	76143	158333	91585	30821	7	8	9	280739	351572	79.9			
12	2001	12	361457	26567	115000	61621	1225	145926	38493	(6573)	535264	75.4				
12	2000	13	495949	31661	26300	41118	606	73775	1156	(6907)	643453	81.6				
12	1999	14	477671	5881	409441	17475	62	24797	456	(3211)	504324	85.6				
12	1998	15	325443	1127	271806	4741	17	7890	66	(1773)	332454	83.6				
12	1997	16	307871	698	273879	3252	10	5626	23	(1075)	367409	75.8				
12	1996	17	241137	382	246023	1738	4	3946	4	(1461)	380760	65.3				
12	1995	18	161731	244	178830	1413		1726	2	38	375670	48.1				
12	1994	19	128869	89	117132	322		435		197	346061	34.0				
12	1993	20	164322	75	134593	399		426		299						
Prior accident years		21		215	248	455		3174		(2471)						
Total (11 to 21)		29		143082	308859	224119	32745	267721	40200	257802						
Line 29 expressed in sterling		30			308859	224119	32745	267721	40200	257802						

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Other Property

Risk group		Other Property										Company registration number	GL/UK/CM		Period ended			Monetary units		Country	Accounting class
		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 %						
																day	month	year			
Month	Year	1	2	3	4	5	6	7	31	12	2002	000	AA	6							
12	2002	11	8646	5696	7788	11914	2653					22355	36264	61.6							
12	2001	12	10587	1521	7600	1409	170	1808		552		(64)	14906	66.4							
12	2000	13	6779	713	6903	806	96	1303		224		(280)	15978	51.0							
12	1999	14	6583	685	7802	603	34	675		94		187	16217	54.0							
12	1998	15	6546	469	8004	195	22	166		33		413	17001	50.7							
12	1997	16	9137	244	8001	42	9	129		30		433	17556	48.9							
12	1996	17	9376	179	16193	60	6	55		29		88	34454	47.5							
12	1995	18	10751	167	13710	32	1	35				9	31770	43.3							
12	1994	19	12868	44	15449	28		128				(53)	26770	58.0							
12	1993	20	13333	40	11221	114		94		2		28									
Prior accident years		21		328	94	312		300				106									
Total (11 to 21)		29		10086	10373	15515	2991	4693		964		23222									
Line 29 expressed in sterling		30			10373	15515	2991	4693		964		23222									

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Burglary & All Risks

Risk group	Burglary & All Risks														Accounting class
	Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Country						
					day	month	year								
Month	Year	R31	21487	GL	31	12	2002	000	AA	6					
		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 %						
		Reported	In this financial year	Reported	In this financial year										
		1	2	3	4	5	6	7	8	9	10	11			
12	2002	11	6070	2035	19527	6613	3759			29899	76397	39.1			
12	2001	12	9293	903	17495	6037	353	15524	8153	208	86393	40.0			
12	2000	13	28329	990	19991	4827	156	24015	491	468	129881	61.5			
12	1999	14	33782	517	15737	1535	43	17080	85	150	196939	46.0			
12	1998	15	175335	317	7354	8025	18	15383	39	(25)	271639	69.0			
12	1997	16	173168	152	6410	785	6	6442		759	267924	62.6			
12	1996	17	197041	74	3051	2083	3	4727	6	404	255988	67.5			
12	1995	18	238918	33	1003	3	1	1031		(24)	307593	55.1			
12	1994	19	290831	14	183852	2		7		(5)	362894	50.7			
12	1993	20	330346	13	200671	42		34		8					
Prior accident years		21		18		66		20		46					
Total (11 to 21)		29		5066	90568	30018	4339	84263	8774	31888					
Line 29 expressed in sterling		30			90568	30018	4339	84263	8774	31888					

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Burglary & All Risks

Risk group	Accident year ended	Month	Year	Company registration number												GL/UK/CM			Period ended				Monetary units		Country	Accounting class																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
				Gross claims outstanding carried forward				Gross claims paid		Number of claims		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
				Gross claims outstanding carried forward	Reported	In this financial year	In previous financial years	In this financial year	Closed at some cost during this or previous financial years	Reported	Reported claims outstanding	Reported	Incurred but not reported				Incurred but not reported	Incurred but not reported	day	month	year																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsurance

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

EngineeringCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
unitsAccounting
class

Country

2021																
Accident year ended		R31	21487	GL	31	12	2002	000	AA	6						
Month	Year	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 %						
		Reported	Incurred but not reported	In this financial year	Reported	Incurred but not reported										
		1	2	3	4	5	6	7	8	9	10	11				
12	2002	11	2576	946	11187	2304	3189			16680	35947	46.4				
12	2001	12	4143	444	5449	192	118	1629	3801	329	35004	47.4				
12	2000	13	4208	514	634	1026	28	1070	3016	(2398)	36260	52.0				
12	1999	14	4346	234	8	1181	4	1352	32	(191)	41395	52.3				
12	1998	15	4869	129	12	1098	1	1355	10	(254)	47710	56.2				
12	1997	16	5266	71	7	229		228	4	4	49483	52.8				
12	1996	17	5920	44	16	626		787	2	(147)	45876	52.6				
12	1995	18	6326	15	20	2		11		11	43818	59.8				
12	1994	19	7395	11		5		21	(1)	(15)	44372	57.3				
12	1993	20	8686	11	4	1		86		(81)						
Prior accident years		21		18		11		11								
Total (11 to 21)		29		2437	17337	6675	3340	6550	6864	13938						
Line 29 expressed in sterling		30			17337	6675	3340	6550	6864	13938						

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency **Sterling**

Financial year ended

31st December 2002

Risk group

EngineeringCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
units

Country

Accounting
class

2002																
Accident year ended		R31	21487		GL	31	12	2002	000	AB	6					
Month	Year	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 %						
		Reported	In this financial year	In previous financial years	Reported	In this financial year	In previous financial years									
12	2002	11														
12	2001	12														
12	2000	13	1	8												
12	1999	14	8	24	884											
12	1998	15	31	49	1651											
12	1997	16	108	137	1843											
12	1996	17	264	166	5759											
12	1995	18	767	366	6104											
12	1994	19	934	307	13972											
12	1993	20	1708	236	7171											
Prior accident years		21		544												
Total (11 to 21)		29		1837												
Line 29 expressed in sterling		30														

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Fire

Risk group		Fire		Company registration number														Accounting class	
				GL/UK/CM				Period ended				Monetary units		Country					
				day		month		year											
Accident year ended		Gross claims outstanding carried forward		Gross claims paid		Number of claims		Gross claims outstanding brought forward		Balance for each accident year		Gross earned premiums		Claims ratio %					
Month	Year	1	2	3	4	5	6	7	8	9	10	11							
12	2002	11	39246	23345		83564	95413	41101			220078	415445	53.0						
12	2001	12	46403	9477	93224	85314	82090	3558	115400	55714	(152)	374010	70.6						
12	2000	13	69194	10638	239645	21241	26304	1283	24879	23939	10	329002	87.7						
12	1999	14	58502	4802	231309	10836	31716	494	25128	16773	1145	451486	60.8						
12	1998	15	150542	4354	406777	5918	14771	381	18460	679	1931	609857	70.2						
12	1997	16	136360	2001	349236	1381	9238	65	10360	336	(12)	618856	58.2						
12	1996	17	131270	1018	327026	726	7305	34	7892	209	(36)	652742	51.3						
12	1995	18	161232	869	361722	3105	4728	13	5673	127	2046	688800	53.7						
12	1994	19	168946	326	285737	264	1994	2	2902	48	(690)	679227	42.4						
12	1993	20	202297	187	353227	230	619		868	(18)	(1)								
Prior accident years		21		611		2351	3042		5144		249								
Total (11 to 21)		29		57628		214930	277220	46931	216706	97807	224568								
Line 29 expressed in sterling		30				214930	277220	46931	216706	97807	224568								

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Fire

Risk group	Fire	Company registration number												Monetary units	Country	Accounting class
		GL/UK/CM		Period ended												
		day	month	year												
Accident year ended		R31	21487	GL	31	12	2002	Balance for each accident year (4+5+6-7-8)		Gross earned premiums	Claims ratio %					
Month	Year	Gross claims outstanding carried forward		Gross claims outstanding brought forward		Gross claims outstanding carried forward		Gross claims outstanding brought forward								
		Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported							
12	2002															
12	2001															
12	2000															
12	1999															
12	1998															
12	1997															
12	1996															
12	1995															
12	1994															
12	1993															
Prior accident years																
Total (11 to 21)																
Line 29 expressed in sterling																

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Hong Kong Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group		Total	Company registration number	GL/UK/CM		Period ended				Monetary units		Country	Accounting class		
						day		month						year	
Accident year ended			R31	21487	GL	31	12	2002	000	QE	6				
Month	Year	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)		Claims ratio %		
		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	Reported	Incurred but not reported				
12	2002	11	1576	633	24630	22503	1008	7	8	9	10	11			
12	2001	12	3611	321	13053	13506		32323	1009	(6773)	219664	21.8			
12	2000	13	5383	312	7128	18336		30458		(4994)	262301	35.5			
12	1999	14	7344	490	7101	19468		30773		(4204)	256877	72.6			
12	1998	15	3596	182	4574	17967		21661		880	172704	57.1			
12	1997	16	1341	109	155	4263		4903		(485)	200386	18.7			
		17													
		18													
		19													
		20													
Prior accident years		21													
Total (11 to 21)		29		2047	56641	96043	1008	120118	1009	32565					
Line 29 expressed in sterling		30			4512	7650	80	9568	80	2594					

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

Name of insurer

CGU International Insurance plcAccounting class **Property**

Global business

Currency

Singapore Dollars

Financial year ended

31st December 2002

Risk group

Total

Total																
Risk group	Accident year ended		Company registration number		GL/UK/CM		Period ended				Monetary units		Country	Accounting class		
							day		month						year	
	Month	Year														
	12	2002	11	878	200											
	12	2001	12	1501	626											
			13													
			14													
			15													
			16													
			17													
			18													
			19													
			20													
	Prior accident years		21													
	Total (11 to 21)		29		826		2318	8218	119	2561	81	8013				
	Line 29 expressed in sterling		30				830	2943	43	917	29	2870				

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

Name of insurer

CGU International Insurance plcAccounting class **Third party liability**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Employers Liability

Risk group	Employers Liability												Accounting class
	Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Country				
					day	month	year						
Month	Year	R31	21487	GL	31	12	2002	000	AA	7			
		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 %				
		Reported	Incurred but not reported	Reported	Incurred but not reported								
		1	2	3	4	5	6	7	8	9	10	11	
12	2002	11	477	5156		48390	31787			80536	84886	94.9	
12	2001	12	806	2703	1160	57808	5842	46141	22624	(1292)	81001	84.7	
12	2000	13	3497	5301	12458	69956	3240	72214	19833	(361)	88387	117.8	
12	1999	14	5436	5326	28400	81603	3057	104673	14347	(1440)	113168	129.0	
12	1998	15	7427	3045	52536	61623	1519	89551	9293	(4807)	124927	117.3	
12	1997	16	7718	836	83033	28729	2207	43455	7673	(1394)	126032	105.3	
12	1996	17	7182	603	102161	16060	685	25536	1116	(2163)	121986	103.8	
12	1995	18	7038	383	98179	12598	1295	18767	545	(1266)	118035	98.5	
12	1994	19	13426	1839	104572	9553	7333	12176	279	5132	110913	110.1	
12	1993	20	16785	880	85695	5170	3560	4668	87	5462			
Prior accident years		21		6877	5455	34780	53306	25075	29	68437			
Total (11 to 21)		29		32949	124825	426270	113831	442256	75826	146844			
Line 29 expressed in sterling		30			124825	426270	113831	442256	75826	146844			

Name of insurer **CGU International Insurance plc**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Employers Liability**

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 %
		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year			
Month	Year	1	2	3	4	5	6	7	8	9	10	11		
12	1992	17610	588	68596	639	3605	1745	3258	12	2719				
12	1991	17936	461	70113	425	2475	5676	2084	2	6490				
12	1990	16268	831	66832	452	2350	3723	2085	5	4435				
12	1989	16058	641	55502	425	1580	2574	1067	1	3511				
12	1988	15719	633	50213	51	1827	2577	1668	3	2784				
12	1987	13073	510	38986	237	1493	2554	867	1	3416				
12	1986	18617	329	40655	161	1810	4342	1151	2	5160				
12	1985	12355	176	35829	72	1032	788	761		1131				
12	1984	12272	262	31263	264	2718	6183	964		8201				
12	1983	12436	149	31325	146	1025	450	443		1178				
12	1982	13254	209	31148	220	971	583	398		1376				
12	1981	9391	177	19687	33	1254	1050	539		1798				
12	1980	9533	172	18738	101	1121	403	685	1	939				

Name of insurer **CGU International Insurance plc**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **Employers Liability**

Accident year ended															R31	21487		GL	31	12	2002	000	AA	7
Month		Year		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 %							
				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	Reported	Incurred but not reported											
1	2	3	4	5	6	7	8	9	10	11														
12	1979	9605	116	16346	223	670	374	787		480														
12	1978	9314	96	15519	48	616	214	286		592														
12	1977	10343	205	16021	241	1185	839	1177	2	1086														
12	1976	13108	235	15784	259	1805	728	1463		1329														
12	1975	14666	415	16545	349	2730	3616	1593		5102														
12	1974	2504	157	3487	137	1460	1206	972		1831														
12	1973	2272	240	3369	691	1451	945	1431		1656														
12	1972	2020	137	2444	203	952	1717	704		2168														
12	1971	1900	29	1661	55	285	240	388		192														
12	1970	2171	109	1658	23	365	10779	304		10863														

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

Name of insurer

CGU International Insurance plcAccounting class **Third party liability**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Employers LiabilityCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
units

Country

Accounting
class

Accident year ended		R31															21487		GL		31		12		2002		000		AB		7	
		Number of claims			Gross claims paid			Gross claims outstanding carried forward			Gross claims outstanding brought forward			Gross claims outstanding brought forward			Balance for each accident year (4+5+6-7-8)			Gross earned premiums			Claims ratio %									
Month	Year	1	2	3	4	5	6	7	8	9	10	11																				
12	2002	11																														
12	2001	12																														
12	2000	13	18	277	376	1509		3482	2743		4326	3408																				
12	1999	14	52	270	5014	761		10220	2905		8461	3110																				
12	1998	15	86	214	845	323		1198	1603		1336	1788																				
12	1997	16	170	128	1686	168		2761	1803		2863	1869																				
12	1996	17	291	160	8401	232		2686	230		2900	248																				
12	1995	18	469	911	6003	2466		2301	232		4542	457																				
12	1994	19	779	703	7301	311		6445	233		6745	244																				
12	1993	20	1141	2207	10675	1654		1656	105		3212	203																				
Prior accident years		21		1634		1303		8409	665		9446	931																				
Total (11 to 21)		29		6504		8727		39158	10519		43831	12258																				
Line 29 expressed in sterling		30				8727		39158	10519		43831	12258																				

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

Name of insurer

CGU International Insurance plc

Accounting class

Third party liability

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

General LiabilityCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
unitsAccounting
class

Country

2002															
Accident year ended		R31	21487		GL	31	12	2002	000	AA	7				
Month	Year	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 %					
		Reported	Incurred but not reported	Reported	Incurred but not reported										
		1	2	3	4	5	6	7	8	9	10	11			
12	2002	11	2983	5763	3526	67173	27131			97830	132659	73.7			
12	2001	12	4848	5872	10509	67514	16273	57817	42462	(5983)	118560	83.7			
12	2000	13	13576	7918	18666	74584	8565	80114	26995	(5294)	116075	107.5			
12	1999	14	17641	5856	23162	70272	5385	86680	17070	(4931)	155724	94.9			
12	1998	15	19089	3543	23623	55014	3049	83040	4901	(6255)	164461	96.1			
12	1997	16	19966	1652	14882	39857	4198	61878	2394	(5335)	161365	89.5			
12	1996	17	18337	625	7812	13850	2952	27101	1032	(3519)	160574	68.4			
12	1995	18	18034	455	6223	12812	2931	24249	631	(2914)	189421	66.3			
12	1994	19	19197	467	2810	7055	7352	13122	278	3817	196545	61.6			
12	1993	20	24928	380	2917	11286	9815	15771	131	8116					
Prior accident years		21		1415	7422	34933	22946	33136	19	32146					
Total (11 to 21)		29		33946	121552	454350	110597	482908	95913	107678					
Line 29 expressed in sterling		30			121552	454350	110597	482908	95913	107678					

Name of insurer **CGU International Insurance plc**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **General Liability**

2002														
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 %
		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	Gross claims outstanding brought forward						
Month	Year							1	2	3	4	5	6	7
		12	1992	26622	412	102706	3619	9721	7674	8974	2	12038		
12	1991	29540	209	94785	1780	2579	2059	3649	2	2767				
12	1990	29749	118	116316	799	3191	386	3907	3	466				
12	1989	28398	104	87745	184	3956	799	3987	1	951				
12	1988	27233	83	62686	12	3688	981	5430	3	(752)				
12	1987	32563	113	67930	277	1928	261	1144	1	1321				
12	1986	33281	47	55606	5	866	3147	548		3470				
12	1985	34836	33	43098	20	901	484	585		820				
12	1984	41803	22	42216	213	913	2056	651		2531				
12	1983	44591	27	40057	22	728	640	214		1176				
12	1982	41471	29	31502	53	572	28	236		417				
12	1981	34928	20	23826	28	563	329	223		697				
12	1980	36113	22	22721	75	554	190	222		597				

Name of insurer **CGU International Insurance plc**

Accounting class **Third party liability**

Global business

Currency **Sterling**

Financial year ended **31st December 2002**

Risk group **General Liability**

2002																									
Accident year ended		R31		21487		GL		31		12		2002		000		AA		7							
		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward							
Month		Year		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward		Gross claims outstanding brought forward							
				In this financial year		Incurred but not reported		Reported		Incurred but not reported		Reported		Incurred but not reported		Reported		Incurred but not reported							
				1		2		3		4		5		6		7		8		9		10		11	
12	1979			34055	18	17621	29	435	381	187			658												
12	1978			33233	15	17837	19	432	286	164			573												
12	1977			34668	11	12317	25	200	104	99			230												
12	1976			41076	15	13534	54	1132	320	831	1		674												
12	1975			38457	65	11143	189	712	912	639	1		1173												
12	1974			38133	26	9684	2	682	519	408	5		790												
12	1973			39613	11	9113	5	584	74	474			189												
12	1972			40358	7	7302	12	73	99	47			137												
12	1971			9592	6	2243		429	968	475			922												
12	1970			10564	2			94	249	42			301												

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

Name of insurer

CGU International Insurance plc

Accounting class

Third party liability

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Professional IndemnityCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
units

Country

Accounting
class

Accident year ended		R31		21487		GL		31		12		2002		000		AA		7	
Month	Year	Gross claims outstanding carried forward			Gross claims paid			Number of claims		Gross claims outstanding brought forward			Balance for each accident year (4+5+6-7-8)		Gross earned premiums		Claims ratio %		
		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	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported	Reported	Incurred but not reported
12	2002	11	418	932	2132	34051	3062	3062	34051	3062	3062	3062	3062	3062	3062	3062	3062	3062	3062
12	2001	12	456	300	1009	29562	1714	1714	29562	1714	1714	1714	1714	1714	1714	1714	1714	1714	1714
12	2000	13	788	240	450	11186	732	732	11186	732	732	732	732	732	732	732	732	732	732
12	1999	14	660	40	428	7663	545	545	7663	545	545	545	545	545	545	545	545	545	545
12	1998	15	580	102	287	5528	366	366	5528	366	366	366	366	366	366	366	366	366	366
12	1997	16	377	193	281	2920	199	199	2920	199	199	199	199	199	199	199	199	199	199
12	1996	17	353	144	102	3372	180	180	3372	180	180	180	180	180	180	180	180	180	180
		18																	
		19																	
		20																	
Prior accident years		21																	
Total (11 to 21)		29		1951	4689	94282	6798	6798	94282	6798	6798	6798	6798	6798	6798	6798	6798	6798	6798
Line 29 expressed in sterling		30			4689	94282	6798	6798	94282	6798	6798	6798	6798	6798	6798	6798	6798	6798	6798

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

Name of insurer

CGU International Insurance plcAccounting class **Third party liability**

Global business

Currency

Hong Kong Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group	Total	Company registration number																			Accounting class
		GL/UK/CM		Period ended						Monetary units	Country										
				day	month	year															
Accident year ended		R31	21487	GL	31	12	2002	000	QE	7											
Month	Year	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 %											
		Reported	Incurred but not reported		Reported	Incurred but not reported															
12	2002	11	1034	821		3	4	5	6	7	8	9	10	11							
12	2001	12	1850	603	7963	19842		63107	33100	61519	40122	14408	96843	128.1							
12	2000	13	3667	574	36119	10168		50219	17900	54114	20684	3489	120112	95.2							
12	1999	14	7577	488	81158	17491		60672	6800	65539	14167	5257	148169	112.1							
12	1998	15	5813	224	115892	10825		44675	(2400)	64056		(10956)	129275	130.7							
12	1997	16	2597	73	85791	18821		22104	(500)	39978	763	(316)	136682	92.3							
		17																			
		18																			
		19																			
		20																			
Prior accident years		21																			
Total (11 to 21)		29		2783		83802		281133	76163	285206	75736	80156									
Line 29 expressed in sterling		30				6675		22393	6067	22717	6033	6385									

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

Name of insurer

CGU International Insurance plc

Accounting class

Third party liability

Global business

Currency

Singapore Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group		Total		Company registration number														Accounting class
				GL/UK/CM		Period ended				Monetary units		Country						
						day	month	year										
		R31	21487	GL	31	12	2002	000	QG	7								
Accident year ended		Gross claims outstanding carried forward			Gross claims paid		Gross claims outstanding brought forward			Balance for each accident year (4+5+6-7-8)		Gross earned premiums		Claims ratio %				
		Number of claims		In this financial year		Reported		Incurred but not reported		In previous financial years		In this financial year		Reported		Incurred but not reported		
Month	Year	1	2	3	4	5	6	7	8	9	10	11						
12	2002	11	557	742	1371	7641	400						9412	11541	81.6			
12	2001	12	2061	2264	3538	4136	1594	8492	400	(1218)	11394	81.3						
		13																
		14																
		15																
		16																
		17																
		18																
		19																
		20																
Prior accident years		21																
Total (11 to 21)		29		3006	4909	11777	400	8492	400	8194								
Line 29 expressed in sterling		30			1758	4218	143	3041	143	2934								

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

Name of insurer

CGU International Insurance plcAccounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Miscellaneous

Risk group		Miscellaneous														Company registration number				GL/UK/CM				Period ended				Monetary units		Country		Accounting class	
		Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		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	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30		
12	2002	11	19174	13732		19649	29643	6143																									
12	2001	12	33425	3820	17387	24457	11005	460	31939	2749	1234	132834																					
12	2000	13	54552	2726	41171	5305	5278	424	9800	108	1099	132405																					
12	1999	14	62075	1023	49904	2441	1595	2	2936	16	1086	137152																					
12	1998	15	55142	602	48908	1106	662	1	1304	4	461	127130																					
12	1997	16	42697	182	42284	215	159	5	55	1	323	106535																					
12	1996	17	40127	45	38832	31	58	2	(342)		433	90093																					
12	1995	18	37771	20	34546		28		42		(14)	129827																					
12	1994	19	42339	18	47394	1	41		19		23	124633																					
12	1993	20	48693	17	60766	39	99		175		(37)																						
Prior accident years		21		40		15	180		248		(53)																						
Total (11 to 21)		29		22225		53259	48748	7037	46176	2878	59990																						
Line 29 expressed in sterling		30				53259	48748	7037	46176	2878	59990																						

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

Name of insurer

CGU International Insurance plcAccounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Mortgage Indemnity

Risk group	Mortgage Indemnity														Company registration number	GL/UK/CM	Period ended			Monetary units	Country	Accounting class
	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 %									
														day			month	year				
Month	Year	1	2	3	4	5	6	7	8	9	10	11										
12	2002	11	206	128		981	96			1875	5702	32.9										
12	2001	12	566	32	195	950	6	1894	1833	221	5163	80.2										
12	2000	13	732	63	4812	847	1	2531	414	204	16096	49.5										
12	1999	14	1262	13	8701	489		337	5	163	12653	72.8										
12	1998	15	1475	12	11110	710		748	6	(17)	16108	73.5										
12	1997	16	1135	16	13563	713		725	3	6	21770	65.7										
12	1996	17	1785	3	19456	232		375		(121)	22875	86.2										
12	1995	18	2350	11	28029	244		480		(219)	23346	121.2										
12	1994	19	994	1	12498	155		20		135	12191	103.8										
12	1993	20	1143	3	13194	57		5		54												
Prior accident years		21		1		56				62												
Total (11 to 21)		29		283	6202	5434	103	7115	2261	2363												
Line 29 expressed in sterling		30			6202	5434	103	7115	2261	2363												

General insurance business (accident year accounting) : Analysis of gross claims and premiums by risk group for direct insurance and facultative reinsuranceName of insurer **CGU International Insurance plc**Accounting class **Miscellaneous and pecuniary loss**

Global business

Currency

SterlingFinancial year ended **31st December 2002**Risk group **Mortgage Indemnity**

Risk group	Mortgage Indemnity															
	Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Country	Accounting class						
					day	month	year									
Month	Year		R31	21487	GL	31	12	2002	000	AB	8					
			Gross claims outstanding carried forward		Gross claims outstanding brought forward		Gross claims paid		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %					
			Reported	Incurred but not reported	Reported	Incurred but not reported	In previous financial years	In this financial year								
			1	2	3	4	5	6	7	8	9	10	11			
12	2002	11														
12	2001	12														
12	2000	13														
12	1999	14														
12	1998	15														
12	1997	16														
12	1996	17														
12	1995	18								148						
12	1994	19														
12	1993	20			1826											
Prior accident years		21														
Total (11 to 21)		29														
Line 29 expressed in sterling		30														

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

Name of insurer

CGU International Insurance plcAccounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Fidelity Guarantee

Risk group		Fidelity Guarantee												Company registration number	GL/UK/CM			Period ended			Monetary units	Country	Accounting class	
		Fidelity Guarantee													GL	31	12	2002	000	AA				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											
Month	Year	1	2	3	4	5	6	7	8	9	10			11										
12	2002	11	25	75	246	571	35				852	2839	30.0											
12	2001	12	66	73	603	658	70	969	72		465	8659	24.4											
12	2000	13	86	76	2699	925	12	1587	39		(91)	10142	41.7											
12	1999	14	109	46	1168	519	1	873	18		17	9857	21.1											
12	1998	15	147	30	2461	442	1	717	10		(248)	9692	30.3											
12	1997	16	150	19	2868	451	1	632	5		(179)	10292	32.3											
12	1996	17	117	32	2811	224		520			(282)	10413	29.3											
12	1995	18	125	28	4426	56		216	1		(143)	11017	40.8											
12	1994	19	147	31	2743	151		210			(41)	11564	25.2											
12	1993	20	231	13	4060	4		56			(45)													
Prior accident years		21		74	4	341		2366			(2021)													
Total (11 to 21)		29		497	2113	4342	120	8146	145		(1716)													
Line 29 expressed in sterling		30			2113	4342	120	8146	145		(1716)													

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

Name of insurer

CGU International Insurance plcAccounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Fidelity GuaranteeCompany
registration
number

GL/UK/CM

Period ended
day month yearMonetary
units

Country

Accounting
class

2002																		
Accident year ended		R31	21487		GL		31	12		2002		000	AB	8				
Month	Year	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 %						
		Reported	Incurred but not reported		Reported	Incurred but not reported												
12	2002	11																
12	2001	12																
12	2000	13																
12	1999	14																
12	1998	15																
12	1997	16																
12	1996	17																
12	1995	18																
12	1994	19																
12	1993	20																
Prior accident years		21																
Total (11 to 21)		29																
Line 29 expressed in sterling		30																

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

Name of insurer

CGU International Insurance plcAccounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Consequential Loss

Risk group	Consequential Loss																			Accounting class
	Accident year ended		Company registration number		GL/UK/CM	Period ended			Monetary units	Country										
						day	month	year												
Month	Year	R31	21487	GL	31	12	2002	000	AA	8										
		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 %												
		Reported	Incurred but not reported	Reported	Incurred but not reported															
12	2002	11	871	696	10808	13073	3892	7	8	9	10	11								
12	2001	12	1607	470	16872	9386	419	21875	6845	(2043)	63638	52.8								
12	2000	13	2618	672	13022	10901	544	21019	6758	(3310)	64104	104.5								
12	1999	14	2633	392	42459	10792	58	15613	2108	(3381)	81591	69.6								
12	1998	15	2526	236	85506	3588	240	4719	49	(825)	108861	82.2								
12	1997	16	2875	152	63784	1542	5	2103	25	(479)	108821	60.1								
12	1996	17	5758	88	61894	1080	1	1798	3	(706)	103098	61.1								
12	1995	18	4275	43	59123	604	1	530		77	101495	58.9								
12	1994	19	2548	18	45256	240		167		77	103976	43.8								
12	1993	20	2860	18	64360	342		180	29	135										
Prior accident years		21		34	7	119		124		2										
Total (11 to 21)		29		2819	44438	51667	5160	68128	15817	17320										
Line 29 expressed in sterling		30			44438	51667	5160	68128	15817	17320										

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

Name of insurer

CGU International Insurance plcAccounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Consequential Loss

Company registration number	GL/UK/CM		Period ended		Monetary units		Country	Accounting class
	day	month	year	year				
R31	21487	GL	31	12	2002	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 %
		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			
Month	Year	1	2	3	4	5	6	7	8	9	10	11
12	2002	11										
12	2001	12										
12	2000	13		19	3250	5555	575	7112	1589		16297	73.3
12	1999	14		33	8282	1323	433	3202	678	(78)	13912	86.9
12	1998	15	18	28	24334	4	127	4336	127		9892	291.1
12	1997	16	22	29	10502		2033	2033			12201	102.7
12	1996	17	39	6	13656	6	339	345	3		16039	87.3
12	1995	18	76	8	14080		151	137	5	15	20438	69.7
12	1994	19	64	11	6832		575	575			20651	35.9
12	1993	20	117	4	8238		7	7				
Prior accident years		21		29		351		288		63		
Total (11 to 21)		29		167		12405	1144	18035	2402			
Line 29 expressed in sterling		30			6888	12405	1144	18035	2402			

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

Name of insurer

CGU International Insurance plcAccounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Hong Kong Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group	Total		Company registration number	GL/UK/CM	Period ended				Monetary units		Country	Accounting class		
					day	month	year							
Accident year ended		R31	21487	GL	31	12	2002	000	QE	8				
Month	Year	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 %					
		Reported	Incurred but not reported	Reported	Incurred but not reported									
12	2002	11		1		3	4	5	6	7	8	9	10	11
12	2001	12	4		52						57	(57)	2350	2.2
12	2000	13	3		12		5					5	6377	0.3
12	1999	14	56	7	1434	5		75		292		(212)	14675	10.3
12	1998	15	44	6	7834	44		7		110		(59)	20613	38.3
12	1997	16	40	2	467	(368)				80		(448)	20751	0.5
		17												
		18												
		19												
		20												
Prior accident years		21												
Total (11 to 21)		29		16		(314)		102	57	482	57	(694)		
Line 29 expressed in sterling		30				(25)		8	5	38	5	(55)		

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

Name of insurer

CGU International Insurance plcAccounting class **Miscellaneous and pecuniary loss**

Global business

Currency

Singapore Dollars

Financial year ended

31st December 2002

Risk group

Total

Risk group		Total														
		Accident year ended		Company registration number	GL/UK/CM	Period ended			Monetary units	Country	Accounting class					
						day	month	year								
Month	Year	R31	21487	GL	31	12	2002	000	QG	8						
		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 %							
		Reported	Incurring but not reported	Reported	Incurred but not reported											
		Gross claims paid		Number of claims		Gross claims outstanding		Gross claims outstanding		Gross claims outstanding						
		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	1	2	3	4	5	6	7	8	9	10	11
12	2002	11	290	69												
12	2001	12	1174	234	2283	1093										
		13														
		14														
		15														
		16														
		17														
		18														
		19														
		20														
Prior accident years		21														
Total (11 to 21)		29		303		2919		6404	74	4523				4874		
Line 29 expressed in sterling		30				1045		2293	27	1620				1745		

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

Name of insurer

CGU International Insurance plcCurrency **Sterling**

Global business

Financial year ended

31st December 2002

Risk group

Private cars - Non-Comprehensive

Financial year ended		31st December 2002												Country					
Risk group		Private cars - Non-Comprehensive																	
		Company registration number		GL/UK/CM		Period ended			Monetary units				Country						
		R32		21487		GL		31			12		2002		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	1	2	3	4	5	6	7	8	9	10	11	12	13					
12	2002	11	1483	783	1772	3640	1554			6966	7842	88.8	28	8.1					
12	2001	12	4877	737	3371	6551	14	8656	2545	(578)	18041	77.6	66	8.5					
12	2000	13	7320	1263	9300	6148	3	9356	50	77	21688	86.6	92	9.3					
12	1999	14	7653	544	12451	8306	2	9280	31	1253	23535	97.8	101	8.1					
12	1998	15	7963	284	15628	4475		5512	2	802	25603	85.7	112	7.4					
12	1997	16	8570	150	16885	2625		3979		(887)	25666	77.8	110	7.9					
12	1996	17	7327	65	17876	2641		3939		(933)	26321	79.3	103	7.2					
12	1995	18	7861	43	19627	2799		3179		670	31216	75.2	113	7.0					
12	1994	19	13086	30	26702	1676		1815		50	43808	65.2	159	8.2					
12	1993	20	20681	10	33242	1085		1601		(507)									
Prior accident years		21		25	1172	840		2979		(967)									
Total (11 to 21)		29		3934	16511	40786	1573	50296	2628	5946									
Line 29 expressed in sterling		30			16511	40786	1573	50296	2628	5946									

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

Name of insurer

CGU International Insurance plcCurrency **Sterling**

Global business

Financial year ended

31st December 2002

Risk group

Motor Cycles

Financial year ended		31st December 2002													Country		
		Motor Cycles															
		Risk group		Company registration number		GL/UK/CM		Period ended			Monetary units						
day	month							year									
Accident year ended		R32		21487		GL		31		12		2002		000		AA	
Month	Year	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 %			
		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	2002	11	363	186		291	16			826	1157	71.4	4	13.7			
12	2001	12	941	400	1579	1032	5	2294	132	(829)	4127	77.0	9	14.9			
12	2000	13	958	290	1927	564	2	475	4	236	3832	68.9	9	13.9			
12	1999	14	953	88	1435	446		1169	3	215	2967	95.1	9	11.6			
12	1998	15	1027	20	1792	421		485		166	2895	84.4	10	10.5			
12	1997	16	1088	4	2573	19		306		(108)	3622	76.5	11	9.9			
12	1996	17	1540	2	2590	67		983		93	3536	103.7	16	9.6			
12	1995	18	1577		2200			10		(5)	3657	60.3	18	8.8			
12	1994	19	1588	2	2561	995		1006		516	4090	99.8	20	8.0			
12	1993	20	1379	1	2181	2				2							
Prior accident years		21		2	4	3				7							
Total (11 to 21)		29		995		3840	23	6728	139	1119							
Line 29 expressed in sterling		30			4123	3840	23	6728	139	1119							

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

Name of insurer

CGU International Insurance plcCurrency **Sterling**

Global business

Financial year ended

31st December 2002

Risk group

Fleets

Financial year ended		31st December 2002										Country	
Risk group		Fleets										Monetary units	
		Company registration number		GL/UK/CM		Period ended							
		R32		21487		GL		31 12 2002				000	
</													

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

Name of insurer

CGU International Insurance plcCurrency **Sterling**

Global business

Financial year ended

31st December 2002

Risk group

Commercial vehicle

Financial year ended Risk group		31st December 2002 Commercial vehicle												Country
		Company registration number		GL/UK/CM		Period ended			Monetary units					
						day	month	year						
		R32	21487	GL	31	12	2002	000	AA					
Accident year ended Month	Year	Gross claims outstanding brought forward		Gross claims outstanding carried forward	Gross claims paid		Gross claims outstanding		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %	
		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						
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2002	11	11957	5238		14934	2491			29796	55954	53.3	139	12.4
12	2001	12	26615	4595	29170	30671	278	33435	12659	1525	108366	70.9	285	11.0
12	2000	13	50490	5046	63397	24497	127	30730	1516	3328	128904	76.8	411	13.5
12	1999	14	49388	724	71480	12504	32	17261	775	3774	113463	82.2	399	12.6
12	1998	15	42764	580	77608	6555	9	11352	303	4461	105618	88.7	349	12.4
12	1997	16	38508	222	72883	5667	3	10697	87	4245	95870	91.7	329	11.8
12	1996	17	40322	302	65385	2168	3	1863	37	6007	90731	80.8	308	13.2
12	1995	18	33955	157	55580	205		4908	7	1387	88135	70.2	286	11.9
12	1994	19	41060	96	54161	16		843		137	127921	43.1	295	14.0
12	1993	20	54590	55	67518	206		818	1	2635				
Prior accident years		21		89		339		3171		527				
Total (11 to 21)		29		17104		97762	2943	115078	15385	57822				
Line 29 expressed in sterling		30			87580	97762	2943	115078	15385	57822				

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

Name of insurer

CGU International Insurance plcCurrency **Sterling**

Global business

Financial year ended

31st December 2002

Risk group

Commercial vehicle

Financial year ended		31st December 2002		Commercial vehicle												Country			
				Risk group	Company registration number		GL/UK/CM		Period ended				Monetary units						
Month		Year							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)
				1	2	3	4	5									6	7	
12	2002	11																	
12	2001	12																	
12	2000	13		4	16			1	72	1	72				8524		1.0		
12	1999	14		7	19		11	285	69	344	71	(50)			3061		12.5		
12	1998	15		4	18			50	88		88	50			979		15.9		
12	1997	16	6	117	60			19		19					842		9.4		
12	1996	17	32	121	132			9		9					1048		13.5		
12	1995	18	39	43	186		1	15		16					1004		20.1		
12	1994	19	31	360	177			17		17					1139		17.0		
12	1993	20	282	173	311			1		1									
Prior accident years		21		400				11		11									
Total (11 to 21)		29		1229		12	408	229	418	231									
Line 29 expressed in sterling		30				12	408	229	418	231									

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

Name of insurer

CGU International Insurance plc

Currency Singapore Dollars

Global business

Financial year ended

31st December 2002

Risk group

Motor vehicle

Financial year ended		31st December 2002										Country							
Risk group		Motor vehicle										Monetary units							
		Company registration number		GL/UK/CM		Period ended													
		R32		21487		GL		31			12		2002		000		QG		
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		In previous financial years		In this financial year		Reported		Incurred but not reported		Reported		Incurred but not reported					
12	2002	11	861	1126		4196	6861	773		7	8	9	10	11	12	13			
12	2001	12	7474	3023	5291	2725	4876		7704	773	(876)	14200	90.8						
12	2000	13																	
12	1999	14																	
12	1998	15																	
12	1997	16																	
12	1996	17																	
12	1995	18																	
12	1994	19																	
12	1993	20																	
Prior accident years		21																	
Total (11 to 21)		29		4149		6921	11737	773	7704	773	10954								
Line 29 expressed in sterling		30				2479	4203	277	2759	277	3923								

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

Name of insurer

CGU International Insurance plcCurrency **Sterling**

Global business

Financial year ended

31st December 2002

Risk group

Private Car Comprehensive

Financial year ended		31st December 2002										Country			
		Private Car Comprehensive													
Risk group		Company registration number		GL/UK/CM		Period ended				Monetary units					
						day	month	year							
		R32	21487	GL	31	12	2002	000	AA						
Accident year ended	Month	Year	Number of claims		Gross claims paid		Gross claims outstanding		Gross claims brought forward		Balance on each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
			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					
12	2002	11	54585	24448		52837	48404	10350			111591	163071	68.4	405	19.5
12	2001	12	153581	34298	137914	45457	86449	287	107576	24842	(225)	374681	72.1	949	19.8
12	2000	13	238633	17205	271943	24525	63526	81	88628	141	(637)	483263	74.5	1358	18.8
12	1999	14	262536	12256	307140	18169	50897	22	69528	54	(494)	461239	81.6	1435	19.1
12	1998	15	264964	5168	346070	13395	23777	7	37404	28	(253)	435672	88.0	1440	18.8
12	1997	16	224706	1744	270805	10316	17000	1	26642	3	672	358903	83.1	1227	18.5
12	1996	17	211057	1017	241729	2858	5805		8873	2	(212)	334014	75.0	1122	18.9
12	1995	18	207539	591	227907	4917	3881		9620		(822)	361848	65.4	1100	18.9
12	1994	19	233328	267	228491	1518	2688		4871		(665)	414097	56.2	1137	20.5
12	1993	20	286295	139	252618	1163	1875		2686		352				
Prior accident years		21		472		620	7017		8684		(1047)				
Total (11 to 21)		29		97605		175775	311319	10748	364512	25070	108260				
Line 29 expressed in sterling		30				175775	311319	10748	364512	25070	108260				

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

Name of insurer

CGU International Insurance plc

Global business

Financial year ended

31st December 2002

Company registration number										GL/UK/CM			Period ended			Units				
										day			month			year				
										R33			21487			GL				31
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												
		1		2		3		4		5		6		7						
	11	Accident and health	20310	10709	876	20869	1222	9804	11260											
	12	Motor	37699	22930	15426	39071	16657	20327	30182											
	13	Aviation																		
	14	Marine	1633	783	212	1420	199	1009	3415											
	15	Transport	1870	1049	42	2799	333	(171)	2321											
	16	Property	17244	34748	7609	38819	9788	10994	33882											
	17	Third party liability	27433	80430	83814	99612	131163	(39098)	3549											
	18	Miscellaneous and pecuniary loss	1522	4417	755	3835	705	2154	1675											

Company registration number **R33** GL/UK/CM **GL** Period ended **31** day **12** month **2002** year Units **£000**

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

Name of insurer

CGU International Insurance plc

Accounting class

Aviation

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Aviation hull

Company registration number	GL/UK/CM	Period ended		Monetary Units	Country	Accounting class
		day	month			

R34	21487	GL	31	12	2002	000	AA	3
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Underwriting year ended	Month	Year	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 %
			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	2002	11		577	5558	8433			14568	43997	33.1	
12	2001	12	3779	9352	11294	19559	4330	3912	31963	46597	94.4	
12	2000	13	9096	6236	5121	3077	8261	6488	(315)	20314	115.8	
12	1999	14	18194	161	1443	796	1669		731	16521	124.7	
12	1998	15	28107	147	1969	552	2484	277	(93)	40751	75.5	
12	1997	16	24420	2	458	100	956		(396)	20982	119.1	
12	1996	17	22945	2	83	18	130		(27)	19897	115.8	
12	1995	18	20038	3	96	28	105		22	17630	114.4	
12	1994	19	20109	2	71	21	74		20	22694	89.0	
12	1993	20	29289	1	23	2	21		5			
Prior underwriting years					80	1042	521	1624	(1023)			
Total (11 to 21)				16483	26196	33628	18551	12301	45455			
Line 29 expressed in sterling				16483	26196	33628	18551	12301	45455			

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

Name of insurer **CGU International Insurance plc** Accounting class **Aviation**

Global business Currency **Canadian Dollars**

Financial year ended **31st December 2002**

Risk group **Aviation hull**

Aviation hull													
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 %			
		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
Month	Year	1	2	3	4	5	6	7	8	9			
12	2002	11	553	1101	1670			3324	7117	46.7			
12	2001	12	467	861	1491	624	564	2649	12421	34.7			
12	2000	13	2002	104	172	104	324	255	(199)	39.5			
12	1999	14	7012	11	47	26	60		24	123.0			
12	1998	15	3903	5	8	3	114	13	(111)	33.1			
12	1997	16	5825	4	29	12	58		(13)	84.6			
12	1996	17	7510							108.0			
12	1995	18	10708							210.9			
12	1994	19	11479				2		(2)	230.3			
12	1993	20	12584		2		2						
Prior underwriting years		21			2		7		(5)				
Total (11 to 21)		29		2162	2222	3306	1191	832	5667				
Line 29 expressed in sterling		30		850	874	1300	468	327	2228				

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

Name of insurer

CGU International Insurance plc

Accounting class

Aviation

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Aviation liability

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	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year
		1	2	3	4	5	6	7	8	9	10	11	12
12	2002	11	166	998	1515	998	1515	998	1515	998	1515	998	1515
12	2001	12	212	27791	48118	27791	48118	27791	48118	27791	48118	27791	48118
12	2000	13	3699	106580	64006	106580	64006	106580	64006	106580	64006	106580	64006
12	1999	14	9417	13788	7608	13788	7608	13788	7608	13788	7608	13788	7608
12	1998	15	11555	9623	2696	9623	2696	9623	2696	9623	2696	9623	2696
12	1997	16	7626	8584	1869	8584	1869	8584	1869	8584	1869	8584	1869
12	1996	17	12728	4541	1010	4541	1010	4541	1010	4541	1010	4541	1010
12	1995	18	13725	1615	471	1615	471	1615	471	1615	471	1615	471
12	1994	19	10131	1300	382	1300	382	1300	382	1300	382	1300	382
12	1993	20	12406	4120	443	4120	443	4120	443	4120	443	4120	443
Prior underwriting years		21	843	7201	700	7201	700	7201	700	7201	700	7201	700
Total (11 to 21)		29	30917	186141	128818	186141	128818	186141	128818	186141	128818	186141	128818
Line 29 expressed in sterling		30	30917	186141	128818	186141	128818	186141	128818	186141	128818	186141	128818

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

Name of insurer

CGU International Insurance plc

Accounting class

Aviation

Global business

Currency

Canadian Dollars

Financial year ended

31st December 2002

Risk group

Aviation liability

Company registration number **21487** GL/UK/CM **GL** Period ended **31** day **12** month **2002** year **000** Monetary Units **FA** Country **3** Accounting class

Risk group		Aviation liability																	
		R34		21487		GL		31		12		2002		000		FA		3	
Underwriting year ended		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Incurred but not reported		Incurred but not reported		Balance on each underwriting year (2+3+4-5-6)		Gross premiums written		Claims ratio %			
Gross claims outstanding carried forward																			
Month	Year	In previous financial years		In this financial year		Reported		Incurred but not reported		Reported		Incurred but not reported		Reported		Incurred but not reported		Reported	
		1	2	3	4	5	6	7	8	9									
12	2002	11		37	1195	1813						3045	5498						
12	2001	12	49	98	1217	2108	551	498				2374	9001						
12	2000	13	110	96	487	292	474	372				29	3104						
12	1999	14	208	219	1055	582	1380					476	4883						
12	1998	15	125	25	42	18	202	23				(140)	10948						
12	1997	16	406	580	1275	502	2667					(310)	6848						
12	1996	17	88	51	446	149	788					(142)	5717						
12	1995	18	213	34	56	27	139					(22)	3479						
12	1994	19	271	209	138	71	572					(154)	3300						
12	1993	20	249	1	19	3	33					(10)							
Prior underwriting years		21					24					(24)							
Total (11 to 21)		29		1350	5930	5565	6830	893				5122							
Line 29 expressed in sterling		30		531	2332	2188	2685	351				2014							

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

Name of insurer

CGU International Insurance plc

Accounting class

Marine

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Marine hull & others

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	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year
		1	2	3	4	5	6	7	8	9	10	11	12
12	2002												
12	2001												
12	2000												
12	1999	14541	1713	6687	2547	6311	4636		15555	163.9			
12	1998	16803	363	5167	1273	4295	2508		28676	82.3			
12	1997	18457	1176	2838	696	3357	1353		57551	40.3			
12	1996	49563	514	7107	943	7047	1517		109639	53.0			
12	1995	89303	1479	7965	524	9184	784		109049	91.0			
12	1994	72794	1600	8076	577	9603	650		75756	109.6			
12	1993	108086	1376	8622	380	9516	862						
Prior underwriting years			2430	27280	13707	35345	14015	(5943)					
Total (11 to 21)			10651	73742	20647	84658	26325	(5943)					
Line 29 expressed in sterling			10651	73742	20647	84658	26325	(5943)					

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

Name of insurer

CGU International Insurance plc

Accounting class

Marine

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Marine liability

Company registration number	GL/UK/CM	Period ended		Monetary Units	Country	Accounting class		
		day	month				year	
R34	21487	GL	31	12	2002	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 %
	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported				
Month	1	2	3	4	5	6	7	8	9	
12 2002										
12 2001										
12 2000										
12 1999	4328	8031	14866	5099	16737	11259		34241	94.4	
12 1998	20724	6655	9369	1995	11895	6124		24885	155.7	
12 1997	28052	3751	7666	1623	9707	3333		24998	164.4	
12 1996	19521	4540	5455	1196	7991	3200		32671	94.0	
12 1995	23974	3204	1426	387	3613	1404		19303	150.2	
12 1994	23246	785	1247	534	2379	1087	(900)	22707	113.7	
12 1993	29637	2832	182	86	1296	904	900			
Prior underwriting years		12441	23488	20831	43551	31205	(17996)			
Total (11 to 21)		42239	63699	31751	97169	58516	(17996)			
Line 29 expressed in sterling		42239	63699	31751	97169	58516	(17996)			

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

Name of insurer

CGU International Insurance plc

Accounting class

Marine

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Marine energy

Company registration number

GL/UK/CM

Period ended

day month year

Monetary Units

Country

Accounting class

Risk group														marine energy									
Underwriting year ended		Month		Year		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 %					
											Reported	Incurred but not reported	Reported							Incurred but not reported			
				1		2		3		4		5		6		7		8		9			
12	2002																						
12	2001																						
12	2000																						
12	1999				27296	18535		3677		1369		13702		9879				35776		142.2			
12	1998				113115	19420		67918		1419		77945		5388		5424		48101		419.7			
12	1997				82773	5472		4992		1202		8704		2962				71146		132.7			
12	1996				38865	295		7297		1757		6542		2807				54487		88.5			
12	1995				59886	538		1814		537		2958		1232		(1301)		51931		120.9			
12	1994				55035	749		1043		509		1948		953		(600)		61290		93.5			
12	1993				54373	369		957		528		1061		793									
Prior underwriting years						164		25014		24002		32692		27379		(10891)							
Total (11 to 21)						45542		112712		31323		145552		51393		(7368)							
Line 29 expressed in sterling						45542		112712		31323		145552		51393		(7368)							

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

Name of insurer

CGU International Insurance plcAccounting class **Transport**

Global business

Currency **Sterling**

Financial year ended

31st December 2002

Risk group

Marine cargo

		Company registration number		GL/UK/CM		Period ended		Monetary Units		Country		Accounting class	
		R34	21487	GL	31	12	2002	000	AA	5			
Underwriting year ended	Month	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 %	
		In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year	Reported	In this financial year
		1	2	3	4	5	6	7	8	9			
12	2002	11											
12	2001	12											
12	2000	13											
12	1999	14	14414	2375	1290	481	1467	2679	21397	86.7			
12	1998	15	18136	313	1272	96	1208	472	17611	112.5			
12	1997	16	22153	504	1538	229	2478	293	27368	89.2			
12	1996	17	20981	51	251	136	320	118	39398	54.4			
12	1995	18	26311	93	505	4	167	185	34176	78.7			
12	1994	19	30089	37	584		369	52	30552	100.5			
12	1993	20	30384	201	426	6	526	57					
Prior underwriting years		21		926	5561	130	8798	10	(2191)				
Total (11 to 21)		29		4500	11427	1082	15333	3866	(2190)				
Line 29 expressed in sterling		30		4500	11427	1082	15333	3866	(2190)				

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

Name of insurer

CGU International Insurance plc

Accounting class

Transport

Global business

Currency

Sterling

Financial year ended

31st December 2002

Risk group

Marine specie

Company registration number

GL/UK/CM

Period ended

day month year

Monetary Units

Country

Accounting class

marine specie												
Risk group		R34	21487	GL	31	12	2002	000	AA	5		
Underwriting year ended	Month	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 %		
		In previous financial years	In this financial year	Reported	In this financial year	Reported	In this financial year					
	Year	1	2	3	4	5	6	7	8	9		
12	2002	11										
12	2001	12										
12	2000	13										
12	1999	14	1480	186	2653	1311	1244	2906	2650	212.5		
12	1998	15	1122	16	947	91	600	454	2034	107.0		
12	1997	16	4235	656	722	175	1269	294	(10)	165.8		
12	1996	17	4508	7	290	94	311	130	(50)	67.2		
12	1995	18	3657	6	406	67	278	211	(10)	61.0		
12	1994	19	2599	3	229	5	172	55	10	48.3		
12	1993	20	3150	3	564	3	449	61	60			
Prior underwriting years		21		588	400	113	1091	10				
Total ('11 to 21)		29		1465	6211	1859	5414	4121				
Line 29 expressed in sterling		30		1465	6211	1859	5414	4121				

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

Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

		Company registration number		GL/UK/CM		Period ended		Units	
		R35	21487	GL	31	12	2002		£000
Accounting class	Gross 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 written premiums	
		Reported	Incurred but not reported	Reported	Incurred but not reported				
	1	2	3	4	5	6	7		
11 Accident and health									
12 Motor				6		(6)			
13 Aviation									
14 Marine									
15 Transport									
16 Property									
17 Third party liability				3		(3)			
18 Miscellaneous and pecuniary loss									

Equalisation provisionsName of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

Company registration number					GL/UK/CM			Period ended			Units
								day	month	year	
R37	21487	GL	31	12	2002	£000					
					Business group A (property)	Business group B (business interruption)	Business group C (marine and aviation)	Business group D (nuclear)	Business group E (non-proportional treaty)	All business groups	Credit insurance business
					1	2	3	4	5	6	7
Calculation of the maximum provision											
Total net premiums written in the previous 4 years					11	3682446	242917	238231	14211	289	
Net premiums written in the current year					12	1296913	77351	58050			2579
Maximum provision					13	199174	12811	23702	17053	252783	4875

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21									119241	4294
Transfers in	22	38907	2321	3483						44711	309
Total abnormal loss	23								35		
Provisional transfers out	24								35	35	
Excess of provisional transfer out over fund available	25										
Provisional amount carried forward (21+22-24+25)	26									163917	4603
Excess, if any, of 26 over 13	27										
Equalisation provision carried forward (26-27)	28									163917	4603
Transfer in/(out) for financial year (28-21)	29									44676	309

Equalisation provisions technical account : Accident year accounting

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2002

	Company registration number	GL/UK/CM			Period ended			Units
		GL	31	12	day	month	year	
	R38	21487	GL	31	12	2002		£000
Other than credit business	Business group A (property)	Business group B (business interruption)	Business group C (marine and aviation)	Business group D (nuclear)	Business group E (non-proportional treaty)			
	1	2	3	4	5			
Net premiums earned	11 1248937	66948	8819					
Claims incurred net of reinsurance	12 855022	16454	3001					
Trigger claims value	13 905479	48537	8378					
Abnormal loss	19							
Trigger claims ratio		72.5%	72.5%	95%	25%	100%		

Credit business

Net premiums earned	21 5417
Claims incurred net of reinsurance	22 2245
Claims management costs	23 56
Net operating expenditure	24 2103
Technical surplus/(deficit) (21-22-23-24)	29 1013

Equalisation provisions technical account : Underwriting year accounting

Name of insurer CGU International Insurance plc

Global business

Financial year ended 31st December 2002

Company registration number					GL/UK/CM			Period ended			Units
					GL	21487	GL	day	month	year	
R39					Business group B (business interruption)	Business group C (marine and aviation)	Business group D (nuclear)	31	12	2002	£000
Other than credit business					Business group A (property)	Business group B (business interruption)	Business group C (marine and aviation)	Business group D (nuclear)	Business group E (non-proportional treaty)		
					1	2	3	4	5		
Net premiums written					11	(1582)		48558			
Claims net of reinsurance					12	(2244)		31476			35
Trigger claims value					13			46130			
Abnormal loss					19						35
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

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

0901 MODIFICATION TO THE RETURN

This return has been prepared in accordance with the Accounts and Statements Rules as modified by the following written concessions:

An order issued on 31 May 2000 permitting the submission of 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. This written concession, which was originally issued under section 68 of the Insurance Companies Act 1982, remains in force in relation to the equivalent rules in the FSA Handbook by virtue of the transitional provisions of the Supervision Manual.

The Financial Services Authority, on application, made a direction under section 148 of the Financial Services and Markets Act 2000 ('the Act'). The effect of the direction was to enable CGU International Insurance plc to provide a group return in respect of the companies listed on page 251, such companies having entered into a mutual guarantee.

The Financial Services Authority, on application of Scottish Insurance Corporation Limited, made a direction in December 2002 under section 148 of the Act. The effect of the direction is to modify the firm's permitted asset and counterparty exposure limits in relation to the firm's non-insurance dependants. This directive is effective from 20 December 2002 to 30 December 2004.

0902 The Financial Services Authority, on application of the firm, made a direction in December 2002 under section 148 of the Act. The direction allows the firm to limit its provision for deferred tax, on any capital gains made on their shares, to the amount that would be due if those shares were immediately realised at their 'Valuation of Assets Rules' value. This directive is effective from 20 December 2002 to 30 December 2004.

The Financial Services Authority, on application of the firm, made a direction in December 2002 under section 148 of the Act. The direction allows the firm to value its European Banking subsidiaries under local regulatory Requirements. This directive is effective from 20 December 2002 to 30 December 2003.

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

0903 GROUP COMPANY DISCLOSURE

The following companies are included in this Group return:

CGU International Insurance plc
CGU Insurance plc
CGU Bonus Limited
CGU Underwriting Limited
The British & European Reinsurance Company Limited
Commercial Union Assurance Company Limited
Commercial Union Life Assurance Company Limited
Edinburgh Assurance Company Limited
The Employers' Liability Assurance Corporation Limited
Fine Art and General Insurance Company Limited
General Accident Fire and Life Assurance Corporation Ltd
General Accident Reinsurance Company Limited
The Guarantee Society Limited
The Indemnity Marine Assurance Company Limited
London and Scottish Assurance Corporation Limited
The New Zealand Reinsurance Company (UK) Limited
North British and Mercantile Insurance Company Limited
The Northern Assurance Company Limited
The Ocean Accident and Guarantee Corporation Limited
The Ocean Marine Insurance Company Limited
Railway Passengers Assurance Company
The Road Transport & General Insurance Company Limited
Scottish Boiler and General Insurance Company Limited
Scottish General Insurance Company Limited
Scottish Insurance Corporation Limited
Travellers' Insurance Association, Limited
The Ulster Marine Insurance Company Limited
The Welsh Insurance Corporation Limited
The Yorkshire Insurance Company Limited

Solvency statements for the individual companies included in this group return, comprising pro-forma Form 9, 10, 11 and 12 information, are shown on the following pages. The sums of the amounts for the individual Group companies differ from the totals in the Group return. This is because some of these companies are owned by other companies included in the Group return and because amounts due to or from Group companies and reinsurance arrangements between Group companies are eliminated in the Group return.

The following companies were included in this return last year but have been excluded this year following the revocation of their insurance licences:

Guarantee and Suretyship Insurance Company Limited (formerly Aviva Insurance Limited, formerly The National Guarantee and Suretyship Association Limited)
Union Assurance Society Limited
West of Scotland Insurance Office Limited
The White Cross Insurance Company Limited

With effect from 1 January 2002 CGU Underwriting Limited, a UK subsidiary, has been included in this return. In addition Sabre Insurance Company Limited, which was sold in February 2002, has been excluded from this return.

Returns under the accounts and statement rules

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 0903 continued

Form 9		CGU International Insurance plc	The British & European Reinsurance Co. Ltd	Commercial Union Life Assurance Co. Ltd	Edinburgh Assurance Co. Ltd	The Employers' Liability Ins. Corp. Ltd	Fine Art & General Ins. Co. Ltd
	line	£000	£000	£000	£000	£000	£000
Available assets	11	2,221,954	6,517	253	1,139	26,645	456
Solvency margin	12	390,166	253	253	253	253	253
Excess	13	1,831,788	6,264	-	886	26,392	203

Form 9		The Indemnity Marine Ass. Co. Ltd	London and Scottish Ass. Corp. Ltd	Commercial Union Assurance Co. Ltd	North British and Mercantile Ins. Co. Ltd	The Northern Assurance Co. Ltd	The Ocean Accident and Guarantee Corp. Ltd
	line	£000	£000	£000	£000	£000	£000
Available assets	11	16,463	456	456	9,041	66,332	2,293
Solvency margin	12	253	253	253	427	28,861	253
Excess	13	16,210	203	203	8,614	37,471	2,040

Form 9		The Ocean Marine Ins. Co. Ltd	Railway Passengers Ass. Co	General Accident Fire and Life Ass. Corp. Ltd	Travellers' Ins. Assoc. Ltd	The Welsh Insurance Co. Ltd	The Yorkshire Insurance Co. Ltd
	Line	£000	£000	£000	£000	£000	£000
Available assets	11	18,836	456	456	12,161	113,285	34,673
Solvency margin	12	669	253	253	3,107	3,647	1,013
Excess	13	18,167	203	203	9,054	109,638	33,660

Form 9		CGU Insurance plc	General Accident Reinsurance Co. Ltd	The Guarantee Society Ltd	The Road Transport & General Ins Co. Ltd	Scottish Boiler & General Ins Co. Ltd	Scottish General Insurance Co. Ltd
	Line	£000	£000	£000	£000	£000	£000
Available assets	11	1,566,851	6,725	19,616	5,521	15,200	55,000
Solvency margin	12	161,679	253	1,069	253	1,319	6,212
Excess	13	1,405,172	6,472	18,547	5,268	13,881	48,788

Returns under the accounts and statement rules

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 0903 continued

Form 9		Scottish Insurance Corporation Ltd	The New Zealand Reinsurance Co. (UK) Ltd	The Ulster Marine Insurance Co. Ltd	CGU Underwriting Ltd	CGU Bonus Ltd
	Line	£000	£000	£000	£000	£000
Available assets	11	1,224,167	13,200	1,300	84,065	117,514
Solvency margin	12	296	253	253	43,921	40,861
Excess	13	1,223,871	12,947	1,047	40,144	76,653

Form 10		CGU International Insurance plc	The British & European Reinsurance Co. Ltd	Commercial Union Life Assurance Co. Ltd	Edinburgh Assurance Co. Ltd	The Employers' Liability Ins. Corp. Ltd	Fine Art & General Ins. Co. Ltd
	Line	£000	£000	£000	£000	£000	£000
Assets	21	8,713,657	89,456	253	1,213	28,254	485
Liabilities	22	6,491,703	82,939	-	74	1,609	29
Net Assets	23	2,221,954	6,517	253	1,139	26,645	456
Capital	51	4,997,900	27,000	3,175	1,600	40,703	400
Balance	56	(2,775,946)	(20,483)	(2,922)	(461)	(14,058)	56
Total	59	2,221,954	6,517	253	1,139	26,645	456

Form 10		The Indemnity Marine Ass. Co. Ltd	London and Scottish Ass. Corp. Ltd	Commercial Union Assurance Co. Ltd	North British and Mercantile Ins. Co. Ltd	The Northern Assurance Co. Ltd	The Ocean Accident and Guarantee Corp. Ltd
	Line	£000	£000	£000	£000	£000	£000
Assets	21	114,103	485	486	9,190	351,692	2,426
Liabilities	22	97,640	29	30	149	285,360	133
Net Assets	23	16,463	456	456	9,041	66,332	2,293
Capital	51	35,005	920	900	4,500	947,500	200
Balance	56	(18,542)	(464)	(444)	4,541	(881,168)	2,093
Total	59	16,463	456	456	9,041	66,332	2,293

Returns under the accounts and statement rules

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 0903 continued

Form 10		The Ocean Marine Ins. Co. Ltd	Railway Passengers Ass. Co	General Accident Fire and Life Ass. Corp. Ltd	Travellers' Ins. Assoc. Ltd	The Welsh Insurance Co. Ltd	The Yorkshire Insurance Co. Ltd
	Line	£000	£000	£000	£000	£000	£000
Assets	21	120,623	485	485	25,992	248,085	34,673
Liabilities	22	101,787	29	29	13,831	134,800	-
Net Assets	23	18,836	456	456	12,161	113,285	34,673
Capital	51	59,500	800	860	7,000	263,305	6,739
Balance	56	(40,664)	(344)	(404)	5,161	(150,020)	27,934
Total	59	18,836	456	456	12,161	113,285	34,673

Form 10		CGU Insurance plc	General Accident Reinsurance Co. Ltd	The Guarantee Society Ltd	The Road Transport & General Ins Co. Ltd	Scottish Boiler & General Ins Co. Ltd	Scottish General Insurance Co. Ltd
	line	£000	£000	£000	£000	£000	£000
Assets	21	5,385,692	43,225	46,516	12,821	33,900	126,800
Liabilities	22	3,818,841	36,500	26,900	7,300	18,700	71,800
Net Assets	23	1,566,851	6,725	19,616	5,521	15,200	55,000
Capital	51	4,367,100	23,500	400	944,542	1,550	2,000
Balance	56	(2,800,249)	(16,775)	19,216	(939,021)	13,650	53,000
Total	59	1,566,851	6,725	19,616	5,521	15,200	55,000

Form 10		Scottish Insurance Corporation Ltd	The New Zealand Reinsurance Co. (UK) Ltd	The Ulster Marine Insurance Co. Ltd	CGU Underwriting Ltd	CGU Bonus Ltd
	line	£000	£000	£000	£000	£000
Assets	21	1,651,567	32,400	1,700	377,138	493,714
Liabilities	22	427,400	19,200	400	293,073	376,200
Net Assets	23	1,224,167	13,200	1,300	84,065	117,514
Capital	51	3,313,500	7,500	250	135,000	77,000
Balance	56	(2,089,333)	5,700	1,050	(50,935)	40,514
Total	59	1,224,167	13,200	1,300	84,065	117,514

Returns under the accounts and statement rules

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 0903 continued

Form 11		CGU International Insurance plc	The British & European Reinsurance Co. Ltd	Commercial Union Life Assurance Co. Ltd	Edinburgh Assurance Co. Ltd	The Employers' Liability Ins. Corp. Ltd	Fine Art & General Ins. Co. Ltd
	line	£000	£000	£000	£000	£000	£000
Sub-total A	13	2,437,745					
10m Euro 18%	15	1,139					
Excess 16%	16	389,027					
Sub-total B	19	390,166					
Claims paid	21	1,342,905	3,598				
O/S c/f UWR	22	477,418	82,539				
“ ACC	23	2,110,912					
O/S b/f UWR	24	572,153	89,502				
“ ACC	25	2,005,873					
Sub-total C	29	1,353,209	(3,365)				
R/I rec'able	30	(36,415)	(3,365)				
Sub-total D	39	1,389,624					
First result	41	390,166					

Form 11		The Indemnity Marine Ass. Co. Ltd	London and Scottish Ass. Corp. Ltd	Commercial Union Assurance Co. Ltd	North British and Mercantile Ins. Co. Ltd	The Northern Assurance Co. Ltd	The Ocean Accident and Guarantee Corp. Ltd
	line	£000	£000	£000	£000	£000	£000
Sub-total A	13					180,700	
10m Euro 18%	15					1,139	
Excess 16%	16					27,900	
Sub-total B	19					29,039	
Claims paid	21	9,079			3,523	107,300	
O/S c/f UWR	22	84,432					
“ ACC	23				38	169,300	
O/S b/f UWR	24	97,030					
“ ACC	25				4,207	178,200	
Sub-total C	29	(3,519)			(646)	98,400	
R/I rec'able	30	(3,519)			(646)	600	
Sub-total D	39					97,800	
First result	41					28,861	

Form 11		The Ocean Marine Ins. Co. Ltd	Railway Passengers Ass. Co	General Accident Fire and Life Ass. Corp. Ltd	Travellers' Ins. Assoc. Ltd	The Welsh Insurance Co. Ltd	The Yorkshire Insurance Co. Ltd
	line	£000	£000	£000	£000	£000	£000
Sub-total A	13				11,293	22,000	
10m Euro 18%	15				1,139	1,139	
Excess 16%	16				795	2,508	
Sub-total B	19				1,934	3,647	
Claims paid	21	10,989			25,362	12,000	2,816
O/S c/f UWR	22	86,054					9,048
“ ACC	23				(2,001)	16,400	
O/S b/f UWR	24	97,043					11,536
“ ACC	25				6,726	13,267	
Sub-total C	29				16,635	15,133	328
R/I rec'able	30				16,635		328
Sub-total D	39					15,133	
First result	41				967	3,647	

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 0903 continued

Form 11		CGU Insurance plc	General Accident Reinsurance Co. Ltd	The Guarantee Society Ltd	The Road Transport & General Ins Co. Ltd	Scottish Boiler & General Ins Co. Ltd	Scottish General Insurance Co. Ltd
	line	£000	£000	£000	£000	£000	£000
Sub-total A	13	996,793		12,566		7,450	29,267
10m Euro 18%	15	1,139		1,139		1,139	1,139
Excess 16%	16	158,475		998		180	3,671
Sub-total B	19	159,614		2,137		1,319	4,810
Claims paid	21	673,142	1,345	1,462	9	3,857	28,115
O/S c/f UWR	22	139,472	14,724				
“ ACC	23	1,341,104		4,361	40	957	40,254
O/S b/f UWR	24	103,582	23,885				
“ ACC	25	1,460,918		6,039	100	1,427	40,300
Sub-total C	29	589,218	(7,816)	(216)	(51)	3,387	28,069
R/I rec'able	30	54,442	(7,816)	(427)	(8)		
Sub-total D	39	534,776		211	(43)	3,387	28,069
First result	41	144,866		1,069		1,319	4,809

Form 11		Scottish Insurance Corporation Ltd	The New Zealand Reinsurance Co. (UK) Ltd	The Ulster Marine Insurance Co. Ltd	CGU Underwriting Ltd	CGU Bonus Ltd
	line	£000	£000	£000	£000	£000
Sub-total A	13				208,148	254,588
10m Euro 18%	15				1,139	1,139
Excess 16%	16				32,292	39,722
Sub-total B	19				33,431	40,861
Claims paid	21	3,528	365		189,579	106,006
O/S c/f UWR	22		10,587			
“ ACC	23	8,910			142,250	205,431
O/S b/f UWR	24		10,956			
“ ACC	25	12,438			133,592	193,875
Sub-total C	29		(4)		198,237	117,562
R/I rec'able	30		(1)		12,193	(136)
Sub-total D	39		(3)		186,044	117,698
First result	41				31,374	40,861

Returns under the accounts and statement rules

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 0903 continued

Form 12		CGU International Insurance plc	The British & European Reinsurance Co. Ltd	Commercial Union Life Assurance Co. Ltd	Edinburgh Assurance Co. Ltd	The Employers' Liability Ins. Corp. Ltd	Fine Art & General Ins. Co. Ltd
	line	£000	£000	£000	£000	£000	£000
Claims paid	21	3,449,453	15,112				
O/S c/f UWR	22	477,718	82,539				
" ACC	23	2,110,912					
O/S b/f UWR	24	611,970	63,710				
" ACC	25	1,640,223	32,789				
Sub-total E	29	3,785,590	1,152				
Sub-total F	31	1,261,863	384				
7m Euro 26%	32	1,151	100				
Excess 23%	33	289,210					
Sub-total G	39	290,361	100				
Second result	41	290,361	50				
First result	42	390,166					
Req'd margin	49	390,166	253	253	253	253	253

Form 12		The Indemnity Marine Ass. Co. Ltd	London and Scottish Ass. Corp. Ltd	Commercial Union Assurance Co. Ltd	North British and Mercantile Ins. Co. Ltd	The Northern Assurance Co. Ltd	The Ocean Accident and Guarantee Corp. Ltd
	line	£000	£000	£000	£000	£000	£000
Claims paid	21	26,377			12,568	274,381	
O/S c/f UWR	22	84,432					
" ACC	23				38	169,300	
O/S b/f UWR	24	109,594					
" ACC	25				2,754	174,829	
Sub-total E	29	1,215			9,852	268,852	
Sub-total F	31	405			3,284	89,617	
7m Euro 26%	32	105			854	1,151	
Excess 23%	33					19,594	
Sub-total G	39	105			854	20,745	
Second result	41	53			427	20,618	
First result	42					28,861	
Req'd margin	49	253	253	253	427	28,861	253

Form 12		The Ocean Marine Ins. Co. Ltd	Railway Passengers Ass. Co	General Accident Fire and Life Ass. Corp. Ltd	Travellers' Ins. Assoc. Ltd	The Welsh Insurance Co. Ltd	The Yorkshire Insurance Co. Ltd
	line	£000	£000	£000	£000	£000	£000
Claims paid	21	47,185			93,733	30,634	46,484
O/S c/f UWR	22	86,054					9,048
" ACC	23				(2,001)	16,400	
O/S b/f UWR	24	125,519					30,833
" ACC	25				12,422	19,065	
Sub-total E	29	7,720			79,310	27,969	24,699
Sub-total F	31	2,573			26,437	9,323	8,233
7m Euro 26%	32	669			1,151	1,151	1,151
Excess 23%	33				5,062	1,126	875
Sub-total G	39	669			6,213	2,277	2,026
Second result	41	669			3,107	2,277	1,013
First result	42				967	3,647	
Req'd margin	49	669	253	253	3,107	3,647	1,013

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 0903 continued

Form 12		CGU Insurance plc	General Accident Reinsurance Co. Ltd	The Guarantee Society Ltd	The Road Transport & General Ins Co. Ltd	Scottish Boiler & General Ins Co. Ltd	Scottish General Insurance Co. Ltd
	line	£000	£000	£000	£000	£000	£000
Claims paid	21	2,579,234	4,734	5,518	210	12,534	100,777
O/S c/f UWR	22	139,472	14,724				
“ ACC	23	1,341,104		4,361	40	957	40,254
O/S b/f UWR	24	169,640	27,147				
“ ACC	25	1,568,354		8,477	364	3,296	61,734
Sub-total E	29	2,321,816	(7,689)	1,402	(114)	10,195	79,297
Sub-total F	31	773,939	(2,563)	467	(38)	3,398	26,432
7m Euro 26%	32	1,151	(666)	122	(10)	884	1,151
Excess 23%	33	176,988					5,061
Sub-total G	39	178,139	(666)	122	(10)	884	6,212
Second result	41	161,679	(333)	61	(8)	884	6,212
First result	42	144,866		1,069		1,319	4,809
Req'd margin	49	161,679	253	1,069	253	1,319	6,212

Form 12		Scottish Insurance Corporation Ltd	The New Zealand Reinsurance Co. (UK) Ltd	The Ulster Marine Insurance Co. Ltd	CGU Underwriting Ltd	CGU Bonus Ltd
	line	£000	£000	£000	£000	£000
Claims paid	21	6,070	811		567,002	342,918
O/S c/f UWR	22		10,587			
“ ACC	23	8,910			142,250	205,431
O/S b/f UWR	24		11,063			
“ ACC	25	11,569			100,551	240,929
Sub-total E	29	3,411	335		608,701	307,420
Sub-total F	31	1,137	112		202,900	102,473
7m Euro 26%	32	296	29		1,151	1,151
Excess 23%	33				45,649	22,551
Sub-total G	39	296	29		46,800	23,702
Second result	41	296	22		43,921	23,702
First result	42				31,374	40,861
Req'd margin	49	296	253	253	43,921	40,861

Notes to the Return**CGU International Insurance plc****Financial year ended 31 December 2002*****0905* OTHER THAN LONG TERM INSURANCE BUSINESS ASSETS**

	2002 £000	2001 £000
Other than long term insurance business assets allocated towards general insurance business required minimum margin	2,537,890	3,072,669
Other than long term insurance business assets allocated towards long term insurance business required minimum margin	64,370	10,230
Net other than long term insurance business assets	<u>2,602,260</u>	<u>3,082,899</u>

The assets allocated to the long term insurance business required minimum margin are for CGU Insurance plc, The Northern Assurance Company Limited, The Yorkshire Insurance Company Limited and Commercial Union Life Assurance Company Limited.

***1001* RECONCILIATION TO NET ASSETS PER COMPANIES ACT ACCOUNTS**

	2002 £000	2001 £000
Total assets per FSA return (Form 13, line 99)	16,697,627	16,587,937
Total liabilities per FSA return (Form 15, line 59)	(8,757,627)	(8,393,617)
Deduct the capital and reserves of Commercial Union Life Assurance Company Ltd, the non-long term element of which is included in this return but which is not a subsidiary of CGU International Insurance plc	(56,558)	(63,441)
Prior year adjustment	-	(117,879)
Capital and reserves per CGU International Insurance plc shareholder accounts	<u>7,883,442</u>	<u>8,013,000</u>

***1002* PARTICULARS OF OTHER MOVEMENTS**

The other movements shown on Form 10, line 65 are as follows:

	2002 £000	2001 £000
Exchange movements	800	(31,200)
Deferred tax prior year adjustment	(136,500)	-
Other prior year adjustment	6,748	-
	<u>(128,952)</u>	<u>(31,200)</u>

***1301* AGGREGATE VALUE OF UNLISTED INVESTMENTS AND CERTAIN OTHER SECURITIES**

At 31 December 2002, the aggregate values of the following types of investments held by the Group were:

1. Unlisted investments, comprising debt and equity securities	£26m (2001 £31m)
2. Holdings in non-authorised collective investment schemes	£nil (2001 £nil)
3. Listed investments which are not readily realisable	£nil (2001 £nil)
4. Reversionary interests or remainders in property other than land and buildings	£nil (2001 £nil)

***1302* AGGREGATE VALUE OF HYBRID SECURITIES**

At 31 December 2002, the Group held £107m (2001 £30m) in hybrid securities.

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

***1304* SET OFF POLICY**

Assets on Form 13 have been set off against relevant liabilities to the extent permitted by generally accepted accounting principles.

***1305* MAXIMUM COUNTERPARTY EXPOSURE**

For exposures to banks a system of local limits, based on the banks' credit ratings, has been established subject to an overall maximum exposure in the UK of £100m and across the Group of 5% of Group shareholders' funds. In the United Kingdom, exposure to non-government fixed interest securities, rated less than AAA/Aaa, is subject to a limit of 5% of the UK general fund asset portfolio. There is no limit on non-government securities rated AAA/Aaa. Exposure to UK equities is subject to various limits including maximum overweight in any one company over index of 2%. Overseas dependants invest in their local currency in local markets and the potential for aggregation of investment exposures across the Group is therefore limited. Investments in government securities and special trade investments are excluded from the limits. There were no material breaches of the bank or investment limits during the year.

***1306* LARGE COUNTERPARTY EXPOSURE**

At 31 December 2002, the non-life funds of the Group held ordinary shares in Münchener Ruckversicherungs-Gesellschaft with a value of £127m and Societe Generale with a value of £160m.

***1501* PROVISION FOR ADVERSE CHANGES**

No provision has been made for adverse changes on derivatives. The company cannot incur a material loss on the warrants shown on Form 17, line 22.

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

1502 CONTINGENT LIABILITIES

- (a) There are no material charges over assets.
- (b) At 31 December 2002, the Group had an unprovided deferred tax liability of £8m.
- (c) In the course of conducting insurance business, various companies within the Aviva Group receive general insurance liability claims, and become involved in actual or threatened litigation therefrom, including claims in respect of pollution and other environmental hazards. Amongst these are claims in respect of asbestos production and handling in various jurisdictions, including the United Kingdom, Australia, Canada and South Africa. Given the significant delays that are experienced in the notification of these claims, the potential number of incidents which they cover and the uncertainties associated with establishing liability and the availability of reinsurance, the ultimate cost cannot be determined with certainty. However, the Group's exposure to such liabilities is not significant and, on the basis of current information and having regard to the level of provisions made for general insurance claims, the directors consider that any costs arising are not likely to have a material impact on the financial position of the group.
- (d) The Company has guaranteed the payment of the principal, and interest thereon, of the following bonds issued by its ultimate parent company, Aviva plc:
- 8.625% guaranteed bonds 2005, £200m
 - 9.5% guaranteed bonds 2016, £200m

The Company has also guaranteed the commercial paper programme and the related committed borrowing facilities of Aviva plc, under which the maximum liability is £3,515m and the amount outstanding at 31 December 2002 was £1,502m. Of the total guaranteed amount of £3,515m, CGU Insurance plc is joint guarantor of £1,435m.

The Company has guaranteed the borrowings of its subsidiary company, CU Finance BV, to a maximum of £190m. The amount borrowed at 31 December 2002 was £168m.

The Company has provided indemnities, totaling £485m, to various banks as back up for letters of credit for facilities made available to other group companies. CGU Insurance plc has provided indemnities totaling £111m.

The Company has provided other guarantees and indemnities to other group companies and to third parties, the maximum liability under which totals £73m.

The Company has provided guarantees to various banks in respect of warranties given by CU International Holdings Limited under Share Purchase Agreements. The liability for breach of these warranties is unlimited. In addition the Company has provided guarantees for the obligations of CU International Holdings Limited under Shareholders Agreements entered into with banks and third parties.

The Company has guaranteed to discharge of all debts and liabilities to policyholders of Guarantee and Suretyship Insurance Company Limited (formerly Aviva Insurance Limited, formerly The National Guarantee and Suretyship Association Limited), Union Assurance Society Limited, West of Scotland Insurance Office Limited and The White Cross Insurance Company Limited following the deregulation of these companies during the year.

No actual liability is expected to arise from these guarantees and indemnities.

- (e) There are no fundamental uncertainties.

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

***1504* PROVISIONS FOR OTHER RISKS AND CHARGES**

These include an amount of £Nil (2001 £2.3m) for deficits in related undertakings.

***1601* EXCHANGE RATES**

Assets and liabilities are converted into sterling at rates of exchange ruling at 31 December 2002. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

***1602* BROUGHT FORWARD AMOUNTS**

Some of the brought forward amounts shown in Forms 11, 12, 21 to 24, 26 to 28 and 31 to 34 have been restated from the corresponding carried forward amounts included in the previous year's return due to the conversion of foreign currency amounts at the closing rates of exchange at 31 December 2002. In addition brought forward balances have been restated for the inclusion in the return of CGU Underwriting Limited and the exclusion from the return of Sabre Insurance Company Limited. The effect of these restatements has been set out in note 2101.

***1603* OTHER INCOME AND CHARGES**

Other income and charges comprises:

	2002 £000	2001 £000
Unallocated expenses	(17,803)	-
Integration costs	-	(19,800)
Write-off of Goodwill	(800)	-
Financial Services Compensation Scheme Levy	700	(11,400)
Total	<u>(17,903)</u>	<u>(31,200)</u>

***1605* TRANSFER FROM THE LONG TERM INSURANCE BUSINESS REVENUE ACCOUNT**

The figures on Form 16, Line 13 represent the transfers from the long term insurance business revenue accounts of Commercial Union Life Assurance Company Ltd which files a return in respect of its long term insurance business.

***1701* TREATMENT OF VARIATION MARGIN**

The aggregate amount of variation margin received by the Company is £87m. This has been allocated to Form 13, line 44 and the cash received has been used for investment purposes.

***1702* QUASI DERIVATIVES**

The aggregate value of quasi derivatives is below the threshold of 2.5% of total assets as shown on Form 13, line 89.

***2001* OPTION TO REPORT BUSINESS IN A DIFFERENT ACCOUNTING CLASS**

The Company 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.

Notes to the Return**CGU International Insurance plc****Financial year ended 31 December 2002*****2002* ANALYSIS OF PREMIUMS**

The analysis of premiums between UK business and overseas business is as follows:

Accounting class	UK		Overseas	
	Gross £000	Reinsurers' share £000	Gross £000	Reinsurers' share £000
<u>Accident year accounting</u>				
1. Accident & health	127,920	50,993	18,952	2,998
2. Motor	219,726	620	36,456	4,295
4. Marine	6,633	33	3,451	559
5. Transport	28,316	1,549	10,180	1,229
6. Property	935,624	102,552	53,720	16,928
7. Third party liability	325,964	28,059	16,370	1,885
8. Miscellaneous and pecuniary loss	244,593	83,939	9,726	3,585
10. Proportional treaty	1,667,956	2,201	-	-
	<u>3,556,732</u>	<u>269,946</u>	<u>148,855</u>	<u>31,479</u>
<u>Underwriting year accounting</u>				
3. Aviation	166,843	134,185	-	-
4. Marine	-	-	-	-
5. Transport	-	-	-	-
9. Non-proportional treaty	2,931	1,662	1	-
10. Proportional treaty	151,805	137,175	(1,025)	245
11. MAT treaty	-	-	-	-
	<u>321,579</u>	<u>273,022</u>	<u>(1,024)</u>	<u>245</u>

Notes to the Return**CGU International Insurance plc****Financial year ended 31 December 2002*****2007* MATERIAL CONNECTED-PARTY TRANSACTIONS****INTRA-GROUP REINSURANCE CONTRACTS**

Material intra-group reinsurance contracts in 2002 are summarised below:-

Ceded by	Reinsured by	Relationship	Premiums	Underwriting result
			£'m	£'m
Travellers' Insurance Association Ltd	CGU International Insurance plc	Subsidiary/ parent	11.3	(2.8)
Norwich Union Insurance Ltd, London & Edinburgh Insurance Company Ltd, Haven Insurance Policies Ltd	CGU International Insurance plc	Fellow subsidiaries of Norwich Union Holdings Ltd	1,663.2	13.8
CGU International Insurance plc	The Northern Assurance Company Ltd	Parent/ subsidiary	170.4	(0.8)
The Northern Assurance Company Ltd	The Welsh Insurance Corporation Ltd	Fellow subsidiaries of CGU International Insurance plc	21.3	(0.2)

EXPENSES

The amounts recharged by Norwich Union Insurance Ltd, a fellow subsidiary of Norwich Union Holdings Limited, to companies included in this return in respect of expenses are as follows:-

	£'m
CGU Bonus Limited	28.1
Travellers' Insurance Association Ltd	2.0

CASH FUNDING

The Northern Assurance Company Limited participates in a funding arrangement with CGU International Insurance plc (its parent undertaking) where cash balances are pooled within CGU International Insurance plc. The net funding in the year provided by CGU International Insurance plc, relating mainly to investment transactions, was £17m.

The following companies participate in a funding arrangement with CGU Insurance plc where cash balances are pooled within CGU Insurance plc. The companies listed below are subsidiaries of CGU Insurance plc. The net funding in the year provided by CGU Insurance plc, relating to investment and other operational transactions, was:-

	£'m
The Guarantee Society Ltd	2.8
Scottish General Insurance Company Ltd	7.2
CGU Bonus Limited	(36.4)
The New Zealand Reinsurance Company (UK) Ltd	(2.0)

Notes to the Return**CGU International Insurance plc****Financial year ended 31 December 2002****Note 2007 continued**

General Accident Reinsurance Company Ltd and The New Zealand Reinsurance Company (UK) Ltd additionally received funding of £7.5m and £4.6m respectively from CGU International Insurance plc (a parent undertaking) in respect of their reinsurance arrangements.

CAPITAL AND OTHER FUNDING

The following material transactions took place during 2002:-

Received by	Paid by	Relationship	Amount	Transaction
CGU International Insurance plc	CGU Insurance plc	Parent/ subsidiary	£466m	cash funding
CGU International Insurance plc	Norwich Union Holdings Ltd	Subsidiary/ parent	£1,200m	new capital
CGU Insurance plc	CGU International Insurance plc	Subsidiary/ parent	£266m	new capital
Scottish Insurance Corporation Ltd	CGU Insurance plc	Subsidiary/ parent	£1,305m	new capital
Commercial Union International Holdings Ltd	Scottish Insurance Corporation Ltd	Subsidiary/ parent	£453m	new capital
CGU Underwriting Ltd	CGU International Insurance plc	Subsidiary/ parent	£20m	new capital
General Accident plc	CGU International Insurance plc	Parent/ subsidiary	£750m	dividend
CGU International Insurance plc	British & European Reinsurance Co Ltd	Parent/ subsidiary	£16m	dividend
CGU International Insurance plc	General Accident plc	Subsidiary/ parent	£381m	repayment of loan
Norwich Union plc	Welsh Insurance Ltd	Intermediate parent/ subsidiary	£236m	loan
The Northern Assurance Company Ltd	CGU Participations SA	Fellow subsidiaries of CGU International Insurance plc	£15m	loan interest
Road Transport & General Ltd	CGU Insurance plc	Subsidiary/ parent	£852m	transfer of investment in group companies
CGU International Insurance plc	CGU Insurance plc	Parent/ subsidiary	£266m	transfer of investment in group companies
CGU Insurance plc	Scottish Insurance Corporation Ltd	Parent/ subsidiary	£1,432m	transfer of investment in group companies
Scottish Insurance Corporation Ltd	Commercial Union International Holdings Ltd	Parent/ subsidiary	£1,432m	transfer of investment in group companies

Notes to the Return**CGU International Insurance plc****Financial year ended 31 December 2002*****2008* ACCOUNTING FOR CERTAIN LONDON INSURANCE MARKET BUSINESS**

Following the Company's withdrawal from the London insurance market, certain ceded business is accounted for one quarter in arrears, based upon bordereau statements.

***2101*, *2201* BROUGHT FORWARD AMOUNTS**

Where opening balances are denominated in overseas currencies, there are differences arising as the result of retranslating those opening balances. In addition, brought forward balances in accounting class 10 on Forms 21 and 22 have been adjusted as the result of a quota share arrangement from a fellow Group undertaking, accounted for on an accident year basis. The increases in the balances brought forward on Forms 21 and 22 for accounting class 10 as a result of this arrangement have been £489m and £144m respectively.

Adjustments to brought forward amounts

With effect from 1st January 2002, the UK subsidiary, CGU Underwriting Limited, has been included in this return. In addition, also from 1st January 2002, the former UK subsidiary Sabre Insurance Company Limited, which was sold in February 2002, has been excluded from this return. As a result opening balances on technical provisions have been adjusted. Details of the key numbers affected by these adjustments are set out below:

(i) 2101 Form 21

Total gross unearned premium provision					
	Amount carried forward per 2001 return	Add: CGU Underwriting Ltd	Less: Sabre Insurance Company Ltd	Exchange Movements / Quota Share Adjustment	Amount brought forward per 2002 return
	£000s	£000s	£000s	£000s	£000s
Accident and Health	101,947	21,708	-	(224)	123,431
Motor	206,525	22,826	(30,943)	(405)	198,003
Marine	2,577	-	-	(42)	2,535
Transport	12,512	122	-	(149)	12,485
Property	366,656	67,467	-	(647)	433,476
Third party liability	127,803	-	-	(388)	127,415
Miscellaneous and pecuniary loss	216,297	11,317	-	(108)	227,506
Proportional treaty	294,710	4,769	-	488,688	788,167
Total	1,329,027	128,209	(30,943)	486,725	1,913,018

The quota share adjustment relates to proportional treaty business only and is for an amount of £488,683.

Notes to the Return**CGU International Insurance plc****Financial year ended 31 December 2002****Note 2101 continued**

Total reinsurance on unearned premium provision					
	Amount carried forward per 2001 return	Add: CGU Underwriting Ltd	Less: Sabre Insurance Company Ltd	Exchange Movements	Amount brought forward per 2002 return
	£000s	£000s	£000s	£000s	£000s
Accident and Health	50,957	10,012	-	(28)	60,941
Motor	2,184	-	-	(10)	2,174
Marine	85	-	-	(2)	83
Transport	318	-	-	(12)	306
Property	13,944	-	-	(215)	13,729
Third party liability	13,004	-	-	(43)	12,961
Miscellaneous and pecuniary loss	92,397	5,245	-	(41)	97,601
Proportional treaty	-	1,575	-	-	1,575
Total	172,889	16,832	-	(351)	189,370

Total net unearned premium provision					
	Amount carried forward per 2001 return	Add: CGU Underwriting Ltd	Less: Sabre Insurance Company Ltd	Exchange Movements / Quota Share Adjustment	Amount brought forward per 2002 return
	£000s	£000s	£000s	£000s	£000s
Accident and Health	50,990	11,696	-	(196)	62,490
Motor	204,341	22,826	(30,943)	(395)	195,829
Marine	2,492	-	-	(40)	2,452
Transport	12,194	122	-	(137)	12,179
Property	352,712	67,467	-	(432)	419,747
Third party liability	114,799	-	-	(345)	114,454
Miscellaneous and pecuniary loss	123,900	6,072	-	(67)	129,905
Proportional treaty	294,710	3,194	-	488,688	786,592
Total	1,156,138	111,377	(30,943)	487,076	1,723,648

Notes to the Return**CGU International Insurance plc****Financial year ended 31 December 2002****Note 2101 continued****(ii) 2201 Form 22**

Total gross outstanding claims					
	Amount carried forward per 2001 return	Add: CGU Underwriting Ltd	Less: Sabre Insurance Company Ltd	Exchange Movements	Amount brought forward per 2002 return
	£000	£000	£000	£000	£000
Accident and Health	65,233	6,302	-	776	72,311
Motor	1,035,827	37,973	(104,900)	(1,139)	967,761
Marine	5,480	-	-	(57)	5,423
Transport	20,906	85	-	(648)	20,343
Property	760,403	79,137	-	(315)	839,225
Third party liability	1,466,218	-	-	(2,616)	1,463,602
Miscellaneous and pecuniary loss	172,792	5,991	-	(156)	178,627
Proportional treaty	191,577	4,104	-	-	195,681
Total	3,718,436	133,592	(104,900)	(4,155)	3,742,973

Total reinsurance on outstanding claims					
	Amount carried forward per 2001 return	Add: CGU Underwriting Ltd	Less: Sabre Insurance Company Ltd	Exchange Movements	Amount brought forward per 2002 return
	£000	£000	£000	£000	£000
Accident and Health	10,985	3,357	-	99	14,441
Motor	42,056	-	(13,203)	(69)	28,784
Marine	546	-	-	9	555
Transport	3,736	-	-	(174)	3,562
Property	184,710	-	-	(529)	184,181
Third party liability	510,359	-	-	(745)	509,614
Miscellaneous and pecuniary loss	73,861	3,339	-	(68)	77,132
Proportional treaty	-	1,353	-	-	1,353
Total	826,253	8,049	(13,203)	(1,477)	819,622

Notes to the Return**CGU International Insurance plc****Financial year ended 31 December 2002****Note 2101 continued**

Total net outstanding claims					
	Amount carried forward per 2001 return	Add: CGU Underwriting Ltd	Less: Sabre Insurance Company Ltd	Exchange Movements	Amount brought forward per 2002 return
	£000	£000	£000	£000	£000
Accident and Health	54,248	2,945	-	677	57,870
Motor	993,771	37,973	(91,697)	(1,070)	938,977
Marine	4,934	-	-	(66)	4,868
Transport	17,170	85	-	(474)	16,781
Property	575,693	79,137	-	214	655,044
Third party liability	955,859	-	-	(1,871)	953,988
Miscellaneous and pecuniary loss	98,931	2,652	-	(88)	101,495
Proportional treaty	191,577	2,751	-	-	194,328
Total	2,892,183	125,543	(91,697)	(2,678)	2,923,351

(iii) 2201 Form 22 Total claims handling provision

Total claims handling provision (14.3,18.3)					
	Amount carried forward per 2001 return	Add: CGU Underwriting Ltd	Less: Sabre Insurance Company Ltd	Exchange Movements	Amount brought forward per 2002 return
	£000	£000	£000	£000	£000
Accident and Health	1,358	-	-	42	1,400
Motor	18,387	-	(922)	(35)	17,430
Marine	92	-	-	(2)	90
Transport	518	-	-	(18)	500
Property	11,260	-	-	73	11,333
Third party liability	19,974	-	-	(77)	19,897
Miscellaneous and pecuniary loss	2,734	-	-	(2)	2,732
Proportional treaty	3,822	-	-	-	3,822
Total	58,145	-	(922)	(19)	57,204

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 2101 continued

(iv) 2201 Form 22 Total deferred acquisition costs

Total deferred acquisition costs (29.3)					
	Amount carried forward per 2001 return	Add: CGU Underwriting Ltd	Less: Sabre Insurance Company Ltd	Exchange Movements / Quota Share Adjustment	Amount brought forward per 2002 return
	£000	£000	£000	£000	£000
Accident and Health	13,171	-	-	(37)	13,134
Motor	33,055	-	(4,848)	(130)	28,077
Marine	367	-	-	(13)	354
Transport	1,984	-	-	(38)	1,946
Property	72,852	-	-	(371)	72,481
Third party liability	20,657	-	-	(126)	20,531
Miscellaneous and pecuniary loss	28,182	-	-	(12)	28,170
Proportional treaty	60,860	-	-	144,016	204,876
Total	231,128	-	(4,848)	143,289	369,569

The quota share adjustment relates to proportional treaty business only and is for an amount of £144,016.

Returns under the accounts and statement rules

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

Note 2101 continued

Risk Groups

	UK Risk Groups previously reported on Forms 31 and 32 by CGU International Insurance Limited	Risk Groups previously reported on Forms 31 and 32 by CGU Underwriting Ltd	UK Risk Groups used on Forms 31 and 32 in this return
1	Personal Accident	Personal Accident	Personal Accident
4	Marine		Marine
5	Luggage		Luggage
	Goods in transit	Goods in transit	Goods in transit
6	Householders Comprehensive	Fire (UK) Burglary	Householders Comprehensive
	Other Property		Other Property
	Burglary & All Risks		Burglary & All Risks
	Engineering		Engineering
	Fire		Fire
7	Employers Liability		Employers Liability
	General Liability		General Liability
	Professional Indemnity		Professional Indemnity
8	Mortgage Indemnity		Mortgage Indemnity
	Miscellaneous	Redundancy & Unemployment Legal Expenses	Miscellaneous
	Fidelity Guarantee		Fidelity Guarantee
	Consequential Loss		Consequential Loss
2	Private Cars - Non-Comprehensive	Private Car(S) - Non-Comp	Private Cars - Non-Comprehensive
	Motor Cycles		Motor Cycles
	Fleets		Fleets
	Commercial Vehicles		Commercial Vehicles
	Private Car Comprehensive	Private Car(S) - Comprehensive	Private Car Comprehensive

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

***2102* UNEARNED PREMIUMS**

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

***2202*, *2404* CLAIMS MANAGEMENT COSTS**

Claims management costs represent indirect overhead costs incurred in respect of maintaining settlement functions. These costs include both charges by third parties and an attribution of the Company'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*, *2406* 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 an annual basis, a proportion of the related acquisition expenses have been deferred commensurate with the unearned premiums provisions. 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**

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 for each accounting class is nil.

***2402* ADOPTION OF UNDERWRITING YEAR ACCOUNTING**

Underwriting year accounting has been adopted for certain business within accounting classes 3, 4, 5, 6, 7, 9, 10 and 11 due to the longer term nature of the business written; and where an underwriting result could not be established with sufficient accuracy using the accident year basis.

***2407* UNDERWRITING YEAR BUSINESS**

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

***2408* TREATY REINSURANCE BUSINESS ACCEPTED**

For the purposes of Forms 24, 25, 28 and 29, treaty reinsurance business accepted by our overseas branches has not been allocated to specific years of origin by date of contract but shown as relating to the current year. The allocation is not made because the analysis by year of origin is not available. The amount involved is less than £10m.

***2501* UNEARNED PREMIUMS PROVISION**

For the bulk of business, the provision for unearned premiums is calculated using the 24ths method, but this has been modified for risks with underlying exposures which are greater than one year.

Notes to the Return

CGU International Insurance plc

Financial year ended 31 December 2002

***2802* ALLOCATION OF REINSURANCE TREATIES ACCEPTED**

Treaty reinsurances accepted which fall within more than one business class are allocated to the business category within which the greater part of the business to which the treaty relates falls. Once the allocation is determined it is consistently applied to all amounts reported under that treaty. This method is used as it represents the most practical way of allocating the treaty reinsurances accepted to a business category.

***3000* FORM NOT SUBMITTED**

Discounting has been applied to certain US\$ claims provisions but, as a result of the retroactive stop loss reinsurance arrangement on business previously written through the London Market, the discounting is effectively reinsured away and therefore details at the net level are not material.

For information, at the gross of reinsurance level, the yield used in the calculations is based on the return from US government securities, the investments held to back the relevant claims provisions, over the expected settlement period.

***3203* VEHICLE YEARS**

For the commercial vehicle risk group reported in country "AB", Home Foreign, and for the motor vehicle risk group reported in countries "QE", Hong Kong, and "QG", Singapore, the number of vehicle years insured under all insurance contracts cannot be determined.

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2002

1. The gross acceptances written by the companies in the Group are subject to reinsurance covers and protections of both treaty and facultative nature.
2. Details of the main reinsurance programmes are summarised on the following pages:

	<u>Page</u>
Group Aggregate Cover	275
Group Event Cover	275
Group Umbrella Cover – Event and Aggregate Option Contract	275
International Property Per Event Cover	276
International Property Per Risk Cover	276
International Casualty Cover	276
Group Marine Cover	277
UK Per Risk	277
UK Per Event (Catastrophe)	278
UK Motor and Liability Classes	279

3. The diagrams on pages 281 and 282 show how the programmes fit together. Group Aggregate Cover, Group Event Cover and Group Umbrella Cover are purchased for Aviva plc, its associates, subsidiaries and controlled companies. International Property and Casualty Cover is purchased for certain non-UK companies and branches in the Aviva plc group. Group Marine Cover is purchased for UK and certain non-UK companies and branches in the Aviva plc group. The UK programmes are purchased for the combined UK general business operations of the Aviva plc group.
4. A split of facultative and treaty reinsurance premiums is given on page 283.

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2002

Group Aggregate Cover

Period of Cover	12 months at 1st August 2002
Cover	£50,000,000
Maximum Net Retention	£250,000,000
Franchise	In respect of Aviva's retentions under insuring programmes, the following franchises from the ground up ultimate net loss each and every loss apply: £20,000,000 for UK. £5,000,000 for other than UK or respective retention, whichever is the lesser
Premium	£4,650,000

Group Event Cover

Period of Cover	12 months at 1st August 2002
Limits	£45,000,000
Underlying Retention	£225,000,000
Premium	£2,430,000

Group Umbrella Cover – Event and Aggregate Option Contract

Period of Cover	1st November 2001 to 31st December 2002
Cover	£150,000,000
Maximum Net Retention	£100,000,000
Premium (Estimated)	£2,875,000 Initial Margin £4,750,000 Exercise Margin (if the £100m event or aggregation of events is exhausted)
Franchise	£5,000,000 franchise applies from the ground each and every loss occurrence or respective retention, whichever is the lesser.

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2002

International Property Per Event Cover

Period of Cover	12 months at 1st April 2002
Cover	£150,000,000 excess of underlying retention (Greece, Ireland, Portugal, Hong Kong & Singapore) £100,000,000 excess of underlying retention (Greece, Ireland, Italy, Portugal, Bermuda, Hong Kong & Singapore) £60,000,000 excess of underlying retention (all territories) £6,400,000 Reinstatement Premium Protection
Maximum Net Retention	£5,000,000
Premium (Estimated)	£15,475,000 £500,000 (Reinstatement Premium Protection)
Reinstatement	1 reinstatement

International Property Per Risk Cover

Period of Cover	12 months at 1st January 2002
Cover	£25,000,000 ultimate net loss each and every loss each risk
Maximum Net Retention	£5,000,000 ultimate net loss each and every loss each risk
Premium	£1,512,000 for the 12 month period
Reinstatements	One free

International Casualty Cover

Period of Cover	12 months at 1st January 2002
Cover	Unlimited for Motor business £24,000,000 for EL/WCA where unlimited indemnity coverage is given £19,000,000 – All Accident Classes
Maximum Net Retention	£1,000,000 - All Accident Classes
Premium	£3,075,894 for the 12 month period
Reinstatement	Unlimited free in respect of Motor Third Party Bodily Injury, Motor Third Party Property Damage, Employers' Liability, Workers' Compensation and all classes of business for which the Policies provide for an unlimited indemnity (except Motor Traders Public Liability, Servicing and Sales of Goods Sections of Policies). All other classes/sections of business limited to a maximum recovery hereunder of GBP 20,000,000 (un-indexed) in respect of all Loss Occurrences. Nil reinstatement in respect of terrorism (other than in respect of Motor Third Party losses)

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2002

Group Marine Cover

Period of Cover	12 months at 1st January 2002
Cover	£9,750,000 excess of underlying retention £1,075,000 Reinstatement Premium Protection
Maximum Net Retention	£250,000
Premium	£2,212,000 for the 12 month period £85,000 Reinstatement Premium Protection
Reinstatement	Various

UK Per Risk

1. Period 1/1/2002 to 30/9/2002

Maximum Net Retention (MNPL)	£5M Property (reducing to £2.5M after Aggregate Retention of £7.5M)
Amount of cover (inc retention)	£160M
Reinstatements	3 in 1 st Layer, 4 in 2 nd Layer (£5M is entry point for 2 nd Layer), 4 in 3 rd Layer (£10M is entry point for 3 rd Layer), 3 in 4 th Layer (£20M is entry point for 4 th Layer), 2 in 5 th Layer (£40M is entry point for 5 th Layer) and 1 in 6 th Layer (£100M is entry point for 6 th Layer).
Premium	£13.0M

2. Period 1/10/2002 to 31/12/2002

Maximum Net Retention (MNPL)	£10M Property (reducing to £5M after Aggregate Retention of £5M)
Amount of cover (inc retention)	£160M
Reinstatements	4 in 1 st Layer, 4 in 2 nd Layer (£10M is entry point for 2 nd Layer), 3 in 3 rd Layer (£20M is entry point for 3 rd Layer), 2 in 4 th Layer (£40M is entry point for 4 th Layer) and 1 in 5 th Layer (£100M is entry point for 5 th Layer).
Premium	£3.2M

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2002

UK Per Event (Catastrophe)

1. Period 1.1.2002 to 31.3.2002 (including CGU Underwriting Limited)

Maximum Net Retention (MNPL)	£198M
Amount of cover (inc retention)	£1,425M
Reinstatements	1 at 100% premium

2. Period 1.4.2002 to 30.6.2002 (CGU Underwriting Limited only)

Maximum Net Retention (MNPL)	£30M
Amount of cover (inc retention)	£200M
Reinstatements	1 at 100% premium

3. Period 1.4.2002 to 31.12.2002 (including CGU Underwriting Limited as from 1.7.2002)

Maximum Net Retention (MNPL)	£190M
Amount of cover (inc retention)	£1,470M
Reinstatements	1 at 100% premium
Premium (all periods total)	£41.9M

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2002

UK Motor and Liability Classes

1. Period 1.1.2002 to 30.6.2002

Motor

Maximum Net Retention	£10M
Amount of Cover	Unlimited
Reinstatements	Unlimited

Employers Liability / Public Liability

Maximum Net Retention	£2M
Amount of Cover	£48M

The EL Facility enables us to grant policy covers up to £25M.

Reinstatements	vary per each layer of cover
Premiums	£2.5M

2. Period 1.7.2002 to 31.12.2002

Motor

Maximum Net Retention	£10M
Amount of Cover	Unlimited
Reinstatements	Unlimited

Employers Liability / Public Liability

Maximum Net Retention	£2.5M
Amount of Cover	£47.5M

The EL Facility enables us to grant policy covers up to £25M.

Reinstatements	vary per each layer of cover
Premiums	£2.8M

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2002

Maximum net probable losses for the Property, Accident and Marine Classes

Group Per Event	£ 145,000,000
International Per Event	£ 5,000,000
International Property Per Risk	£ 5,000,000
International Casualty	£ 1,000,000
Group Marine	£ 250,000

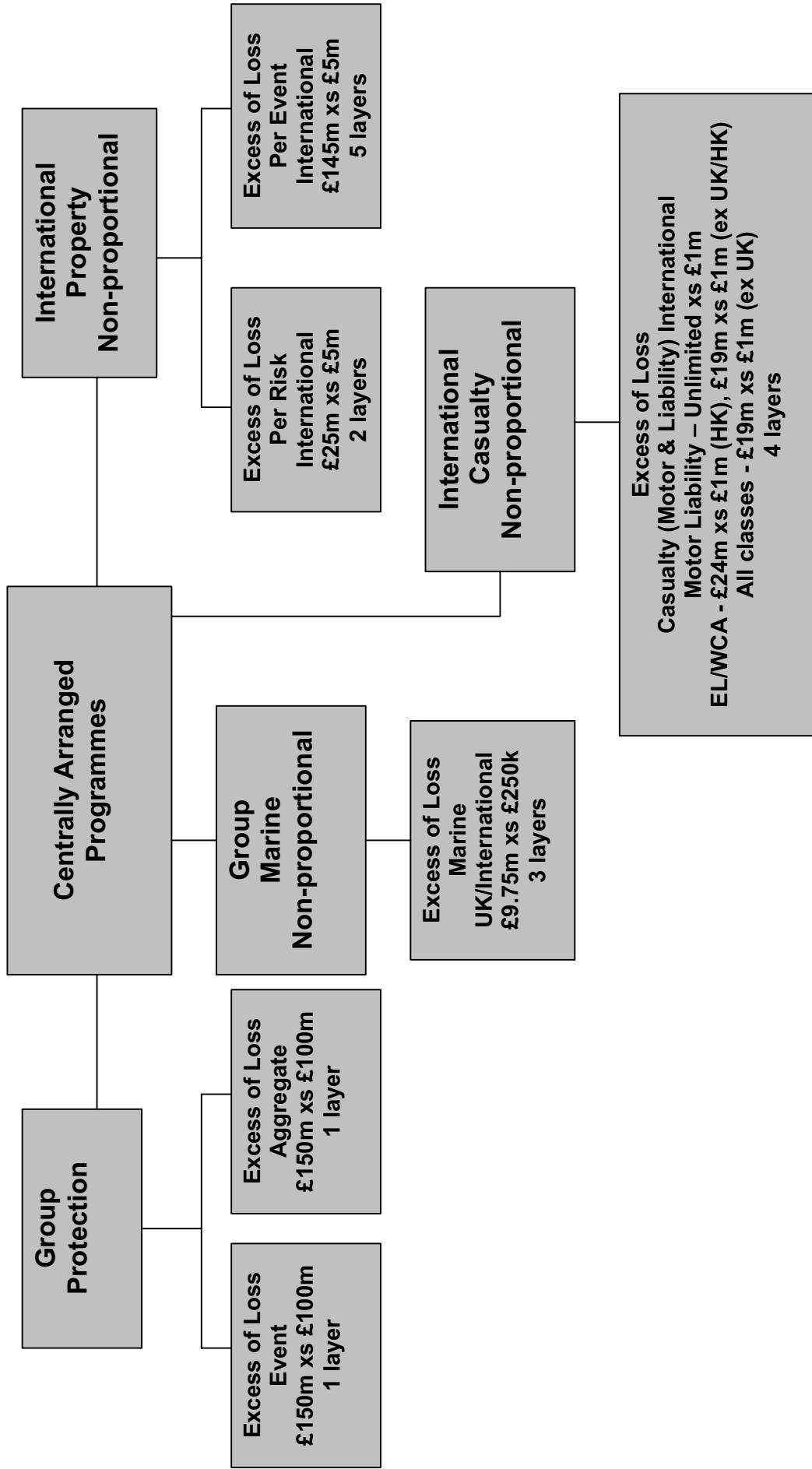
Maximum net probable losses for the Property & Accident Classes

UK Per Event	£ 190,000,000
UK Per Risk	£ 5,000,000
UK Motor & Liability	£ 10,000,000
UK EL/PL	£ 2,500,000

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

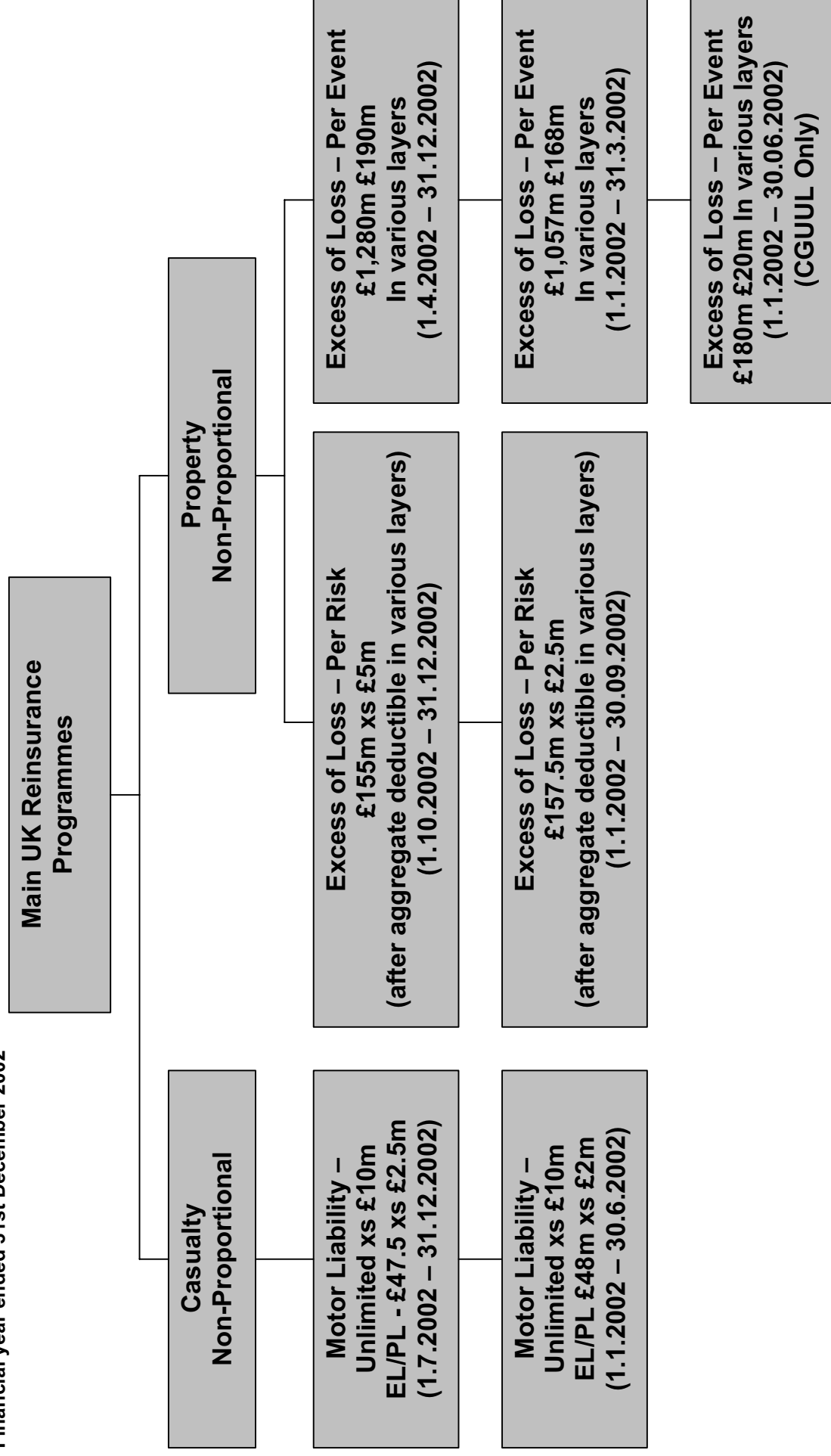
Financial year ended 31st December 2002



Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

CGU International Insurance plc

Financial year ended 31st December 2002



Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules**CGU International Insurance plc****Financial year ended 31st December 2002**

	FORM 21		FORM 24		TOTAL	
Accounting class	Facultative	Treaty	Facultative	Treaty	Facultative	Treaty
	£000	£000	£000	£000	£000	£000
1. Accident & health	1,563	52,428	-	-	1,563	52,428
2. Motor	773	4,142	-	-	773	4,142
3. Aviation	-	-	-	134,185	-	134,185
4. Marine	29	563	-	-	29	563
5. Transport	1,026	1,752	-	-	1,026	1,752
6. Property	7,981	111,499	-	-	7,981	111,499
7. Third party liability	4,862	25,082	-	-	4,862	25,082
8. Miscellaneous and pecuniary loss	3,178	84,346	-	-	3,178	84,346
9. Non-proportional treaty	-	-	-	1,662	-	1,662
10. Proportional treaty	-	2,201	245	137,175	245	139,376
11. Marine, aviation and transport treaty	-	-	-	-	-	-
Total	19,412	282,013	245	273,022	19,657	555,035

Additional information on general insurance business: major treaty reinsurers required by rule 9.25Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

Reinsurer details	Connection	Proportional Reinsurance Treaties	Non Proportional Reinsurance Treaties	Debts outstanding included at F13L75	Deposits received included at F15L31	Anticipated recoveries	Comments
As required by Rule 9.25: (Para 1(a))	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Pool Reinsurance Co Ltd 51 Gresham Street London EC2V 7HQ England	None		9086	567		934	
Swiss Reinsurance Company Ltd Mythenquai 50/60 Boite Postale CH-8022 Zurich Switzerland	None	540	5228	94	190	10687	
Munich Reinsurance Co. D-807 Munchen Postfach 40 13 20 Koniginstrasse 107 Germany	None	57828	12694	675		88947	
New Reinsurance Company 69 Rue de L'Athene Case postale 3504 CH-1211 Geneve 3 Switzerland	None	143	215		57	52	Owned by Munich Re
Lloyd's Underwriters 1 Lime Street London EC3M 7HA England	None	44	17517	409	3	94934	
Curepool Ltd PO Box HM 1760 Hamilton HM HX Bermuda	Subsidiary of the company	672	3476	618		21298	
General Cologne Re Corn Exchange 55 Mark Lane London EC3R 7NE England	None	8	6727	49		4125	
Partner Reinsurance Company Belleriverstrasse CH- 8034 Zurich Switzerland	None	4	3916	2		1447	
Renaissance Reinsurance Ltd Renaissance House East Broadways PO Box HM 2527 Hamilton HMGX Bermuda	None		5564				

Additional information on general insurance business: major treaty reinsurers required by rule 9.25Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

Reinsurer details As required by Rule 9.25: (Para 1(a))	Connection (Para 1(b))	Proportional Reinsurance Treaties (Para 1(c)(i)) £000	Non Proportional Reinsurance Treaties (Para 1(c)(ii)) £000	Debts outstanding included at F13L75 (Para 1(d)) £000	Deposits received included at F15L31 (Para 1(e)) £000	Anticipated recoveries (Para 1(f)) £000	Comments
DaVinci Reinsurance Ltd Renaissance House East Broadways PO Box HM 2527 Hamilton HMGX Bermuda	None		1570				Owned by Renaissance Reinsurance Ltd
Top Layer Reinsurance Ltd Renaissance House East Broadways PO Box HM 2527 Hamilton HMGX Bermuda	None		544				50% owned by Renaissance Reinsurance Ltd
National Indemnity Compay 3024 Harney Street Omaha Nebraska 68131 USA	None	115292				822923	
HSBC Insurance (Ireland) Limited 20-22 Lower Hatch Street Dublin 2 Ireland	None	103333				13052	
Aioi Insurance Company Limited 1-28-1 Ebisu Shibuya- Ku Tokyo 150-8488 Japan	None		8275			24518	
Tokyo Marine and Fire Insurance Company Limited 2-1 Marunouchi 1- Chrome Chiyoda-Ku Tokyo 100-8050 Japan	None	46734	518			69872	
Tokyo Millenium Re The Waterfront 90 Pitts Bay Road Pembroke Wales	None		510				Subsidiary of Tokyo Marine and Fire Insurance Company Limited
Swiss Re America 26050 Mareau Road Calabass California 91302 USA	None		14353			8188	

Additional information on general insurance business: major facultative reinsurers required by rule 9.26Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

Reinsurer details	Connection	Reinsurance premiums payable	Debts outstanding included at F13L75	Deposits received included at F15L31	Anticipated recoveries	Comments
As required by Rule 9.26: (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
There are no major facultative reinsurers.						

Information on major general insurance business: reinsurance cedants required by rule 9.27Name of insurer **CGU International Insurance plc**

Global business

Financial year ended **31st December 2002**

Cedant details	Connection	Premiums receivable	Deposits made included at F13L57	Debts outstanding included at F13L74	Comments
As required by Rule 9.27: (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	
Norwich Union Insurance Ltd P O Box 6 Surrey Street Norwich NR1 3NS England	Same ultimate parent undertaking	1314333		757561	50% quota share agreement
London and Edinburgh Insurance Company Ltd P O Box 6 Surrey Street Norwich NR1 3NS England	Same ultimate parent undertaking	300090		148106	50% quota share agreement
Haven Insurance Policies Ltd P O Box 6 Surrey Street Norwich NR1 3NS England	Same ultimate parent undertaking	48766		43745	50% quota share agreement

Statement of additional information on derivative contracts required by rule 9.29 of the Accounts and Statements Rules

CGU International Insurance plc

Financial Year ended 31st December 2002

- (a) The investment guidelines operated by the Company during 2002 for the use of derivative contracts were as follows:

(i) Futures

Futures may be used to implement asset allocation decisions, where this is more efficient than trading in the underlying securities or would avoid disruption to asset allocation strategies.

Transactions are limited to normal trading size as set out under Morley Fund Management Limited dealing limits, unless authorised by the Group Derivatives Committee, which is a committee of senior managers authorised by the Board of the Company.

Forward foreign exchange contracts may be used to manage the effect of currency fluctuations on key balance sheet variables such as net asset value and solvency. They may be used to reduce the impact of currency fluctuations on asset allocation decisions.

(ii) Options

Transactions in financial options may only be undertaken with the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.

No option transactions were undertaken in 2002.

(iii) Swaps

Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction or for asset allocation.

- (b) None of the amounts recorded in Forms 13 would be materially changed if assets which the Company had agreed to acquire or dispose of under derivative contracts outstanding at the end of the financial year had been so acquired or disposed of. The impact of derivatives in changing exposures would not have been materially different at other times of the year.
- (c) A number of foreign exchange forward contracts were entered into over the year as part of the Company's short-term borrowing programme in commercial paper and for the purpose of balance sheet exposure management.
- (d) The maximum loss which would be incurred by the Company in the event of failure by any other person to fulfil its obligation under derivative contracts outstanding at the end of the financial year is £25m. This would not have been materially different under other foreseeable market conditions. This would not have been materially different at other times of the year.
- (e) All derivative contracts entered into during the financial year fall within rule 4.12(2).
- (f) No fixed sums were earned during 2002 in respect of derivative activity.

Statement of additional information on controllers required by rule 9.30 of the Accounts and Statements Rules

CGU International Insurance plc

Financial Year ended 31st December 2002

At the start of the year General Accident plc and its parent company, Aviva plc, were controllers of the Company. During the year the ownership and control of the Company was transferred within the group to Norwich Union Holdings Limited and its parent company Norwich Union plc, which is a subsidiary of General Accident plc and Aviva plc.

At 31 December 2002, Aviva plc held all the issued shares in the General Accident plc and was entitled to exercise all the voting power at any general meeting, as did General Accident plc in Norwich Union plc, Norwich Union plc in Norwich Union Holdings Limited and Norwich Union Holdings Limited in the Company.

During the year the Company was the controller of each of the other companies included in this return, with the following exception. Commercial Union Life Assurance Company Ltd was owned by Norwich Union Life Holdings Ltd, a subsidiary of Norwich Union Holdings Limited. At 31 December 2002 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company included in this return, except for Commercial Union Life Assurance Company Ltd.

Certificate required by rule 9.34 (a) of the Accounts and Statements) Rules

CGU International Insurance plc

Global business

Financial year ended 31st December 2002

We certify that:

- 1(a) in relation to the part of the return comprising Forms 9 to 13, 15 to 17, 20 to 29, 31 to 39 (including the supplementary notes) and the statements required by rules 9.25, 9.26, 9.27, 9.29, 9.30 and 9.32 that:
- (i) the return has been prepared in accordance with the Accounts and Statements Rules (as modified by the written concessions referred to in supplementary notes 0901 and 0902);
 - (ii) proper accounting records have been maintained and adequate information has been obtained by each company listed in note 0903; and
 - (iii) appropriate systems and controls have been established and maintained by each company listed in note 0903 over its transactions and records.
- 1(b) reasonable enquiries have been made by each company listed in note 0903 for the purpose of determining whether any person and any body corporate are connected for the purposes of Rules 9.25, 9.26 and 9.27.
- 1(c) reasonable enquiries have been made by each company listed in note 0903 for the purposes of identifying material connected-party transactions.
- 1(d) in respect of the business of each company listed in note 0903, which is not excluded by rule 7.6, the assets held throughout the financial year enabled each company to comply with rules 7.1 to 7.5 (matching and localisation).
- 2 each company listed in note 0903 maintained its margin of solvency required by rule 2.1 throughout the financial year.
- 3(a) the systems and controls established and maintained by each company listed in note 0903, in respect of its business, complied at the end of the financial year with the following published guidance:
- (i) Guidance Note P.1 - 'Systems and controls over the investments (and counterparty exposure) of insurers with particular reference to the use of derivatives'; and
 - (ii) Guidance Note P.2 - 'Systems and controls over general business claims provisions'.

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

Returns under the Accounts and Statements Rules

Certificate required by rule 9.34 (a) of the Accounts and Statements) Rules (continued)

CGU International Insurance plc

Global business

Financial year ended 31st December 2002

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

- (i) Guidance Note 4.1 - 'Guidance for insurers and auditors on the Valuation of Assets Rules';
- (ii) Guidance Note 4.2 - 'Use of derivative contracts in insurance funds'; and
- (iii) Guidance Note 9.1 - 'Preparation of returns'.

Richard Harvey, Group Chief Executive

Michael Biggs, Director

Patrick Snowball, Director

28 March 2003

Report of the auditors to the directors pursuant to rule 9.35 of the Accounts and Statements Rules

CGU International Insurance plc

Global business

Financial year ended 31st December 2002

We have examined the following documents prepared by the company pursuant to the Accounts and Statements Rules set out in Chapter 9 to the Interim Prudential Sourcebook for Insurers ("the Rules") made by the Financial Services Authority under section 138 of the Financial Services and Markets Act 2000(the"Act").

- Forms 9 to 13, 15 to 17, 20 to 29, 31 to 39 (including the supplementary notes) ('the Forms');
- the statements required by rules 9.25, 9.26, 9.27 and 9.29 on pages 284 to 288 ('the statements'); and
- the certificate signed in accordance with rule 9.34(a) on pages 290 and 291 ('the certificate').

In the case of the certificate, our examination did not extend to paragraph 1 in relation to the statements required by rules 9.30 and 9.32 concerning controllers and general insurance business ceded.

This report is made solely to the company's directors, in accordance with rule 9.35 of the Accounts and Statements Rules. Our examination has been undertaken so that we might state to the company's directors those matters we are required by the Rules to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company for our examination, for this report, or for the opinions we have formed.

Respective responsibilities of the Company and its auditors

The Company is responsible for the preparation of an annual return (including the Forms, statements and certificate) under the provisions of the Rules. The requirements of the Rules have been modified by the written concessions and the directions made under section 148 of the Act referred to in supplementary notes 0901 and 0902. Under rule 9.11, the Forms and statements are required to be prepared in the manner set out in the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and statements meet these requirements and, in the case of the certificate, whether it was or was not unreasonable for the persons giving the certificate to have made the statements therein, and to report our opinions to you. Our responsibilities, as independent auditors, are established in the United Kingdom by statute, the Auditing Practices Board and by our profession's ethical guidance.

Bases of opinions

We conducted our work in accordance with Practice Note 20, "The audit of insurers in the United Kingdom", issued by the Auditing Practices Board. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms and statements. The evidence included that previously obtained by us relating to the audit of the financial statements of the Company for the financial year on which we reported on 28 March 2003. It also included an assessment of the significant estimates and judgements made by the Company in the preparation of the Forms and statements.

We planned and performed our work 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 Forms and statements are free from material misstatement, whether caused by fraud or other irregularity or error, and comply with rule 9.11.

Returns under the Accounts and Statements Rules

Report of the auditors to the directors pursuant to rule 9.35 of the Accounts and Statements Rules (continued)

CGU International Insurance plc

Global business

Financial year ended 31st December 2002

In the case of the certificate, the work performed involved a review of the procedures undertaken by the signatories to enable them to make the statements therein, and does not extend to an evaluation of the effectiveness of the Company's internal control systems.

Opinions

In our opinion:

- (a) the Forms and statements fairly state the information provided on the basis required by the Rules, as modified, and have been properly prepared in accordance with the provisions of those Rules; and
- (b) according to the information and explanations received by us:
 - (i) the certificate has been properly prepared in accordance with the provisions of the Rules; and
 - (ii) it was not unreasonable for the persons giving the certificate to have made the statements therein.

Ernst & Young LLP

Registered Auditor

London

28 March 2003