

Prudential Assurance Company Limited



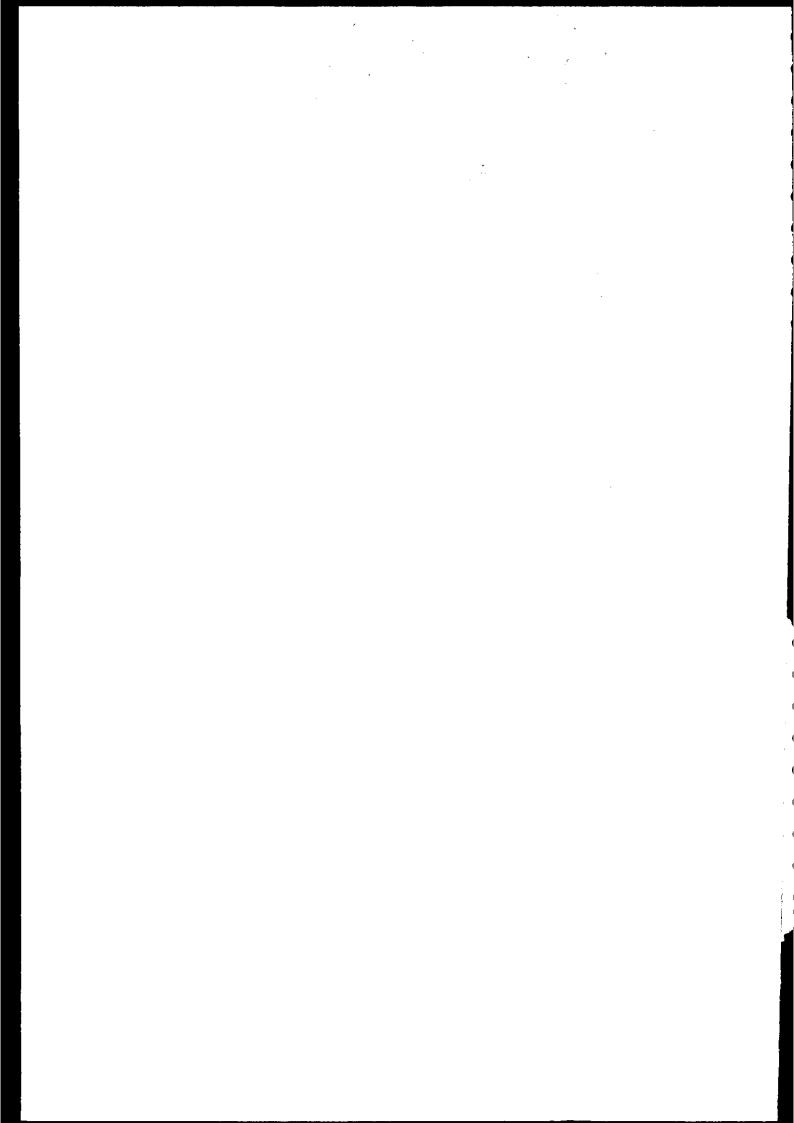
Annual FSA Insurance Returns for the year ended 31 December 2001





Returns under the Accounts and Statements Rules

(Appendices 1, 2, 3, 5 and 6)



THE PRUDENTIAL ASSURANCE COMPANY LIMITED

Year ended 31 December 2001

Returns under the Accounts and Statements Rules

Contents	Page
Appendix 9.1 - Forms 9 to 17	1
Appendix 9.2 - Forms 20 to 25, 30 to 33 and 36 to 38	32
Appendix 9.3 - Forms 40 to 45	97
Appendices 9.5 and 9.6 - Supplementary notes to the forms	124
- Rules 9.25, 9.26, 9.27 and 9.30	136
- Rule 9.29	138
- Rule 9.32	142
- Rule 9.36	146
- Appointed actuary's certificate	147
- Directors' certificate	148
- Report of the auditors	151

Returns under the Accounts and Statements Rules

Form 9

Covering sheet to Form 9

Name of company

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Mark Wood

Chief Executive

Jonathan Bloomer

Director

Philip Broadley

Director

24 April 2002

Statement of solvency

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

,	·		Company registration number	GL/UK/CM	Period ended day month year				Units	
		R9	15454	GL	31	12	200	11 !	2000	
			As at the end this financial year	the p	As at the end of the previous year			Source		
			11		2		Form	Line	Column	

GENERAL INSURANCE BUSINESS

4vai	lab.	e	ass	ets

Other than long term insurance business assets allocated towards general insurance business required minimum margin * 11	667324	215381	See instructions 1 and 2
--	--------	--------	-----------------------------

Required minimum margin

Required minimum margin for general insurance business	12	33012	54075	12 . 49
Excess (deficiency) of available assets over the required minimum margin (11-12) **	13	634312	161306	

LONG TERM INSURANCE BUSINESS Available assets

Long term insurance business admissible assets	21	77452450	82700004	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	65882544	66762648	See instruction 4
Other insurance and non-insurance liabilities	24	3127254	3991519	See instruction 5
Available assets for long term insurance business required minimum margin (21+22-23-24)	25	8442652	11945837	

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	8442652	11945837	
	J			

Required minimum margin

Required minimum margin for long term insurance business	41	2770966	2804400	60 . 69
Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater)	42	461828	467400	
Excess (deficiency) of available assets over explicit required minimum margin (25-42)	43	7980824	11478437	
Excess (deficiency) of available assets and implicit items over the required minimum margin (34-41)	44	5671686	9141437	

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

^{*} This form has been prepared on the basis that would have applied had the direction granted effective on 27 March 2002, in relation to paragraphs 11A and 15A of Part I of Appendix 4.2 of IPRU(INS), been effective on 31 December 2001. A full explanation of this direction and its appropriateness as the basis of preparation for these returns is provided in Note 0905 on page 125.

Statement of net assets

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

rinanciai year ended	31St December 2001		Company registration number	GL/U	K/CM day	Period end	led year	u	nits
		R10	15454	G	iL 31	12	2001	£	000
			As at the end this financial year 1		As at the the previ	ous year	Form	Sourc	Column
Long term insurance bus	siness - admissible assets	11	774524	50	82	700004	13	. 89	. 1
Long term insurance bus	siness - liabilities and margins	12	774524	50	82	700004	14	. 59	. 1
Other than Long term insura	nce business - admissible assets 🐇	21	19988	71	1	340950	13	. 89	. 1.
Other than Long term ins	surance business - liabilities	22	13315	47	1	125569	15	. 69	. 1
Net admissible assets (2	1-22) 🗶	23	6673	24		215381			
Other assets allowed to be taken into account in	Unpaid amounts (including share premium) on partly paid shares	24							
covering the required minimum margin	Supplementary contributions for a mutual carrying on general insurance business	25							
Liabilities allowed to be left out of account in	Subordinated loan capital	26							
covering the required minimum margin	Cumulative preference share capital	27							
Available assets (23 to 2	7) *	29	6673	24		215381			
Represented by:									
Paid up share capital (ot preference share capital		51	745	97		74597			_
Amounts included in line	s 24 to 27 above	52	-		-				
Amounts representing th	e balance of net assets 🐇	56	5927	27		140784	<u> </u>		
Total (51 to 56) and equa	al to line 29 above ★	59	6673	24	-ewn	215381			
Movement of balance of purposes - as per line !	of net assets for solvency 56								
Balance brought forward financial year		61	1407	84		216661	10	. 56	. 2
Retained profit/(loss) for	the financial year	62	370239		132732		16	. 59	. 1
Movement in asset valua	ation differences 🗶	63	754	65	(197433)	See	instruc	tion 2
Decrease/(increase) in the changes	ne provision for adverse	64	. 139	28		(13928)	See	instruc	tion 3
Other movements (partic way of supplementary no		65	(76	89)		2752	<u> </u>		
Balance carried forward (61 to 65) ★	at the end of the financial year	69	5927	27		140784			

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

				Company registratio number	GL/UK/CM	GL/UK/CM Per			Units	
			R11	1545	54 GL	31	12	2001	£000	
	· · · · · · · · · · · · · · · · · · ·			This financi year	ial	Previous year				
-					1			2		
Gross premium	s receivable			11	4	11878			349812	
Premium taxes	and levies (i	ncluded in line 11)		12						
Sub-total A (1	1-12)			13	4	11878			349812	
Adjusted Sub-to period to produ		cial year is not a 12 mon figure	th	14			- 	•		
D	Other than	Up to and including ste equivalent of 10M EUR		15	**	1118			1046	
Division of Sub-total A (or adjusted	health insurance	Excess (if any) over 10M EURO x 16/100		16	(64906		55040		
Sub-total A if appropriate)	Health	Up to and including sterling equivalent of 10M EURO x 6/100								
	insurance	Excess (if any) over 10M EURO x 16/300		18						
Sub-total B (1	5+16+17+18)		19	(66024			56086	
Claims paid				21	24	46234			207773	
Claims outstand		For insurance business for on an underwriting y			(96240		100		
end of the finan year	ncial	For insurance business for on an accident year		ed 23	22	222891			253334	
Claims outstand brought forward		For insurance business for on an underwriting y			10	02552		11360		
beginning of the financial year	e	For insurance business for on an accident year		ed 25	2!	50280	2136			
Sub-total C (2	1+22+23-(24	+25))	-	29	2	12533		•	234803	
Amounts recove of claims includ		einsurers in respect al C		30	16	61935			8418	
Sub-total D (2	9-30)			39	į	50598			226385	
First result Sub-total B x	Sub-total D ((or, if ½ is a greater fracti	ion, x ½)	41		33012			54075	

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial y	ear ended	31st December 2001			Company registration number	GL/UK/CM		riod end			Uni	ts
			R12		15454	GL	day 31	12		oo1	£0	00
			<u> </u>	1_	This finar	ncial		ious		5	Source	
					year	j	ye 2			Form	Line	Column
		nancial years) Insert "0" if there is se insert "3" or "7"	3	11		3444				See I	nstruct	tion 1
Claims paid in	reference pe	riod		21	67	4078		65499	7			
Claims outsta		For insurance business accounted for on an underwriting year basis	ır	22	9	6240		10091	0		-	
forward at the reference per		For insurance business accounted for on an accident year basis	r	23	22	2891		25333	4			
Claims outstar		For insurance business accounted for on an underwriting year basis	r	24	12	4850	,	13512	8			
forward at the the reference		For insurance business accounted for on an accident year basis	r	25	27	3206	:	28643	5			
Sub-total E (21+22+23-(24	+25))		29	59	5153	:	58767	'8			·
		f Sub-total E to annual figure (Multiply bonths in reference period)	oy 12	31	19	8384		19589	3			
	Other than	Up to and including sterling equivaler 7M EURO x 26/100	nt of	32		1131		105	7			
Division of	health insurance	Excess (if any) over 7M EURO x 23/1	100	33	4	4628		4412	0			
Sub-total F	Health	Up to and including sterling equivaler 7M EURO x 26/300	nt of	34				···-				
	insurance	Excess (if any) over 7M EURO x 23/3	300	35								
Sub-total G	32 to 35)			39	4	5759		4517	7			
Second resu	lt Sub-total	G x <u>Sub-total D</u> (or, if ½ is a greater Sub-total C fraction, x ½)		41	2	2880		4355	7		•	
First result				42	3	33012		5407	5	11	. 41	I
Required man	gin of solvenc	y (the higher of lines 41 and 42)		43	3	3012		5407	5			
						<u></u>						
Minimum gua	rantee fund			44		249	<u>.</u>	23	2		<u>-</u> -	
										<u> </u>		
Required min	imum margin	(the higher of lines 43 and 44)		49	3	3012		5407	5			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

				Company registration number	GL/UK/CM		eriod en month	ded	Units	Category of assets
			R13	15454	GL	31	12	2001	£000	1
Investments					····	_		the end of financial year 1	the p	the end of previous year
Land and buildings			7.1			11				·· <u>·</u>
	UK insurance	Shares				21		91418		74980
	business dependants	Debt securi	ties issued t	oy, and loans to, de	pendants	22				
	Other insurance	Shares	*			23		69918		
	dependants	Debt securi	ties issued t	oy, and loans to, de	pendants	24	- 	•		
Investments in group undertakings	Non-insurance	Shares				25		324311		249056
and participating interests	dependants	Debt securi	ties issued t	by, and loans to, de	pendants	26				
		Shares				27				
	Other group undertakings and	Debt securi	ties issued t	by, and loans to, gro	oup undertakings	28				
	participating interests	Participatin	g interests			29				
		Debt securi which the in	ties issued t Isurer has a	by, and loans to, un participating interes	dertakings in st	30				
Total sheet 1 (11 to 3	0) **					39		485647	,	324036

^{*} This form has been prepared on the basis that would have applied had the direction granted effective on 27 March 2002, in relation to paragraphs 11A and 15A of Part I of Appendix 4.2 of IPRU(INS), been effective on 31 December 2001. A full explanation of this direction and its appropriateness as the basis of preparation for these returns is provided in Note 0905 on page 125.

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

				Company registration number	GL/UK/CM	day	Period er month	nded year	Units	Category of assets
		Γ	R13	15454	GL	31	12	2001	£000	1
Deposits wi	s (continued) th ceding undertal to cover linked lia	kings abilities					this	the end of financial year 1		the end of previous year 2
	Equity shares 💃					41		241272	2	236750
	Other shares and other	variable yield se	ecurities			42				
	Holdings in collective inv	estment schem	nes ⊁		· · · · · · · · · · · · · · · · · · ·	43		32838	3	32351
	Rights under derivative	contracts				44		97	7	732
				Approved securities	es	45		123730)	118359
	Debt securities and	Fixed interest		Other ≭		46		9263	3	16816
	other fixed income securities	Variable intere		Approved securitie	es	47				
′		variable intere	est	Other		48			- "	
Other financial investments	Participation in investme	ent pools				49				
	Loans secured by mortg	gages		,		50		,		
		Loans to publ		authorities and natio	onalised	51				
	Other loans	Loans secure company	d by polici	es of insurance issu	ed by the	52				- 17± J
	,	Other				53				
	Deposits with approved credit	Withdrawal su	ubject to a	time restriction of or	*ne month or less	1		385000		323588
	institutions and approved financial institutions	Withdrawal su	ıbject to a	time restriction of m	ore than one *	55		1544 ⁻		12912
	Other					56				
Deposits with ce	eding undertakings					57				
A	- A - L V - Lonard Mark Militian	Index linked				58				
Assets held to m	natch linked liabilities	Property linke	•d			59				
		Provision for t	uneamed j	premiums		60		16307	1	4778
	An Alaska N	Claims outsta	nding			61		20379	3	45291
Reinsurers' shar	re of technical provisions	Provision for t	unexpired	risks		62				
		Other		·		63				
Total sheet 2 (4	1 to 63) 🕌	d .				69		117450	3	791577

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Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

			Company registration number	GL/UK/CM	day	Period e month		U	nits	Category of assets
		R13	15454	GL	31	12	2001	£	000	1
Debtors Other assets				•			t the end of financial year 1	of ,	the p	he end of previous rear 2
Debtors arising out of direct insurance	Policyholders				71		14054	7		140372
operations	Intermediaries				72		9	0		94
Salvage and subrog	ation recoveries				73					
Debtors arising out	Due from ceding is accepted	nsurers and intermedian	es under reinsurance	business	74		245	4		55
of reinsurance operations	Due from reinsure	rs and intermediaries ur	der reinsurance contra	acts ceded	75		386	7	· n.	2873
	Due from	Due in 12 months or I	ess after the end of the	e financial year	76		2636	9		
	dependants	Due more than 12 mo	nths after the end of th	ne financial year	77					
Other debtors		Due in 12 months or I	ess after the end of the	e financial year	78		5072	6		18564
	Other	Due more than 12 mo	nths after the end of th	ne financial year	k 79		3070	4		29464
Tangible assets			10 to		80		16	1		2105
Cash at bank and		ect to time restriction on proved financial instituti			81		4044	8		2615
in hand	Cash in hand	·			82					
Other assets (partical	lars to be specified	by way of supplementar	y note)		83					***
	Accrued interest a	nd rent			84		290	6		8398
Prepayments and accrued income	Deferred acquisition	on costs			85		2949	5	··-	16799
	Other prepayment	s and accrued income			86		1094	9		3998
Deductions (under n	ules 4.14(2)(b) and △	1.14(3)) from the aggreg	ate value of assets	*	87					
Total sheet 3 (71 to	86 less 87) 🛣				88		33871	6		225337
Grand total of admis	sible assets (39+69-	+88) 🐇			89		199887			1340950
Reconciliation to a insurance account		ined in accordance wi	th the		1	1				

modalice decorito rues			
Total admissible assets (as per line 89 above)	91	1998871	1340950
Total assets in excess of the admissibility limits of Appendix 4.2 (as valued in accordance with those Rules before applying admissibility limits)	92	2297	72572
Solvency margin deduction for susidiary undertakings which are insurance undertakings	93	84635	64793
Other differences in the valuation of assets (other than for assets not valued above)	94	864004	888956
Assets of a type not valued above, (as valued in accordance with the insurance accounts rules)	95	729	809
Total assets determined in accordance with the insurance accounts rules (91 to 95)	99	2950536	2368080

Amounts included in line 89 attributable to debts due from related insurers, other than those under	100	26369	1573
contracts of insurance or reinsurance	1,00	20000	13/3

^{*} This form has been prepared on the basis that would have applied had the direction granted effective on 27 March 2002, in relation to paragraphs 11A and 15A of Part I of Appendix 4.2 of IPRU(INS), been effective on 31 December 2001. A full explanation of this direction and its appropriateness as the basis of preparation for these returns is provided in Note 0905 on page

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

				Company registration	of audics.	F	eriod en	ded	l luia.	Category of
				number	GL/UK/CM	day	month	year	Units	assets
			R13	15454	GL	31	12	2001	£000	10
Investments								t the end of financial year 1	the	the end o previous year 2
Land and buildings						11		9825516	3	9735747
	UK insurance	Shares				21		130430)	121683
	business dependants	Debt secur	ities issued	by, and loans to, de	pendants	22				
	Other insurance	Shares				23				
	dependants	Debt secur	ities issued	by, and loans to, de	pendants	24				
Investments in group undertakings	Non-insurance	Shares				25		278168	3	281848
and participating interests	dependants	Debt secur	ities issued	by, and loans to, de	ependants	26		176809	9	192910
		Shares				27		48250)	36250
	Other group undertakings and	Debt secur	ities issued	by, and loans to, gr	oup undertakings	28				
	participating interests	Participatin	g interests			29				
				by, and loans to, ur a participating intere		30				
Total sheet 1 (11 to 3	0)					39		10459170	3 1	0368438

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

				Company registration number	GL/UK/CM	day	Period er month	nded year	Units	Category of assets
			R13	15454	GL	31	12	2001	£000	10
Deposits wi	s (continued) ith ceding underta I to cover linked lia	kings abilities			-1			the end of financial year 1		the end of previous year 2
	Equity shares					41	3	3904164	1 4	9108386
	Other shares and other	variable yield se	curities			42		461	1	6024
	Holdings in collective inv	estment scheme	es			43		625220)	408875
	Rights under derivative of	contracts			1,	44		21922)	105460
				Approved securitie	s	45		356330	3	5548045
	Debt securities and	Fixed interest		Other		46	_	782372	0 1	1579842
	other fixed income securities	Variable intere	.cd	Approved securitie	s	47		1568	5	701001
		Variable fillere	:St	Other		48		128835	5	554467
Other financial investments	Participation in investme	ent pools				49		17375	3	
	Loans secured by mortg	ages						4262	2	18199
		Loans to public or local authorities and nationalised industries or undertakings								
	Other loans	Loans secured company	by polici	es of insurance issue	ed by the	52		13343	5	142973
	F 	Other			·	53		58111	3	455394
	Deposits with approved credit institutions and	Withdrawal su	bject to a	time restriction of on	e month or less	54		146004	3	1253771
	approved financial institutions	Withdrawal su month	bject to a	time restriction of mo	ore than one	55		9214	4	109267
	Other					56				
Deposits with ce	eding undertakings					57				
		Index linked		·· <u>Calina aana</u>		58		15639	9	15945
Assets held to n	natch linked liabilities	Property linked	d			59		31436	3	353945
		Provision for u	neamed	premiums		60				
	An about of the	Claims outstar	nding			61				
Heinsurers' shai	re of technical provisions	Provision for u	nexpired	risks		62				
		Other				63				
Total sheet 2 (4	1 to 63)	·				69	6	5535652 ₄	4 7	0361594

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

Calegory or ass				Company registration number	GL/UK/CM	day	Períod en month	ided year	Units	Category of assets
			R13	15454	GL	31	12	2001	£000	10
Debtors Other assets						L ,,_,	this	the end of financial year 1		at the end of e previous year 2
Debtors arising out	Policyholders					71		6660	8	62577
of direct insurance operations	Intermediaries					72				
Salvage and subrog	ation recoveries					73				
Debtors arising out	Due from ceding accepted	insurers and inte	ermediaries	under reinsurance t	ousiness	74		2455	6	13023
ot reinsurance operations	Due from reinsure	ers and intermed	liaries unde	r reinsurance contra	acts ceded	75		1152	5	20293
	Due from	Due in 12 mo	nths or less	after the end of the	financial year	76		228	7	241
Other debtors	dependants	Due more tha	ın 12 month	ns after the end of th	e financial year	77				
Other deptors	Othor	Due in 12 mo	nths or less	after the end of the	financial year	78		40460	9	559308
	Other	Due more tha	n 12 month	s after the end of th	e financial year	79		7993	2	78692
Tangible assets						80		598	2	2567
Cash at bank and				hdrawal, with appro- and local authoriti		81		53748	3	720321
in hand	Cash in hand					82			4	4
Other assets (particu	ulars to be specified	by way of supp	lementary n	iote)		83				
	Accrued interest	and rent				84		49822	5	507408
Prepayments and accrued income	Deferred acquisiti	on costs				85				<u></u>
	Other prepaymen	ts and accrued i	ncome			86		554	2	5538
Deductions (under n	ules 4.14(2)(b) and	4.14(3)) from the	e aggregate	value of assets		87				
Total sheet 3 (71 to	86 less 87)		-			88		163675	3	1969972
Grand total of admis	sible assets (39+69)+88)				89	7	745245	0	82700004
Reconciliation to a insurance account		nined in accord	ance with	the		•		-		
Total admissible ass	sets (as per line 89	above)	,			91	7	745245	0	82700004
Total assets in exces			ndix 4.2 (as	valued in accordan	ce with those	92			1	
Solvency margin dec	<u> </u>	·	hich are ins	surance undertaking	s	93		47206	0	442663
Other differences in	the valuation of ass	ets (other than t	or assets n	ot valued above)	· · · · · ·	94		56328	4	500971
Assets of a type not	valued above, (as \	alued in accord	ance with th	ne insurance accour	nts rules)	95		37520	5	415719
Total assets determi	ined in accordance	with the insuran	ce accounts	rules (91 to 95)		99	7	886299	9	84059357
Amounts included in		to debts due fro	rn related ir	nsurers, other than t	hose under	100		4505	8	194220
contracts of insurance	ce or reinsurance					تـــا		.000		

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

Scottish Amicable Insurance Fund

				Company registration number	GL/UK/CM	P day	eriod en month	ded year	Units	Category of assets
			R13	15454	GL	31	12 2001		£000	11
Investments								the end o financial year 1	the p	he end of previous rear 2
Land and buildings						11		1481963	3	1505066
	UK insurance	Shares				21				
	business dependants	Debt securi	ities issued	by, and loans to, de	pendants	22				
	Other insurance	Shares				23				
	dependants	Debt securi	ities issued	by, and loans to, de	pendants	24				
Investments in group undertakings	Non-insurance	Shares				25				8986
and participating interests	dependants	Debt securi	ities issued	by, and loans to, de	pendants	26				58468
		Shares		****		27				
	Other group undertakings and	Debt secur	ities issued	by, and loans to, gr	oup undertakings	28				
	participating interests	Participatin	g interests			29				
				by, and loans to, un a participating intere		30				
Total sheet 1 (11 to 3	0)					39		1481963	3	1572520

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

Scottish Amicable Insurance Fund

		-		Company registration number	GL/UK/CM	day	Period er month	ided year	1	Units	Category of assets
		ſ	R13	15454	GL	31	12	2001	1	0003	11
Deposits wi	s (continued) ith ceding underta I to cover linked lia	kings abilities					this	the end of financial year 1		the p	he end of revious ear 2
	Equity shares					41		647311	2	8	351912
	Other shares and other	variable yield s	ecurities			42		, <u> </u>			
	Holdings in collective inv	vestment schen	nes			43		15966	2		127856
	Rights under derivative	contracts	***		***************************************	44		2761	8		9731
				Approved securiti	es	45		103568	5	1	596348
	Debt securities and	Fixed interest	I	Other		46		415802	5	3	037489
	other fixed income securities			Approved securiti	es	47					123141
		Variable inter	est	Other		48		28936	4		83002
Other financial investments	Participation in investme	ent pools	··,		<u>.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>	49		850	0		
	Loans secured by mortg	gages			****	50		15	0		137
		Loans to publ		authorities and nati	onalised	51					
	Other loans			ies of insurance issu	led by the	52		2957	4		33554
		Other	· <u>-</u>	<u></u>	-	53		12288	1	.,-	26695
	Deposits with approved credit	Withdrawal so	ubject to a	time restriction of o	ne month or less	54		7333	0		200152
	institutions and approved financial institutions	Withdrawal si month	ubject to a	time restriction of n	nore than one	55					
	Other					56			_	_	
Deposits with ce	eding undertakings					57				•	
	A. L. H. F. al link/liking	Index linked				58					
Assets neid to n	natch linked liabilities	Property links	ed			59					
		Provision for	uneamed	premiums		60					
		Claims outsta	ınding			61		-			
Heinsurers' shai	re of technical provisions	Provision for	unexpired	risks		62					
		Other				63				·	
Total sheet 2 (4	1 to 63)	1	·			69	1	237790	1	13	3590017

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended 31st December 2001

Catagory of assets Scottish Amicable Insurance Fund

Category of ass	sets Sco	ottish Amid	cable in:	surance Fun	d					
				Company registration			Period e	nded		Category of
				number	GL/UK/CM	day	month		Units	assets
			R13	15454	GL	31	12	2001	£000	11
Debtors Other assets								the end of financial year 1	the	the end of previous year 2
Debtors arising out	Policyholders					71		444		315
of direct insurance operations	Intermediaries					72				
Salvage and subrog	ation recoveries					73				
Debtors arising out of reinsurance	Due from ceding i accepted	insurers and inte	rmediaries i	under reinsurance b	usiness	74				
operations	Due from reinsure	ers and intermed	iaries under	reinsurance contra	cts ceded	75				
	Due from	Due in 12 mo	nths or less	after the end of the	financial year	76				
Other debtors	dependants	Due more tha	n 12 month:	s after the end of the	e financial year	77				
Other debiors	Other	Due in 12 mo	nths or less	after the end of the	financial year	78		80190)	118066
		Due more tha	n 12 month:	s after the end of the	e financial year	79		59709)	
Tangible assets						80				
Cash at bank and				ndrawal, with approv and local authoritie		81		145552	2	206788
in hand	Cash in hand					82				
Other assets (partic	ulars to be specified	by way of suppl	lementary n	ote)		83				
	Accrued interest a	and rent				84		103846	3	114448
Prepayments and accrued income	Deferred acquisiti	ion costs		•··		85				
	Other prepaymen	ts and accrued i	ncome			86		4988	3	5538
Deductions (under r	ules 4.14(2)(b) and	4.14(3)) from the	aggregate	value of assets		87				
Total sheet 3 (71 to	86 less 87)					88		39872	5	445155
Grand total of admis	ssible assets (39+69	9+88)				89		14258590) 1	5607692
Reconciliation to a insurance account		nined in accord	ance with t	he						
Total admissible ass	sets (as per line 89 a	above) .				91		14258590) 1	5607692
Total assets in exce Rules before applyin			ndix 4.2 (as	valued in accordan	ce with those	92		_		
Solvency margin de	duction for susidlary	undertakings w	hich are ins	urance undertakings	3	93				
Other differences in	the valuation of ass	ets (other than f	or assets no	ot valued above)		94		22937	7	8754
Assets of a type not	valued above, (as v	valued in accord	ance with th	e insurance accoun	ts rules)	95				
Total assets determ	ined in accordance	with the insuran	ce accounts	rules (91 to 95)		99		1428152	7 1	5616446
Amounts included in		to debts due fro	m related in	surers, other than the	hose under	100		10003	3	32995
contracts of insuran	ce or reinsurance						<u> </u>			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

Other Long Term PAC Funds

				Company registration number	GL/UK/CM	day	eriod en month	ded year	Units	Category of assets
			R13	15454	GL	31	12	2001	£000	
Investments				<u> </u>			• •	t the end of financial year 1		at the end o e previous year 2
Land and buildings						11		834355	3	8230681
	UK insurance	Shares				21		13043	0	121683
	business dependants	Debt securi	ties issued i	by, and loans to, de	pendants	22				· •
	Other insurance	Shares				23				-
	dependants	Debt securi	ties issued l	by, and loans to, de	pendants	24		· ·		
Investments in group undertakings	Non-insurance	Shares				25		27816	8	272862
and participating interests	dependants	Debt securi	ties issued i	by, and loans to, de	pendants	26		17680	9	134442
		Shares				27		4825	0	36250
	Other group undertakings and	Debt securi	ties issued	by, and loans to, gr	oup undertakings	28				
	participating interests	Participatin	g interests			29				
				by, and loans to, ur participating intere		30				
Total sheet 1 (11 to 3	0)					39		897721	0	8795918

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

Other Long Term PAC Funds

		_		Company registration number	GL/UK/CM	day	Period er month	nded year	Units	Category of assets	
			R13	15454	GL	31	12	2001	£000	12	
Deposits wi	s (continued) ith ceding undertal I to cover linked lia	kings ibilities						the end of financial year		the end of previous year 2	
	Equity shares					41		32551972	2 4	0756474	
	Other shares and other	/ariable yield s	ecurities			42		461		6024	
	Holdings in collective inv	estment scher	nes			43		465558	3	281019	
	Rights under derivative of	contracts	·			44		191623	3	95729	
		Fixed interes		Approved securitie	s	45		2521236	3	3951697	
	Debt securities and	rixed interes	ı	Other		46	-	13664482	8542 577 471	8542353	
	other fixed income securities	Variable inter	ract	Approved securitie	s	47		15685	5	577860	
		variable liiter	esi	Other		48		998992	2	471465	
Other financial investments	Participation in investme	nt pools				49		165256	602 28101 9572 395169 854235 57786 47146 1806 10941 42869 105361 10926		
	Loans secured by mortg	ages	100			50		4112	2	18062	
			oans to public or local authorities and nationalised ndustries or undertakings								
	Other loans	Loans secure company	d by policies of insurance issued by the		52		10386		109419		
	Other loans Other loans Other	Other		751777		53		458237		428699	
	Deposits with approved credit institutions and	Withdrawal s	ubject to a	time restriction of on	e month or less	54	54 1373636			1053619	
	approved financial institutions	Withdrawal s month	ubject to a	time restriction of me	ore than one	55		92144	1	109267	
	Other					56					
Deposits with ce	eding undertakings					57					
Assats hold to m	natch linked liabilities	Index linked				58		15639	}	15945	
Assets field to fi	later in Red habilities	Property links	ed			59		31060	5	353945	
		Provision for	uneamed	premiums		60					
Roinguram) at	ro of to obnigat provisions	Claims outsta	anding			61					
nemsurers shall	re of technical provisions	Provision for	or unexpired risks								
		Other				63					
Total sheet 2 (4	1 to 63)	<u> </u>				69	ţ	52937649	9 5	6771577	

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of ass	, o. to	her Long T		Company registration number	GL/UK/CM	day	^p eriod e month	nded year	Units Category of assets				
			R13	15454	GL	31	12	2001	2000	12			
Debtors Other assets								the end of financial year 1	the	the end of previous year 2			
Debtors arising out	Policyholders		111.			71		61413		62262			
of direct insurance operations	Intermediaries					72							
Salvage and subroga	ation recoveries				_	73							
Debtors arising out	Due from ceding accepted	insurers and inte	rmediaries u	inder reinsurance b	Jsiness	74		24556		13023			
of reinsurance operations	Due from reinsure	ers and intermed	liaries under	reinsurance contrac	cts ceded	75		11525		20293			
<u></u>	Due from	Due in 12 mo	nths or less	after the end of the	financial year	76		2287		241			
Other delivers	dependants	Due more tha	ın 12 months	after the end of the	financial year	77							
Other debtors	au .	Due in 12 mo	nths or less	after the end of the	financial year	78		324345		441242			
	Other	Due more tha	n 12 months	after the end of the	financial year	79		20223		78692			
Tangible assets						80		5982		2567			
Cash at bank and				drawal, with approv and local authoritie		81		389814		513533			
in hand	Cash in hand					82		4		4			
Other assets (particu	ılars to be specified	by way of supp	lementary no	ote)		83				W-1111			
	Accrued interest	and rent				84		394293		392960			
Prepayments and accrued income	Deferred acquisiti	ion costs				85							
:	Other prepaymen	its and accrued i	ncome			86	·	554					
Deductions (under π	les 4.14(2)(b) and	4.14(3)) from the	aggregate	value of assets		87							
Total sheet 3 (71 to	86 less 87)	 	1			88		1234996		1524817			
Grand total of admis	sible assets (39+69	9+88)				89	(63149855	67	7092312			
Reconciliation to as		nined in accord	ance with th	ne			•			•			
Total admissible ass	ets (as per line 89 a	above)	···			91	(63149855	67	7092312			
Total assets in exces Rules before applyin			ndix 4.2 (as	valued in accordance	e with those	92			-				
Solvency margin dec	duction for susidiary	undertakings w	hich are insu	ırance undertakings		93		472060		442663			
Other differences in	the valuation of ass	sets (other than f	or assets no	t valued above)		94		535468		492217			
Assets of a type not	valued above, (as \	valued in accorda	ance with the	insurance account	s rules)	95		375205	·	415719			
Total assets determi	ned in accordance	with the insurance	ce accounts	rules (91 to 95)		99	(64532588	6	8442911			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

				Company registration number	GL/UK/CM	P day	eriod en month	ded	Units	Category of assets
			R13	15454	GL	31	12	2001	£000	13
Investments				<u></u>					the p	revious
Land and buildings						11		· ·		
	UK insurance	Shares				21				
	business dependants	Debt securi	ities issued	by, and loans to, de	pendants	22				
	Other insurance	Shares				23				
	dependants	Debt securi	ities issued	by, and loans to, de	pendants	24				
Investments in group undertakings	Non-insurance	Shares				25		2 2001 £000 s at the end of this financial year ye.		
and participating interests	dependants	Debt securi	ities issued	by, and loans to, de	pendants	26			As at the end the previou year	
		Shares				27				
	Other group undertakings and	Debt securi	ities issued	by, and loans to, gr	oup undertakings	28				
	participating interests	Participatin	g interests			29			As at the end the previou year	
				by, and loans to, un participating intere		30			£000 1: As at the end the previous year	
Total sheet 1 (11 to 3	0)					39				

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

				Company registration number	GL/UK/CM	day	Period er month	nded year	Į	Units	Category of assets	
			R13	15454	GL	31	12	2001	£	000	13	
Deposits wi	s (continued) ith ceding underta I to cover linked lia	kings abilities		-	1.			the end of financial year	f	the p	revious	
	Equity shares		" '			41		16557	7			
	Other shares and other	variable yield s	ecurities			42						
	Holdings in collective in	estment scher	nes		111	43					***	
	Rights under derivative	contracts				44		(21))		
		Five distance		Approved securitie	s	45		6388	5			
	Debt securities and	Fixed interes		Other		46		1213	3			
	other fixed income securities	Variable inte	reet	Approved securitie	s	47						
		Valiable fille	1651	Other		48						
Other financial investments	Participation in investme	ent pools				49					7.7	
	Loans secured by mortg	ages				50				-		
		Loans to pub industries or	lic or local undertakin	authorities and natio	nalised	51				·		
	Other loans	Loans secure	ed by polici	es of insurance issue	d by the	52					•	
		Other	<u> </u>			53						
	Deposits with approved credit institutions and	Withdrawal s	subject to a	time restriction of on	e month or less	54		13077	7	£000 1 As at the en the previous year 2		
	approved financial institutions	Withdrawal s month	ubject to a	time restriction of mo	ore than one	55						
	Other					56						
Deposits with ce	eding undertakings					57						
Accete held to m	natch linked liabilities	Index linked				58						
Assets field to fi	later linked habinjes	Property link	ed			59		3763	3			
		Provision for	uneamed	premiums		60						
Poincure of at	ro of toobolical provisions	Claims outst	anding			61						
nemsurers shal	re of technical provisions	Provision for	unexpired	risks		62						
		Other				63						
Total sheet 2 (4	1 to 63)	, _,				69		40974	1			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

ets Ord	,	nch (Eur	Company registration		1	Period e	nded		Category of		
	1		<u> </u>						assets		
		R13	15454	GL	31	ļ			13		
								the	the end of previous year . 2		
Policyholders	,				71		754	1			
Intermediaries					72						
ation recoveries					73						
Due from ceding in accepted	surers and inte	rmediaries u	ınder reinsurance bı	usiness	74						
Due from reinsure	rs and intermed	iaries under	reinsurance contrac	cts ceded	75						
Due from	Due in 12 mo	nths or less	after the end of the	financial year	76						
dependants	Due more tha	n 12 months	s after the end of the	financial year	77						
Other	Due in 12 mo	nths or less	after the end of the	financial year	78		74	1			
·	Due more tha	n 12 months	s after the end of the	e financial year	79						
1, 1, 2					80						
					81		2117	7			
Cash in hand					82						
lars to be specified	by way of suppl	ementary no	ote)		83						
Accrued interest a	nd rent		<u> </u>		84		86	6			
Deferred acquisition	on costs				85				,		
Other prepayment	s and accrued i	ncome			86		······································				
iles 4.14(2)(b) and 4	.14(3)) from the	aggregate	value of assets		87						
36 less 87)					88		3031				
sible assets (39+69+	+88)				89		44005	5			
sset values determ rules	ined in accord	ance with th	ne								
ets (as per line 89 al	bove)				91		44005	5			
	• • •	ndix 4.2 (as	valued in accordance	e with those	92						
luction for susidiary	undertakings w	hich are insu	urance undertakings		93						
the valuation of asse	ets (other than fo	or assets not	t valued above)		94		4879)			
valued above, (as va	alued in accorda	ance with the	e insurance account	s rules)	95						
ned in accordance w	rith the insurance	e accounts	rules (91 to 95)		99		48884	4			
line 89 attributable t e or reinsurance	o debts due fro	m related ins	surers, other than th	ose under	100						
	Intermediaries ation recoveries Due from ceding ir accepted Due from reinsurer Due from dependants Other Deposits not subje institutions and apport of the specified acquisition of the set values determined as a set values determined as a set values determined acquisition of the acqu	Intermediaries ation recoveries Due from ceding insurers and intermediaccepted Due from reinsurers and intermediaccepted Due from dependants Due in 12 more that Due in 12 more that Due in 12 more that Due more that Due more that Cash in hand Itars to be specified by way of supplet institutions and approved financial of the supplet in the	Intermediaries ation recoveries Due from ceding insurers and intermediaries under accepted Due from reinsurers and intermediaries under Due from dependants Due in 12 months or less Due more than 12 months Due in 12 months or less Due more than 12 months Due more than 12 months Cash in hand Cash in 12 months or less Due in 12 months or less Cash in 12 months Cash in 12 m	Policyholders Intermediaries ation recoveries Due from ceding insurers and intermediaries under reinsurance by accepted Due from reinsurers and intermediaries under reinsurance contract Due from reinsurers and intermediaries under reinsurance contract Due from dependants Due in 12 months or less after the end of the Due more than 12 months after the end of the Due more than 12 m	Policyholders Intermediaries alton recoveries Due from ceding insurers and intermediaries under reinsurance business accepted Due from reinsurers and intermediaries under reinsurance contracts ceded Due from feinsurers and intermediaries under reinsurance contracts ceded Due from dependants Due in 12 months or less after the end of the financial year Due more than 12 months after the end of the financial year Due more than 12 months after the end of the financial year Due more than 12 months after the end of the financial year Cather Due more than 12 months after the end of the financial year Deposits not subject to time restriction on withdrawal, with approved credit institutions and approved financial institutions and local authorities Cash in hand Cather the end of the financial year Deposits not subject to time restriction on withdrawal, with approved credit institutions and approved financial institutions and local authorities Cash in hand Cather the end of the financial year Deposits not subject to time restriction on withdrawal, with approved credit institutions and approved financial institutions and local authorities Cash in hand Cather the end of the financial year Deposits not subject to time restriction on withdrawal, with approved credit institutions and local authorities Cash in hand Cather the end of the financial year Deposits not subject to time restriction on withdrawal, with approved credit institutions and local authorities Cash in hand Cather the end of the financial year Deposits not subject to time restriction on withdrawal, with approved credit institutions and local authorities Cash in hand Cather the end of the financial year Deposits not subject to time restriction on withdrawal, with approved credit institutions and local authorities Cash in hand Cather the end of the financial year Deposits not subject to time restriction on withdrawal, with approved credit institutions and local authorities Cash in hand Cather the end of the financial year Deposits not subject to time restr	Policyholders	Policyholders	Part Part	Policyholders		

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

				Company registration number	GL/UK/CM	Po	eriod en month	ded year	Units	Category of assets
			R14	15454	GL	31	12	2001	0003	10
			*		As at the end of this financial year 1	A	the pr	ne end of revious ear 2	So	urce
Mathematical reser	ves, after distributi	on of surplus		11	63282544		60	0062648	See Ins	truction 2
Cash bonuses whice the financial year	h had not been pa	id to policyholders p	rior to end o	12					See Ins	truction 3
Balance of surplus/	(valuation deficit)			13	113611			113611	See ins	truction 4
Long term insurance	e business fund ca	arried forward (11 to	13)	14	63396155		6	0176259	See Ins	struction 5
Claims outstan	ding which	Gross amount		15	412145			445602		
had fallen due to before the end	for payment of the	Reinsurers' share		16	2413			1254		
financial year		Net (15-16)		17	409732			444348	. –	
Provisions for other risks and	Taxation			21	1594238		2	2269103		
charges	Other	···		22						
Deposits received for	rom reinsurers			23						
	Arising out of	Direct insurance b	usiness	31	248654			38662		
	insurance operations	Reinsurance acce	pted	32						
		Reinsurance cede	d	33	12223			4061	See Instruction See Instruction See Instruction See Instruction	
Creditors and other	Debenture	Secured		34		_				
liabilities	loans	Unsecured		35						
	Amounts owed t	o credit institutions		36						
	Other creditors	Taxation		37	258592			625667		
	Cities creditors	Other		38	466873			462264		
Accruals and deferr	ed income		·	39	136942			147414		
Provision for advers	e changes (calcul	ated in accordance v	vith rule 5.3) 41						
Total other insurance	e and non-insuran	ice liabilities (17 to 4	1)	49	3127254		. (3991519		
Excess of the value	of net admissible	assets	-	51	10929041		18	3532226	See Ins	truction 6
Total liabilities and r	margins			59	77452450		82	2700004		
		le to liabilities to rela		nies, 61	284374	T		209809		
Amounts included in		surance or reinsuran le to liabilities in resp			314368	-		353945		
linked benefits	G = 1 = -14		h 11- 5			 				
		al reserves included i opointed actuary's ce		63	2600000	_		3700000	See Ins	truction 7

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

Scottish Amicable Insurance Fund

R14	ategory f ssets
Taxation Care ditors and other relations and r	11
Cash bonuses which had not been paid to policyholders prior to end of the financial year 12 See Instruction	e
Balance of surplus/(valuation deficit)	ction 2
Claims outstanding which had fallen due for payment before the end of the financial year Taxation Other Taxation Other Claims coutstanding which had fallen due for payment before the end of the financial year Taxation Other Claims outstanding which had fallen due for payment before the end of the financial year Taxation Taxation Other Claims and charges Taxation Other Claims and charges Taxation Other Claims and charges Creditors and other leads to the coperations Creditors and other leads to the coperation Creditors and coperation Credi	ction 3
Claims outstanding which had fallen due for payment before the end of the financial year	ction 4
Reinsurers' share 16 901	ction 5
Net (15-16)	
Provisions for other risks and charges	
Other 22 Deposits received from reinsurers 23 Arising out of insurance operations Direct insurance business 31 400 Reinsurance accepted other 32 Reinsurance accepted 33 Creditors and other liabilities Debenture loans Secured 34	
Charges Other 22 Deposits received from reinsurers 23 Arising out of insurance operations Direct insurance business 31 400 Reinsurance accepted other liabilities 32 Creditors and other loans	
Arising out of insurance operations Arising out of insurance accepted Reinsurance accepted Reinsurance ceded 32 Reinsurance ceded 33 Creditors and other Itabilities Debenture loans	
Arising out of insurance operations Reinsurance accepted 32 Reinsurance ceded 33 Creditors and other Debenture loans Secured 34	
insurance operations Reinsurance accepted 32 Reinsurance ceded 33 Creditors and other Debenture loans Secured 34	
Creditors and other Debenture loans Secured 34	
other Debenture Secured 34	
liabilities loans Unsecured · 35	
Amounts owed to credit institutions 36	
Other creditors Taxation 37 2498 87846	
Other 38 176350 161905	
Accruals and deferred income 39 2091 3726	
Provision for adverse changes (calculated in accordance with rule 5.3) 41	
Total other insurance and non-insurance liabilities (17 to 41) 49 378058 541022	
Excess of the value of net admissible assets 51 1726321 3000017 See Instru	ction 6
Total liabilities and margins 59 14258590 15607692	
Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance 61 107539 106239	
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	
Amount of any additional mathematical reserves included in line 51 which have been taken into account in the appointed actuary's certificate 63 90000 1200000 See Instruc	tion 7

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

Other Long Term PAC Funds

				Company registration number	GL/UK/CM	P	eriod en month	ded year	Units	Categor of assets
			R14	15454	GL	31	12	2001	2000	12
			<u> </u>		As at the end of this financial year 1	,	the pr	ne end of revious ear 2	So	urce
Mathematical resen	es, after distribution	on of surplus		11	51087582		47	7995995	See Ins	truction 2
Cash bonuses whic the financial year	h had not been pa	id to policyholders p	rior to end o	of 12					See Ins	truction 3
Balance of surplus/(valuation deficit)			13	113611			113611	See Ins	truction 4
Long term insurance	e business fund ca	rried forward (11 to	13)	14	51201193		48	3109606	See Ins	truction 5
Claims outstan	ding which	Gross amount	•	15	345968			386522		
had fallen due to before the end		Reinsurers' share		16	2413			353		
financial year		Net (15-16)		17	343555			386169		
Provisions for	Taxation			21	1463654		2	2039737		
other risks and charges	Other			22						
Deposits received fr	om reinsurers			23						
Autoin a control	A delice of	Direct insurance b	ousiness	31	246333			38662		
	Arising out of insurance operations	Reinsurance accepted		32						
	operano	Reinsurance cede	ed	33	12223			4061		
Creditors and other	Debenture	Secured		34						
liabilities	loans	Unsecured		35						
	Amounts owed t	o credit institutions		36						
	Other	Taxation	, <u>, , , , , , , , , , , , , , , , , , </u>	37	256094			537821		
	Other creditors	Other		38	289232		•	300359		
Accruals and deferr	ed income			39	134851			143688		
Provision for advers	e changes (calcula	ated in accordance v	with rule 5.3	3) 41						
Total other insurance	e and non-insuran	ce liabilities (17 to 4	l1)	49	2745942		3	3450497		
Excess of the value	of net admissible	assets		51	9202720		15	5532209	See Ins	truction 6
Total liabilities and I	margins			59	63149855		67	7092312		
		e to liabilities to rela		níes, 61	175456			103570		
		surance or reinsuran le to liabilities in resp		_ 	310605			353945		
Amount of any addi		it reserves included		hich 63	1700000	T		5500000	See Instruction	

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Category of assets

				Company registration number	GL/UK/CM		eriod en		Units	Categor of assets
			R14	15454	GL	day 31	month 12	year 2001	0003	13
			N14	15454	As at the end of this financial year		As at th the pr	e end of revious ear 2	· · · · ·	urce
Mathematical reserv	es, after distribution	on of surplus		11	40751				See Ins	truction 2
Cash bonuses which the financial year	h had not been pa	id to policyholders p	orior to end o	12					See Ins	truction 3
Balance of surplus/((valuation deficit)			13					See Ins	truction 4
Long term insurance	e business fund ca	rried forward (11 to	13)	14	40751				See Ins	truction 5
Claims outstan		Gross amount		15	42					
had fallen due i before the end		Reinsurers' share	•	16						
financial year		Net (15-16)		17	42					
Provisions for other risks and	Taxation			21						
charges	Other			22						
Deposits received fr	rom reinsurers			23						
Ariging out	Ariging out of	Direct insurance	business	31	1921	<u> </u>	·			<u> </u>
	Arising out of insurance operations	Reinsurance acc	epted	32					<u> </u>	
		Reinsurance ced	ed	33						
Creditors and other	Debenture	Secured		34						
liabilities	loans	Unsecured		35						
	Amounts owed t	o credit institutions		36					<u> </u>	
	Other creditors	Taxation		37						
	Guior Groundro	Other		38	1291					
Accruals and deferr	ed income			39						
Provision for advers	se changes (calcul	ated in accordance	with rule 5,3	3) 41				· · · · · · · · · · · · · · · · · · ·		
Total other insurance	ce and non-insuran	ce liabilities (17 to	41)	49	3254					
Excess of the value	of net admissible	assets		51					See Ins	truction 6
Total liabilities and i	margins			59	44005					
Amounts included in line 59 attributable to liabilities to related companies other than those under contracts of insurance or reinsurance				nies, 61	1379					
Amounts included in line 59 attributable to liabilities in respect of property linked benefits				erty 62	3763					
Amount of any addi	tional mathematica o account in the al	al reserves included	l in line 51 w	hich 63		T			See Ins	truction 7

Liabilities (other than long term insurance business)

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

•	2.2.2.2.3	·	1	Company registration number	GL/UK	/CM day	eriod en month	ded year	- Units
		R1	5	15454	GL	31	12	2001	£000
		-				As at the this fin ye 1	ancial ar		t the end of previous year 2
	Provision for unearned premiums				11	2	0167	7	175020
	Claims outstanding				12	3	1745	4	352535
Technical	Provision for unexpired risks			-	13				890
provisions (gross		Credit bu	usines	ss	14				
amount)	Equalisation provisions	Other th	an cre	edit business	15		3993	4	38208
	Other				16		_		
	Total (11 to 16)				19	5	5906	5	566653
Provisions for other risks	Taxation		*	_	21		5231	9	
and charges	Other				22		3012	5	<u>-</u>
Deposits receiv	ved from reinsurers				31		143	5	1412
		Direct in	suran	ce business	41		567	3	2446
	Arising out of insurance operations	Reinsura	ance a	accepted	42		393	3	
		Reinsura	ance d	eded	43	3	2341	9	4740
		Secured	ı	_	. 44				12
Creditors	Debenture loans	Unsecur	ed		45				
	Amounts owed to credit institutions		·	· · · · · · · · · · · · · · · · · · ·	46		147	3	527
		Taxation	ì	_	47				78
	Other creditors	Recomm	nende	ed dividend	48			-	307000
		Other		-	49	3	5015	6	228203
Accruals and d	leferred income				51		648	3	582
Total (19 to 51)			-	59	13	3054	7	1111641
	dverse changes (calculated in accordance ee Companies Regulations 1994]	with rule 5.3	B) [Red	gulation 61	61				13928
	eference share capital				62		100	0	
Subordinated le	oan capital				63				
Total (59 to 63))				69	13	3154	7	1125569
	ded in line 69 attributable to liabilities to rel s of insurance or reinsurance	lated insurers	s, othe	er than those	71				503486

Profit and loss account (non-technical account)

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

				Company registration number	GL/UK/CM	ව day	eriod end month		ear	Uni	its
			R16	15454	GL	31	12	2	001	£0	00
				This financ	ial		ious ar		5	Source	
				1		*	2		Form	Line	Column
Transfer (to)/from th		From Form 20	11	4	3414		(418	3)	20	. 59	
general insurance b technical account	usiness	Equalisation provisions	12	((1636)		(777	5)			
Transfer from the lo	ng term ins	urance business revenue	13	29	9980		30789	0	40	. 26	-
	Income		14	3	88597		10786	1			
Investment income	Value re-a	adjustments on nts	15	6	6568		3094	7			
	Gains on investmer	the realisation of nts	16	2	24190		18776	9			
	Investmer including i	nt management charges, interest	17		386		252	9			
Investment charges	stment Value re-adjustments on		18				8713	9			
	Loss on th	ne realisation of Its	19								
Allocated investmen insurance business		nsferred to the general ccount	20						20	. 51	
Other income and c by way of suppleme		rticulars to be specified	21	(3	4611)		(2675	8)			
Profit or loss on ord (11+12+13+14+15+			29	43	86116		50608	3			
Tax on profit or loss	on ordinar	y activities	31	6	55877		4320	0			
Profit or loss on ord	inary activit	ies after tax (29-31)	39	37	0239		46288	3			
Extraordinary profit by way of suppleme		ticulars to be specified	41								
Tax on extraordinary	y profit or lo	oss ·	42								
Other taxes not sho	wn under th	ne preceding items	43								
Profit or loss for the	financial ye	ear (39+41-(42+43))	49	37	70239		46288	3			
Dividends (paid and	proposed)		51				33015	1			
Profit or loss retaine	d for the fir	nancial year (49-51)	59	37	0239		13273	2			

Name of insurer

The Prudential Assurance Company Limited

Global business

Insurance Business

Other than long term

Financial year ended

31st December 2001

Category of assets

				Company registration number	GL/UK/CM		eriod en month	ded year	Units	Category of assets		
		R	17	15454	GL	31	12	2001	£000	1		
		<u>L</u>	As	at the end of	this financia	ıl year	As	at the end	nd of the previous year			
Derivative co	ontracts			Assets 1	Liabilit 2	ies		Assets 3		Liabilities 4		
	Fixed-interest securities	11			-							
	Equity shares	12										
Futures contracts	Land	13										
	Currencies	14		97				73:	2			
	Other	15										
	Fixed-interest securities	21										
	Equity shares	22								2250		
Options	Land	23										
	Currencies	24										
	Other	25								 -		
	Fixed-interest securities	31										
0	Equity shares	32						132	3	550		
Contracts for	Land	33										
differences	Currencies	34										
	Other	35										
Adjustments	for variation margin	41						(132	3)	(550)		
Total (11 to 4	-1)	49		97				73	2	2250		

Name of insurer

The Prudential Assurance Company Limited

Global business

Insurance Business

Long term

Financial year ended

31st December 2001

Category of assets

			re	ompany gistration imber	GL/UK/CM		eriod en		Units	Category of assets		
		Г	17	15454	GL	day 31	12 2001		£000	10		
	· · · · · · · · · · · · · · · · · · ·						<u> </u>					
Derivative co	ontracts		<u> </u>		his financia		AS		or the pr	evious year		
			A	ssets 1	Liabilit 2	ies		Assets 3		Liabilities 4		
	Fixed-interest securities	11										
Futures contracts	Equity shares	12										
	Land	13										
	Currencies	14		117606				3938	38			
	Other	15										
	Fixed-interest securities	21										
	Equity shares	22		35696		1479		1741	15			
Options	Land	23										
	Currencies	24				•						
	Other	25		26968	2	23167		1420	05	20388		
	Fixed-interest securities	31		8239		9602		1698	56	1576		
Contracts	Equity shares	32		5502	1	1140		5590	06	5956		
for	Land	33										
differences	Currencies	34		4658				662		3		
	Other	35		22919		993		1087	70			
Adjustments	for variation margin	41		(2368)	(2	4287)	(5590	06)	(5956)		
Total (11 to 4	1)	49		219220	2	22094		10546	60	21964		

Name of insurer

The Prudential Assurance Company Limited

Global business

Insurance Business

Long term

Financial year ended

31st December 2001

Category of assets

Scottish Amicable Insurance Fund

			Company registration number	GL/UK/CM		eriod en	ded year	Units	Category of assets	
		R	17 15454	GL	31	12	2001	2000	11	
			As at the end of	this financia	l year	As	at the end	of the previous year		
Derivative co	ontracts		Assets 1	Liabilíti 2	es	es Assets			Liabilities 4	
	Fixed-interest securities	11							-	
·	Equity shares	12								
Futures contracts	Land	13		_						
	Currencies	14	20039				876	2		
	Other	15								
	Fixed-intérest securities	21								
	Equity shares	22	4232	_	271		28	5	<u> </u>	
Options	Land	23								
	Currencies	24							 	
	Other	25							<u></u>	
	Fixed-interest securities	31	295		1254		**			
0	Equity shares	32	2587		124		1454	7	2597	
Contracts for	Land	33								
differences	Currencies	34								
	Other	35	2152		331		. 68	4		
Adjustments	for variation margin	41	(1687)	((1720)	(1454	7)	(2597)	
Total (11 to 4	.1)	49	27618		260		973	1		

Name of insurer

The Prudential Assurance Company Limited

Global business

Insurance Business

Long term

Financial year ended

31st December 2001

Category of assets

Other Long Term PAC Funds

			Company registration		P	eriod en	ded		Category of	
			number	GL/UK/CM	day	month	year	Units	assets	
		R	17 15454	GL	31	12	2001	£000	12	
			As at the end of	this financia	l year	As	at the end	of the pr	evious year	
Derivative ce	ontracts		Assets 1	Liabilities 2			Assets 3		Liabilities 4	
	Fixed-interest securities	11								
	Equity shares	12								
Futures contracts	Land	13								
	Currencies	14	97567				3062	26		
	Other	15								
	Fixed-interest securities	21								
	Equity shares	22	31464		1208		1713			
Options	Land	23	·							
	Currencies	24								
	Other	25	26968	2	3167		1420	05 2038		
 	Fixed-interest securities	31	7944		8348		169	56	1576	
0	Equity shares	32	2861	1	0731		4138	59	3359	
Contracts for	Land	33			•					
differences	Currencies	34	4658				662	26	*****	
	Other	35	20767		662		1018	86		
Adjustments	for variation margin	41	(606)	(2	2284)	(413	59)	(3359)	
Total (11 to 4	-1)	49	191623	2	1832		9572	29	21964	

Name of insurer

The Prudential Assurance Company Limited

Global business

Insurance Business

Long term

Financial year ended

31st December 2001

Category of assets

				Company registration	GL/UK/CM		eriod en			Category of	
				number	GL/OK/CM	day	month	year	Units	assets	
		F	17	15454	GL	31	12	2001	£000	13	
Burto Maria			As	at the end of	this fina n cia	l year	As	at the en	d of the previous yea		
Derivative c	ontracts			Assets 1	Liabiliti 2	ies		Assets 3	Liabilities 4		
	Fixed-interest securities	11								•	
Futures contracts	Equity shares	12									
	Land	13									
	Currencies	14									
	Other	15									
·	Fixed-interest securities	21									
	Equity shares	22									
Options	Land	23									
	Currencies	24	,								
	Other	25									
	Fixed-interest securities	31									
Cambusata	Equity shares	32		54		285					
Contracts for	Land	33									
differences	Currencies	34									
II.	Other	35									
Adjustments	for variation margin	41		(75)		(283)				
Total (11 to 4	-1)	49		(21)		2					

General insurance business: Technical account (excluding equalisation provisions)

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Summary

				Company registration number	GL/U	K/CM		eriod end	ed Units		c	Accour :lass/ :umma	•
			R20	R20 15454		L	31	12	2001	£000	9		,
				<u> </u>		7	his fin		Previo	us year	Source		
Items to be s	howi	n net of reinsurance					yea 1		2	2	Form	Line	Column
	Ear	ned premium			1	1	20	0333	3	18830	21	. 19	. 5
	Clai	ms incurred	1	2	12	3733	2:	25005	22	. 17	. 4		
	Cla	ms management costs	1	3	1	0833		12351	22	. 18	. 4		
This year's underwriting	Adjı	ustment for discounting	1	4					22	. 52	. 4		
(accident year accounting)	Incr	ease in provision for une	1	5		(890)		(860)	22	. 19	. 4		
		er technical income or ch cified by way of supplem	1	6									
	Net	operating expenses	1	7	9	6305		74220	22	. 42	. 4		
	Bala	ance of year's underwritir	7) 1	9	(2	9648)		8114					
	Ear	Earned premium						(504)	(310)		21	. 11	. 5
	Cla	ms incurred	2	2	(7	4241)		12636	22	. 13	. 4		
Adjustment for	Cla	Claims management costs						(2554)		715		. 14	. 4
prior years' underwriting	Adjustment for discounting						383			(1818)	22	. 51 .	. 4
(accident year accounting)		er technical income or ch cified by way of supplem			2	5							
	Net	operating expenses			2	6	1612			5906	22	. 41	. 4
prior years' underwriting (accident year accounting) Balance from underwriting ye	Bala	ance (21-22-23+24+25-2	6)		2	9	7	5062	(:	21385)			
		Per Form 24			3	1	. (2000)		9088	24 .	69. 9	9-99
Balance from underwriting ye accounting	ar	Other technical income be specified by way of s	and charges (particulars to supplementary note)			2			!				
ŭ		Total			3	9	((2000)		9088			
Balance of all y	ears'	underwriting (19+29+39)			4	9	4	3414		(4183)			
Allocated inves	tmen	t return			5	1		,			,	•	
Transfer to non-	-techi	nical account (49+51)		······································	5	9	4	3414	-	(4183)			

General insurance business: Technical account (excluding equalisation provisions)

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Accident and health

		·		Company registration number	GL/	UK/CM	Period end		led year	- Units	c	Accour :lass/ :umma	•
			R20	R20 15454		GL	31	12	2001	£000		1	
			<u> </u>		1	1	This fin		Previo	us year	S	ource	
Items to be si	า๐พ	n net of reinsurance					ye. 1		} 	2	Form	Line	Column
	Ear	ned premium				11	1	0104		3308	21	. 19 .	. 5
	Cla	ims incurred	 -	***************************************		12		2652		1696	22	. 17 .	. 4
	Cla	ims management costs		13		136		87	22	. 18 .	. 4		
This year's underwriting	Adj	ustment for discounting		14					22 . 52 . 4				
(accident year	Inc	rease in provision for une		15					22	. 19 .	. 4		
		er technical income or checified by way of supplem		16	,		***						
	Net	operating expenses		17		5486		1315	22	. 42 .	. 4		
	Bal	ance of year's underwriting	17)	19		1830		210					
7.00	Eat	ned premium		21	***	(1)		(2)	21	. 11	. 5		
,	Cla	ims incurred				22		(624)		(351)	22	. 13	. 4
Adjustment for	Cla	ims management costs				23		(59)		(16)	22	. 14	. 4
prior years' underwriting	Ad	justment for discounting		24				_	22	. 51 .	. 4		
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)												
Adjustment for prior years' underwriting (accident year accounting) Balance from	Net operating expenses							(1)		22	. 41 .	. 4	
	Bal	ance (21-22-23+24+25-2	6)			29	·	683		365			
		Per Form 24				31					24 .	69. 9	9-9
underwriting yea	ar	Other technical income be specified by way of			s to	32							
		Total				39							
Balance of all y	ears'	underwriting (19+29+39)			49		2513		575			
Allocated invest	men	t return				51							
Transfer to non-	tech	nical account (49+51)				59		2513		575			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Motor

				Company registration number	GL/U	K/CM		eriod end	ed year	Units	c	ccoui lass/ umma	-
			R20	15454	G	L	31	12	2001	£000		2	_
						Τ.	This fin		Previo	us year	S	ource	
Items to be sl	now	n net of reinsurance					yea 1		:	2	Form	Line	Column
	Ear	ned premium			1	1		3998		47319	21	. 19	. 5
	Cla	ms incurred	•		1	2	2	7793		40150	22	. 17	. 4
	Cla	ms management costs			1	3		2815		2723	22	. 18	. 4
This year's underwriting	Adjı	ustment for discounting	7.		1	4					22	. 52	. 4
(accident year accounting)	Incr	ease in provision for une	xpired ris	ks	1	5		(890)		(860)	22	. 19	. 4
		er technical income or ch cified by way of supplem			1	6							
	Net	operating expenses			1	7	1	6316		9958	22	. 42	. 4
	Bala	ance of year's underwritir	ng (11-12	-13+14-15+16-1	7) 1	9	(4	2036)		(4652)			
!	Ear	ned premium		•	2	1		(118)		(91)	21	. 11	. 5
	Cla	ims incurred			2	2	(3	8179)		(675)	22	. 13	. 4
Adjustment for	Cla	ims management costs			2	3	(1553)		(217)	22	. 14	. 4
prior years' underwriting	Adj	ustment for discounting			2	4					22	. 51	. 4
(accident year accounting)		er technical income or ch cified by way of supplem			2	5							
	Net	operating expenses			2	6		169		676	22	. 41	. 4
	Bal	ance (21-22-23+24+25-2	6)		2	9	3	9445		125			
		Per Form 24			3	1					24 .	69. 9	9-99
Balance from underwriting ye accounting	ar	Other technical income be specified by way of s			to 3	2		-					
· · ··································		Total			3	9	·						
Balance of all y	ears'	underwriting (19+29+39))		4	9	(2591)		(4527)	•	•	
Allocated inves	tmen	t return			5	1							
Transfer to non-	tech	nical account (49+51)			5	9	(2591)	<u> </u>	(4527)			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Aviation

				Company registration number	GL/L	IK/CM		eriod end	led year	Units	(Account class/ summar	•
			R20	15454	(iL	31	12	2001	£000	,	3	
				<u></u>	1	٦	his fin		Previo	us year	s	ource	
Items to be sl	10W	n net of reinsurance					ye. 1		 	2	Form	Line	Column
	Ear	ned premium		<u> </u>	-	1					21	. 19 .	5
	Cla	ims incurred			1	2					22	. 17 .	4
	Cla	ims management costs			-	3					22	. 18 .	4
This year's underwriting	Adj	ustment for discounting		Y-nn	1	4					22	. 52 .	4
(accident year accounting)	Inci	ease in provision for une	xpired ris	sks	-	15	· · · · · · · · · · · · · · · · · · ·			7	22	. 19 .	4
_,		er technical income or ch cified by way of supplem			1	16							
į	Net	operating expenses		7.21	1	17					22	. 42 .	4
	Bal	ance of year's underwritir	ng (11-12	-13+14-15+16-	17) 1	9							
	Ear	ned premium			2	21		•			21	. 11 .	5
	Cla	ims incurred			2	22					22	. 13 .	4
Adjustment for	Cla	ims management costs			[2	23				· -	22	. 14 .	4
prior years' underwriting	Adj	ustment for discounting			2	24					22	. 51 .	4
(accident year accounting)		er technical income or ch cified by way of supplem			2	25							
	Net	operating expenses			2	26					22	. 41 .	4
	Bal	ance (21-22-23+24+25-2	6)		2	29							
		Per Form 24			:	31		(959)		(38)	24 .	69. 99	-99
Balance from underwriting yea accounting	ar	Other technical income be specified by way of s			s to	32							
		Total			;	39		(959)		(38)			
Balance of all y	ears'	underwriting (19+29+39))		4	19		(959)		(38)			
Allocated invest	men	t return				51		_					
Transfer to non-	tech	nical account (49+51)			1	59		(959)		(38)			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Marine

				Company registration number	GL/UK	VCM.		eriod end month	ed year	Units	c	ccoun lass/ umma	·
			R20	15454	GI	L	31	12	2001	£000)	4	_
··········			<u> </u>	<u> </u>	<u> </u>	-	This fin		Previo	us year	s	ource	
Items to be s	howi	n net of reinsurance					ye: 1		:	2	Form	Line	Column
	Ear	ned premium			1	1					21	. 19 .	. 5
	Clai	ms incurred			12	2			·		22	. 17 .	. 4
	Clai	ms management costs			13	3					22	. 18 .	. 4
This year's underwriting	Adjı	ustment for discounting			14	4				•	22	. 52 .	. 4
(accident year accounting)	Incr	ease in provision for une	xpired ris	ks	1	5					22	. 19 .	. 4
		er technical income or ch cified by way of supplem			16	6							
	Net	operating expenses			17	7					22	. 42 .	. 4
	Bala	ance of year's underwriting	ng (11-12	-13+14-15+16-1	7) 19	9							
	Ear	ned premium			2	1					21	. 11 .	. 5
	Clai	ms incurred			22	2					22	. 13 .	. 4
Adjustment for	Clai	ms management costs			23	3					22	. 14 .	. 4
prior years' underwriting	Adj	ustment for discounting			24	4					22	. 51 .	. 4
(accident year accounting)		er technical income or ch cified by way of supplem			2!	5							
	Net	operating expenses			26	6					22	. 41 .	. 4
	Bala	ance (21-22-23+24+25-2	6)		29	9						_	
		Per Form 24			3	1	(2653)		(1657)	24 .	69. 9	9-9
Balance from underwriting ye accounting	ar	Other technical income be specified by way of s			to 32	2							
		Total			39	9	. (2653)		(1657)			
Balance of all y	ears'	underwriting (19+29+39))		49	9	(2653)		(1657)			
Allocated inves	tmen	t return			5-	1						•	
Transfer to non-	-techi	nical account (49+51)			59	9	()	2653)		(1657)			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Transport

				Company registration number	GL/	UK/CM	P day	eriod end month	led year	· Units	(Accour class/ summa	_
			R20	15454	-	GL	31	12	2001	£000)	5	
				<u> </u>	-1	7		ancial	Previo	us year	S	ource	
Items to be sl	10W	n net of reinsurance					ye 1		:	2	Form	Line ·	Column
	Ear	ned premium				11		366		112	21	. 19 .	. 5
:	Cla	ims incurred				12		316		288	22	. 17 .	4
	Cla	ims management costs	-			13		47	1	75	22	. 18 .	4
This year's underwriting	Adj	ustment for discounting				14				1	22	. 52 .	4
(accident year accounting)	Inci	ease in provision for une	xpired ris	sks		15					22	. 19 .	4
		er technical income or ch cified by way of suppleme				16							
	Net	operating expenses				17		32		48	22	. 42 .	. 4
	Bal	ance of year's underwritin	ıg (11-12	2-13+14-15+16-	17)	19		(29)		(299)			
	Ear	ned premium				21					21	. 11 .	. 5
	Cla	ims incurred	-			22		(279)		(148)	22	. 13 .	. 4
Adjustment for	Cla	ims management costs				23		(48)		(29)	22	. 14	. 4
prior years' underwriting	Adj	ustment for discounting				24					22	. 51 .	. 4
(accident year accounting)		er technical income or checified by way of supplem				25						•	
i	Net	operating expenses				26		(1)		- ,,,,,,,	22	. 41	. 4
	Bal	ance (21-22-23+24+25-26	6)			29		328		177			
		Per Form 24				31		31		(608)	24 .	69. 9	9-99
Balance from underwriting yea accounting	ar	Other technical income be specified by way of s			s to	32				• "			
J		Total	···			39		31		(608)			
Balance of all y	ears'	underwriting (19+29+39)	<u></u> -			49		330		(730)			
Allocated invest	men	t return				51							
Transfer to non-	techi	nical account (49+51)				59		330		(730)			_

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Property

			Company registration number	GL/UK/	СМ		riod end		· Units	¢	ccour lass/ umma	
		R20	15454	GL		31	12	year 2001	£000		6	
		<u> </u>	<u> </u>		T	his fin		Previo	us year	S	ource	
Items to be si	hown net of reinsurance					уеа 1	ar		2	Form	Line	Column
	Earned premium	******		11		17	2884	2	61059	21	. 19	. 5
	Claims incurred	•		12		8	9958	1	79884	22 .	. 17	. 4
	Claims management costs			13			7607		9306	22	. 18	. 4
This year's underwriting	Adjustment for discounting			14	-					22	. 52	. 4
(accident year accounting)	Increase in provision for un	expired ris	ks	15						22	. 19	. 4
	Other technical income or o specified by way of suppler			16								
	Net operating expenses		77	17		6	9059		61400	22	. 42	. 4
	Balance of year's underwrit	ing (11-12	-13+14-15+16-	17) 19			6260		10469		•	
	Earned premium			21			(370)		(210)	21 .	. 11 .	. 5
	Claims incurred	· ·		22		(3	4607)		5227	22	. 13 .	. 4
Adjustment for	Claims management costs			23			(363)		(92)	22 .	. 14 .	. 4
prior years' underwriting	Adjustment for discounting			24						22	. 51	. 4
(accident year accounting)	Other technical income or o specified by way of suppler			25								
	Net operating expenses			26			62		261	22	. 41	. 4
	Balance (21-22-23+24+25-	26)		29		3	4538		(5606)			
	Per Form 24			31						24 .	69. 9	9-99
Balance from underwriting ye accounting	Other technical income be specified by way of	e and cha	rges (particulars entary note)	to 32								
J	Total			39								
Balance of all y	ears' underwriting (19+29+3	9)		49		4	0798		4863		-	
Allocated inves	tment return			51								
Transfer to non-	technical account (49+51)			59		4	0798		4863			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Third party liability

				Company registration number	GI #	JK/CM		eriod end	led	· Units	c	Accour	·
			R20	15454		GL	day 31	month 12	year 2001	£000	\neg	umma 7	_
							This fin		1	us year	s	ource	
Items to be si	10W	n net of reinsurance					ye: 1			2	Form	Line	Column
	Ear	ned premium			Ţ	11		1784		1135	21	. 19	. 5
	Cla	ims incurred		******	1	12		2004		1683	22	. 17	. 4
	Cla	ims management costs			1.	13	-	133		111	22	. 18 .	. 4
This year's underwriting	Adj	ustment for discounting		· · · · · · · · · ·	:	14				···	22	. 52	. 4
(accident year accounting)	Inci	ease in provision for une	xpired ris	sks	1	15			100		22	. 19	. 4
•		er technical income or ch cified by way of supplem				16				·-	!		
	Net	operating expenses		***************************************	1	17		1012		666	22	. 42	. 4
	Bal	ance of year's underwritir	ng (11-12	2-13+14-15+16-	17)	19	((1365)		(1325)			
	Ear	ned premium			-	21			*		21	. 11	. 5
	Cla	ims incurred			:	22		869		7519	22	. 13	. 4
Adjustment for	Cla	ims management costs				23		(440)		957	22	. 14	. 4
prior years' underwriting	Adj	ustment for discounting			:	24		383		(1818)	22	. 51	. 4
(accident year accounting)		er technical income or ch cified by way of supplem			1	25							
	Net	operating expenses			1	26		1318		4752	22	. 41	. 4
	Bal	ance (21-22-23+24+25-2	6)		:	29	(1364)	(15046)			
		Per Form 24				31					24 .	69. 9	9-9
Balance from underwriting yea accounting	ar	Other technical income be specified by way of s			s to	32				:			
		Total			- ;	39							
Balance of all y	ears'	underwriting (19+29+39))			49	(2729)	(16371)			
Allocated invest	men	t return				51							
Transfer to non-	tech	nical account (49+51)			- 	59	(2729)	(16371)			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Miscellaneous and pecuniary loss

				Company registration number	GL/U	K/CM		eriod end month	led year	- Units	c	ccour lass/ umma	_
			R20	15454	G	L	31	12	2001	£000)	8	-
		· .		<u> </u>		-	This fin		Previo	us year	S	ource)
Items to be s	howi	n net of reinsurance					ye: 1		:	2	Form	Line	Column
	Ear	ned premium		· · · ·	1	1	1	1197		5897	21	. 19	. 5
	Clai	ms incurred			1	2		1010	<u> </u>	1304	22	. 17	. 4
:	Clai	ms management costs			1	3	·	95		49	22	. 18	. 4
This year's underwriting	Adjı	ustment for discounting			1	4					22	. 52 .	. 4
(accident year accounting)	Incr	ease in provision for une	xpired ris	ks	1	5					22	. 19	. 4
		er technical income or ch cified by way of supplem			1	6				***			
	Net	operating expenses			1	7		4400		833	22	. 42	. 4
	Bala	ance of year's underwriting	ng (11-12	-13+14-15+16-1	7) 1	9		5692		3711			
	Ear	ned premium			2	1		(15)		(7)	21	. 11 .	. 5
	Clai	ms incurred			2	2	(1421)		1064	22	. 13	. 4
Adjustment for	Clai	ms management costs			2	3		(91)		112	22	. 14	. 4
prior years' underwriting	Adj	ustment for discounting			2	4					22	. 51	. 4
(accident year accounting)		er technical income or cl cified by way of supplem			2	5		-					
	Net	operating expenses			2	6		65		217	22	. 41	. 4
	Bala	ance (21-22-23+24+25-2	6)		2	9	•	1432		(1400)			
		Per Form 24	_		3	1					24 .	69. 9	9-99
Balance from underwriting ye accounting	ar	Other technical income be specified by way of			to 3	2							
J	l	Total			3	9							
Balance of all y	ears'	underwriting (19+29+39)		4	9		7124		2311			
Allocated inves	tmen	t return			5	1							
Transfer to non-	techi	nical account (49+51)			5	9		7124		2311			

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Non-proportional treaty

				Company registration number	GL/UK	//CM		riod end		Units	C	.ccounting lass/ ummary
			R20	15454	GI		31	month 12	year 2001	£000		9
Items to be si	now	n net of reinsurance	<u></u>	-	J	1	his fin ye:			us year	Form	ource
	Ear	ned premium			11						21 .	19 . 5
	Cla	ims incurred			12	2		.,			22 .	17 . 4
	Cla	ims management costs			13	3					22 .	18 . 4
This year's underwriting	Adj	ustment for discounting			14	1	•				22 .	52 . 4
(accident year accounting)	Inci	ease in provision for une	xpired ris	sks	15	5					22	19 . 4
.		er technical income or ch cified by way of supplem			16	6				·-		
	Net	operating expenses		***	17	7					22 .	42 . 4
	Bai	ance of year's underwritir	ng (11-12	2-13+14-15+16-	17) 19	9						
	Ear	ned premium			2	1		-			21	. 11 . 5
:	Cla	ims incurred			22	2					22	. 13 . 4
Adjustment for	Cla	ims management costs			23	3					22	. 14 . 4
prior years' underwriting	Adj	ustment for discounting			24	1					22	. 51 . 4
(accident year accounting)		ner technical income or checified by way of supplem			2	5						
•	Net	operating expenses	-		26	3					22	41 . 4
	Bal	ance (21-22-23+24+25-2	6)		29	9						
		Per Form 24			3-	1	(1780)		7871	24 .	69, 99-9
Balance from underwriting yea accounting	ar	Other technical income be specified by way of s			to 32	2						
3		Total			39	9	((1780)		7871		
Balance of all y	ears'	underwriting (19+29+39))		49	9	(1780)		7871		
Allocated invest	men	t return	 .		51	1						
Transfer to non-	tech	nical account (49+51)			59	9	(1780)		7871		

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Proportional treaty

				Company registration number	GL/UK	/CM		riod end	led year	Units		Account class/ summan	
			R20	15454	GL		31	12	2001	£000	,	10	
*****				<u> </u>		7	This fin		Previou	ıs year	5	Source	
ltems to be sl	owi	n net of reinsurance					yea 1	ar	2	2	Form	Line	Column
	Ear	ned premium			11						21	. 19 .	5
	Clai	ms incurred			12	:					22	. 17 .	4
	Clai	ms management costs		······································	13		•				22	. 18 .	4
This year's underwriting	Adjı	ustment for discounting			14	1		·= 4.		_	,22	. 52 .	4
(accident year accounting)	Incr	ease in provision for une	xpired ris	ks	15	;					22	. 19 .	4
-		er technical income or ch cified by way of supplem			16	;							
	Net	operating expenses		····	17	•					22	. 42 .	4
	Bala	ance of year's underwriting	ng (11-12	-13+14-15+16-1	7) 19	•		_					
· · · · · · · · · · · · · · · · · · ·	Ear	ned premium			21	<u> </u>					21	. 11 .	5
	Cla	ms incurred			22	2					22	. 13 .	4
Adjustment for	Cla	ms management costs			23	3					22	. 14 .	4
prior years' underwriting	Adj	ustment for discounting			24						22	. 51 .	4
(accident year accounting)		er technical income or ch cified by way of supplem			25	;							
	Net	operating expenses			26	3					22	. 41 .	4
	Bala	ance (21-22-23+24+25-2	6)		29								
	·	Per Form 24			31			3361		3520	24	69. 99	-99
Balance from underwriting ye accounting	ar	Other technical income be specified by way of			to 32	2			ļ				
		Total	·		39			3361		3520			
Balance of all y	ears'	underwriting (19+29+39)			49			3361		3520		. <u>.</u>	
Allocated inves	men	t return			51								
Transfer to non-	tech	nical account (49+51)		<u> </u>	59	,		3361		3520			

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

Name of insurer The Prudential Assurance Company Limited

Global business

Financial year ended 31st December 2001

Accounting class

Accident and health

					Company registration number	GL/UK/CM	Į	Period ended	[d]	Units	Accounting class
				L	-	-		-	١		
					R21 15454	GL	31	12	2001	0003	1
			Gross premiums written	tten	Reinsurers' share			Net of re	Net of reinsurance		
Premiums receival	Premiums receivable during the financial year	l <u>. "</u>	Earned in previous financial years		Earned in previous financial years 3			Earned	Earned in previous financial years 5		#5.28 #2.056 #1.569 #4.688
In respect of risks incepted in previous financial years	icepted in previous	11	(1)						(1)		
			Earned in this financial year	Unearned at end of this (fnancial year	Earned in this financial year	Unearned at end of this financial year	end of I year	Earne	Earned in this financial year	Unearned this final	Unearned at end of this financial year
			-	2	m	4			rv.	_	9
In respect of risks incepted in previous financial years	rcepted in previous	12	(5)						(2)		
	For periods of less than 12 months	13	6594		1472			!	5122		
In respect of risks incepted in this	For periods of 12 months	14	4233	2991	1793	3	905		2440		2086
	For periods of more than 12 months	15	1173	10929	303		2186		870	ļ 	8743
Premiums receivable (less rebates a previous financial years not earned i brought forward to the financial year	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	2455		778	8			1677		
Total (12 to 16)		19	14450	13920	4346		3091		10104		10829

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

Name of insurer

The Prudential Assurance Company Limited

Global business

31st December 2001 Financial year ended

Accounting class

Motor

						Company registration number	GL/UK/CM	Peri	Period ended	id Vear	Units	Accounting class
					R21	15454	GL		 	2001	0003	2
-			Gross premiums written	ten	Reins	Reinsurers' share	1		Net of rei	Net of reinsurance		
Premiums receival	Premiums receivable during the financial year		Earned In previous financial years		fina	Earned in previous financial years			Earned Ir financk	Earned In previous financial years 5		
In respect of risks incepted in previous financial years	icepted in previous	11	(118)		Sames.	* * * * * * * * * * * * * * * * * * *		111.72.21.73 111.72.21.73 111.72.21.73 111.72.21.73		(118)		
			Earned In this financial year	Unearned at end of this financial year	Ear	Earned in this financial year	Unearned at end of this financial year	d of	Earned	Earned In this financial year	Unearne this fina	Unearned at end of this financial year
	:		-	2		ტ	4		۵,	23		
In respect of risks incepted in previous financial years	cepted in previous	12	(434)	(99)				-		(434)		(99)
	For periods of less than 12 months	13	8	2				<u> </u>		80		2
In respect of risks incepted in this financial year	For periods of 12 months	4	43568	39577	-	20269	798	36419		(26139)		3158
	For periods of more than 12 months	15										
Premiums receivabl previous financial ye brought forward to tl	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	30563	(1)						30563		(1)
Total (12 to 16)		19	73705	39512		69707	798	36419		3998		3093

Returns under the Accounts and Statements Rules

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

Name of insurer The Prudential Assurance Company Limited

Global business

Financial year ended 31st December 2001

Accounting class

Transport

					Company registratio number	Company registration number	GL/UK/CM .	Period er	ğ	vear	Units	Accounting class
				<u> </u>	R21 1	15454	аг	31		2001	0003	5
		-	Gross premiums written	tten	Reinsurers' share	share			Net of re	Net of reinsurance		
Premiums receivab	Premiums receivable during the financial year	1	Earned in previous financial years		Earned In previous financial years	revious /ears		1 5 2 7 1	Earned	Earned In previous financial years 5		
In respect of risks incepted in previous financial years	cepted in previous	7										
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	this	Unearned at end of this financial year	d of	Earne finan	Earned In this financial year	Unearne this fina	Unearned at end of this financial year
			-	8	m		4			S		9
In respect of risks incepted in previous financial years	cepted in previous	12										
	For periods of less than 12 months	<u> </u>	265			56				239	<u></u>	
In respect of risks incepted in this	For periods of 12 months	14	216	215		148		149		89		99
maiotal year	For periods of more than 12 months	15										
Premiums receivable (less rebates a previous financial years not earned i brought forward to the financial year	ind refunds) in n those years and	16	154			95				59		
Total (12 to 16)		19	635	215		269		149	}	366		99

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

Name of insurer The Pruc

The Prudential Assurance Company Limited

Global business

Financial year ended 31st December 2001

Accounting class

Property

i.					2 5 2	Company registration number	GL/UK/CM	Peri day m	Period ended month ye	year	Units	Accounting class
				<u> </u>	R21	15454	GL	31		2001	0003	9
			Gross premiums written	ten	Reinsure	Reinsurers' share		 -	Net of reir	Net of reinsurance		
Premiums receiva	Premlums recelvable during the financial year		Earned in previous financial years		Earned	Earned In previous financial years 3			Earned In financia	Earned In previous financial years	16166 14176 18174	
In respect of risks in financial years	In respect of risks incepted in previous financial years	1	(370)			marks and Cyte				(370)		
			Earned in this financial year	Unearned at end of this financial year	Earne	Earned in this financial year	Unearned at end of this financial year	d of ear	Earned	Earned in this financial year	Unearne this fina	Unearned at end of this financlal year
			y	2		6	4		LI)	LO.		9
In respect of risks in financial years	In respect of risks incepted in previous financial years	12	(3612)	(122)						(3612)		(122)
	For periods of less than 12 months	13	4	4						4		4
In respect of risks incepted in this financial year	For periods of 12 months	4	140187	134185		96903	116819	819		43284		17366
	For periods of more than 12 months	15	-	-				 ,	i j	-		-
Premiums receivable (less rebates a previous financial years not earned brought forward to the financial year	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	134003	-		962			·	133207		
Total (12 to 16)		19	270583	134069		97699	116819	819	•	172884		17250
	į											

Returns under the Accounts and Statements Rules

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

Name of insurer The

The Prudential Assurance Company Limited

Global business

Financial year ended 31st December 2001

Accounting class

Third party liability

					Com	Company registration		Peric	Period ended			Accounting
				Į	number	ber	GL/UN/UM	day m	month year		OFFICE	class
					R21	15454	망	31	12 2001		0003	7
		-	Gross premiums written	ten	Reinsurers' share	share		-	Net of reinsurance	urance		
Premiums receival	Premiums recelvable during the financial year	1	Earned in previous financial years		Earned in previous financial years	prevlous years			Earned in previous financial years 5	revious ears		
In respect of risks incepted in previous financial years		=										
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	n this year	Unearned at end of this financial year	ar ar	Earned in this financial year	this	Unearned this flnat	Unearned at end of this financial year
			-	2			4	 ,	เก		_	
In respect of risks incepted in previous financial years		12										
	For periods of less than 12 months	13										
In respect of risks incepted in this	For periods of 12 months	4	1204	1260		161	5	204		1043		1056
inancia you	For periods of more than 12 months	15	-									-
Premiums receivable previous financial ye brought forward to t	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	784			43				741		
Total (12 to 16)		61	1988	1260		204	2	204		1784		1056

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Miscellaneous and pecuniary loss

			ļ.		ŏ Ē	Company registration		Peric	Period ended	- 	7	Accounting
				į	2	number	GL/UNCM	day mo	month year		Ī	class
					R21	15454	GL.	31	12 2001		0003	æ
			Gross premiums written	ten	Reinsur	Reinsurers' share			Net of reinsurance	rance		
Premiums receival	Premiums receivable during the financial year		Earned in previous financial years		Earned	Earned in previous financial years			Earned in previous financial years 5	evious ars	1146 1446 3449	
In respect of risks incepted in previous financial years	repted in previous	7	(15)		and among a				{ 	(15)		
			Earned In this financial year	Unearned at end of this financial year	Earne	Earned in this financial year	Unearned at end of this financial year	d of ar	Earned in this financial year	his əar	Unearned at end of this financial year	Inearned at end of this financial year
			-	æ		69	4		ĸ		9	-
In respect of risks incepted in previous financial years	cepted in previous	12	(62)	(11)						(62)		(17)
	For periods of less than 12 months	13	5949			1135		_		4814		
In respect of risks incepted in this financial year	For periods of 12 months	14	6345	4715		3946	94	4688		5399		27
	For periods of more than 12 months	15	798	7367		202	1,1	1701		969		5666
Premiums receivable (less rebates a previous financial years not earned is brought forward to the financial year	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	2629	708		3130				3467	<u> </u>	708
Total (12 to 16)		19	19610	12773		8413	93	6386	1	11197		6384

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Accident and health

				pany stration ber	GL/UK	/CM		riod e month		Un	its -	Accounting class
	Γ	R22		15454	GI	L	31	12	2001	£0	00	1
			·	Amount bro forward fi previous fin year	rom		Amount ble/recei his finan year	vable	Amount ca forward to financial y	next		Amount outable to this ancial year
				1			2		3			4
	Gross amount		11	-	1017	l:	1	35		58		(824)
Claims incurred in respect of incidents	Reinsurers' share		12		258				•	58		(200)
occurring prior to this financial year	Net (11-12)		13		759		1	35				(624)
(m. 1, m. 1,	Claims management costs		14		31			3		(31)		(59)
	Gross amount		15	a digeler			31	93	2	440		5633
Claims incurred in respect of incidents	Reinsurers' share		16		#454 E		12	54	1	727		2981
occurring in this financial year	Net (15-16)	-	17	400.000			19	39		713		2652
	Claims management costs		18	istoje briestki				92		44	_	136
Provision for unexpir	ed risks		19							-		
	Commissions		21		877		21	64	1	203		1838
Provision for unexp Net operating expenses	Other acquisition expenses		22		257]	96	02	8	3578		1281
	Administrative expenses		23				7	28				728
expenses	Reinsurance commissions a profit participations	nd	24	_	401		(16	25)		414		(1638)
_	Total (21+22+23-24)		29		733		141	19	g	367		5485
Adjustments for	Gross amount		31			de el	areistille	ÿ-#				
discounting in respect of the	Reinsurers' share		32									·
items shown at lines 11 to 18	Claims management costs		33									
above	Total (31-32+33)		39			ii.						
	Prior financial years		41					(1)				(1)
Split of line 29	This financial year		42		733		141	20	9	367		5486
Online of time 200	Incidents occurring prior to ti financial year	his	51									
Split of line 39	Incidents occurring in this financial year		52									

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Motor

				pany tration ber	GL/UK	/CM		eriod e month		- Un	its	Accounting class
	Γ	R22		15454	GI	L	31	12	2001	£0	00	2
				Amount br forward to previous fir year	rom ancial		Amount ble/recei this finan year	vable	Amount ca forward to financial	next		Amount utable to this ancial year
				1			2		3			4
	Gross amount		11	7	1358		251	98	43	3116_		(3044)
Claims incurred in respect of incidents	Reinsurers' share		12		6533				41	1668		35135
occurring prior to this financial year	Net (11-12)	-	13	6	4825		251	98	1	448		(38179)
	Claims management costs		14		2446		7	713		180		(1553)
	Gross amount		15				271	53	31	555		58708
Claims incurred in respect of incidents	Reinsurers' share		16						30	0915		30915
occurring in this financial year	Net (15-16)		17				271	53		640	,	27793
·	Claims management costs		18				27	45		70		2815
Provision for unexpir	red risks		19		890			355 II. 1 Jan 18				(890)
	Commissions		21		1066		15	36		408		2194
	Other acquisition expenses		22		4315		108	67	4	4593		. 10589
Net operating	Administrative expenses		23				37	'03	is dinas ida 2020-au			3703
expenses	Reinsurance commissions a profit participations	and	24		5			47		51		1
	Total (21+22+23-24)		29		5376		160	59	4	1950		16485
Adjustments for	Gross amount		31				wiews					
discounting in respect of the	Commissions 21 1066 1536 408 21 Other acquisition expenses 22 4315 10867 4593 .105 Administrative expenses 23 3703 37 Reinsurance commissions and profit participations 24 5 47 51 Total (21+22+23-24) 29 5376 16059 4950 164 Reinsurers' share 32 32 32 33 Reinsurers' share 32 32 33 Reinsurers' share 32 33 34 35 Reinsurers' share 32 33 34 Reinsurers' share 32 33 Reinsurers' share 32 Reinsurers' share 32 33 Reinsurers' share 32 Reinsurers' share 33 Reinsurers' share 34 Reinsurers' share 35 Reinsurers' share 35 Reinsurers' share											
items shown at lines 11 to 18	Claims management costs		33				27153 640 27793 2745 70 2815 (890) 1536 408 2194 10867 4593 10589 3703 3703 47 51 1					
above	Total (31-32+33)		39			e Policy		437				
	Prior financial years		41				1	70		1		169
Split of line 29	This financial year		42		5376		158	89		4949		16316
Split of line 39	Incidents occurring prior to financial year	this	51									
Split of line 39	Incidents occurring in this financial year		52	erapita Aasari	Mes Miller							

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Transport

			Com regis numi	pany stration ber	GL/UK	/CM	Pe	riod e month		· Un	iits	Accounting class
	<u> </u>	R22		15454	G	L	31	12	2001	£0	000	5
	······································			Amount bro forward for previous fin year	mo	paya	Amount ble/receit his finan year		Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
				1			2		3			4
	Gross amount		11		657							(657)
Claims incurred in respect of incidents	Reinsurers' share		12		378				-			(378)
occurring prior to this financial year	Net (11-12)		13		279				· · · · · · · · · · · · · · · · · · ·			(279)
tino tinanolal your	Claims management costs		14		48							(48)
	Gross amount		15				4	40		467		907
Claims incurred in respect of incidents	Reinsurers' share		16				2	90		301		591
occurring in this financial year	Net (15-16)		17				1	50	•	166		316
,	Claims management costs		18					13		34		47
Provision for unexpir	ed risks	-	19	35,34000				aveta				·*·-
	Commissions		21		25			14		38		101
	Other acquisition expenses		22		7	•		(3)		6		(2)
Net operating	Administrative expenses		23	1-14-6-6				21			··	21
expenses	Reinsurance commissions a profit participations	ınd	24	<u></u>	20			99		30		89
	Total (21+22+23-24)		29		12			33		14		31
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share	_	32		į	du	ğuri İle					
items shown at lines 11 to 18	Claims management costs		33			i iğell	1 E2 664		·			
above	Total (31-32+33)		39			d e						
	Prior financial years		41					(1)	 			(1)
Split of line 29	This financial year		42		12			34		14		32
Culitant line 00	Incidents occurring prior to the financial year	his	51		l		2 (3 (5) 2 (3 (5)					
Split of line 39	Incidents occurring in this financial year		52				nic si Albah Basas					

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Property

			npany st <i>ration</i> ber	GL/UK	/CM		riod e month		Un	its	Accounting class
	R22		15454	Gl	L	31	12	2001	£0	00	6
			Amount bro forward fi previous fin year	om	payal	Amount ole/receit his finan year	vable	Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
			1			2		3			4
	Gross amount	11	120	3179		871	70	34	326		(4683)
Claims incurred in respect of incidents	Reinsurers' share	12		1930		11	81	30	673		29924
occurring prior to this financial year	Net (11-12)	13	124	1249		859	89	3	653		(34607)
,	Claims management costs	14		2832		23	326	_	143		(363)
	Gross amount	15	692-720 ari 40 8527-25 25-55			897	79	57	581		147360
Claims incurred in respect of incidents	Reinsurers' share	16				1	99	57	203		57402
occurring in this financial year	Net (15-16)	17				895	80	_	378		89958
Ţ	Claims management costs	18				75	49		58		7607
Provision for unexpir	ed risks	19									
	Commissions	21		1413		25	66		936	_	3043
	Other acquisition expenses	22		3719		181	46	8	245		18620
Net operating	Administrative expenses	23			_	489	03	ar ar sakasan Basalan kabu	r Chas Lebros		48903
expenses	Reinsurance commissions and profit participations	24		404		15	29		488		1445
	Total (21+22+23-24)	29		9728		680	86	8	693	_	69121
Adjustments for	Gross amount	31			SE 42 Misûk		del de Re-ay				
discounting in respect of the	Reinsurers' share	32			in in						<u></u>
items shown at lines 11 to 18	Claims management costs	33									
above	Total (31-32+33)	39									
	Prior financial years	41					61		(1)		62
Split of line 29	This financial year	42	-	9728		680	25	8	3694		69059
0 10 7 11 22	Incidents occurring prior to this financial year	51			18 g. 89 (8						· • • • • • • • • • • • • • • • • • • •
Split of line 39	Incidents occurring in this financial year	52		Nelzienio 12020 11 12020 11							

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Third party liability

	•			pany stration ber	GL/UK	/CM		eriod e		u	nits	Accounting class
		R22		15454	G	 L	31	12	2001	£	000	7
				Amount br forward f previous tin year	rom ancial		Amount ble/recei his finan year	vable	forward	carried to next al year		Amount butable to this nancial year
<u> </u>				1	_		2		3	3	<u> </u>	4
	Gross amount		11	4	7520		44	80		43935		823
Claims incurred in respect of incidents	Reinsurers' share		12	<u></u>	617	}	1	71		400		(46)
occurring prior to this financial year	Net (11-12)		13	4	6903		42	37		43535		869
	Claims management costs		14	:	2256					1816		(440)
	Gross amount		15	il en incil. E eneri he			- 5	89		1508		2097
Claims incurred in respect of incidents	Reinsurers' share		16	grafi grafia				20		73		93
occurring in this financial year	Net (15-16)		17	2011 CO 41.			5	69		1435		2004
· · · · · · · · · · · · · · · · · · ·	Claims management costs		18					36		97		133
Provision for unexpli	ed risks		19									
	Commissions		21		300		11	38		543		895
,	Other acquisition expenses	3	22		88		(1	58)		87		(157)
Net operating	Administrative expenses		23				16	49				1649
expenses	Commissions 19 300 1	1	42		114		57					
	Total (21+22+23-24)		29		359		24	87		516		2330
Adjustments for	Gross amount		31		854					1237		383
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management costs		33			E XII	Chadhar.					
above	Total (31-32+33)		39		854	i da e	e esa saa			1237		383
	Prior financial years		41				13	18				1318
Split of line 29	This financial year		42		359		11	69		516		1012
Culti at line 00	Incidents occurring prior to financial year	this	51		854					1237	}	383
Split of line 39	Incidents occurring in this financial year		52	Called Ho Se Christian	train fil lengt fil							

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

Accounting class

Miscellaneous and pecuniary loss

				pany stration ber	GL/UK	/CM		riod e		· Un	its	Accounting class
		R22		15454	G	L	31	12	2001	£0	00	8
			.	Amount bro forward fi previous fin year	om		Amount ble/recei his finan year	vable	Amount ca forward to financial y	next		Amount utable to this ancial year
				1			2		3			4
	Gross amount		11	(886		20	92	4	697		(97)
Claims incurred in respect of incidents	Reinsurers' share		12		2275		13	301	2	298		1324
occurring prior to this financial year	Net (11-12)	<u> </u>	13	4	1611		7	91	2	399		(1421)
uno manolar y oa.	Claims management costs		14		181			(8)		98		(91)
	Gross amount		15				14	22	3	208		4630
Claims incurred in respect of incidents	Reinsurers' share		16				5	59	3	3061		3620
occurring in this financial year	Net (15-16)		17				8	63		147		1010
,	Claims management costs	;	18					95				95
Provision for unexpir	ed risks	· -	19			42.2						<u>.</u>
	Commissions		21		570		9	86		43		1513
	Other acquisition expenses	s	22		139	_	75	69	5	939		1769
Net operating	Administrative expenses		23				2	24	no anti-cen-s neval spring			224
expenses	Reinsurance commissions profit participations	and	24		31		(9	63)		27		(959)
	Total (21+22+23-24)		29		678		97	42	5	955		4465
Adjustments for	Gross amount		31			ucht Aug						
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management costs		33									
above	Total (31-32+33)		39									
	Prior financial years		41					65				65
Split of line 29	This financial year		42		678		96	77	5	955		4400
	Incidents occurring prior to financial year	this	51				511 \$1 67 631 53 53			<u>.</u>		
Split of line 39	Incidents occurring in this financial year		52									

Returns under the Accounts and Statements Rules

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

The Prudential Assurance Company Limited

Global business

31st December 2001 Financial year ended

Accounting class	00 <u>0</u>	<	Accident and bealth	heed bu						Company registration			Period ended	;	Accounting
2	CONTO A	(number	GL/UK/CM	day	month year	Units	class
									R23	15454	GL	<u></u>	12 2001	000 3	-
Accident year ended	ended		Claims paid (net) during		ı	Claims pald (net) during	Claims outsta	Claims outstanding carried forward	Claims outstanding brought forward	tstanding brought forward	Balance on each accident	Deduction for discounting		Deterioration/ (surplus) of	Clalms ratio %
			ine accident year	(net) as at end of the accident year	Sinc accid	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	year (4+5+6-7-8)	rrom claims outstanding carried forward (net)	(teu)	original reserve %	
Month	Year		-	8	year 3	4	VS.	ø		60	o	10			67
12	2001	E				1783	243	255			2281		8592		26.5
12	2000	12	992	464		212	13	5	221	243	(234)		3456	(50.4)	35.4
12	1999	13	819	470	211	980	113	32	197	38	(10)		2868	(7.2)	43.8
12	1998	14	607	294	161	1	38	11	40	11	(1)		2369	(28.2)	34.5
12	1997	15	282	216	194		8	-	တ	-			1613	(8.3)	29.8
12	1996	16	81	125	181								1200	44.8	21.8
12	1995	17	125	322	240								1325	(25.5)	27.5
12	1994	18	383	503	532								2123	5.8	43.1
12	1993	19	676	746	751	-								0.7	(
12	1992	20	899	929	1279	(1)			8		(4)			37.6	
Prior accident years	ent years	21													
Reconciliation	ion	22							1		(1)				
Total (11 to 22)	, 22)	59				2075	410	304	465	593	2031				

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

The Prudential Assurance Company Limited

Global business

31st December 2001

Financial year ended

		, :								Company registration			Period ended			Accounting
Accounting class	j class	2	Motor							number	GL/UK/CM	day	month y	year	Units	class
									R23	15454	GL	31	12 2	2001	0003	2
Accident year ended	ear ended		Clalms paid (net) during		Total claims paid (net)	Claims paid (net) during	Claims outstanding carried forward	nding carried ard	Claims outstanding brought forward	nding brought ard	Balance on each accident	Deduction for discounting	a	-	Deterioration/ (surplus) of	Claims ratio %
			the accident year	(net) as at end of the	since the end of the	this financial year	Reported (net)	Incurred but	Reported (net)	Incurred but	year (4+5+6-7-8)	rrom claims outstanding	(nen)		original reserve %	
	_ 				but prior to			(net)		(net)		forward (nef)				
Month	Year				year										• • •	
			-	7	3	4	9	9	7	8	6	10	11	-	12	13
12	2001	11				27038	278	127			27443		(F)	3393		808.8
12	2000	12	18631	21105		9842	55	23	20122	984	(11186)		47	47565	(53.0)	60.0
12	1999	13	16528	19346	7846	2452	32	11	11393	61	(8929)		38	38535	(46.5)	69.7
12	1998	14	15380	19389	9250	2926	33	6	7807	10	(4849)		35	35890	(37.0)	76.9
12	1997	15	15343	18174	12117	2478	23	9	4958	9	(2457)		33	39988	(19.5)	74.9
12	1996	91	16695	20430	16645	2562			5372		(2810)		47	47939	(0.0)	74.9
12	1995	17	18784	23664	17964	872		-	2783	j	(1911)		56	59664	(20.4)	63.1
12	1994	81	20776	26641	20499	577			3177		(2600)		71	71530	(50.9)	58.5
12	1993	19	28301	24391	18768	887			1419		(532)	ļ			(19.4)	
12	1992	20	33104	18685	20134	4			1005		(1001)				7.8	
Prior accident years	ent years	77				2971	566	467	4220	1028	(1244)					
Reconciliation	tion	22				(259)	448	6	473	6	(284)					
Total (11 to 22)	, 22)	29				52350	1435	652	62729	2098	(10390)		0.48 sp 0.75 s			

Returns under the Accounts and Statements Rules

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

The Prudential Assurance Company Limited

Global business

31st December 2001 Financial year ended

Accounting class 0003 Units 2001 GL/UK/CM day month year Period ended 72 31 占 Company registration number 15454 R23 **Transport** Accounting class

Claims ratio %		13	21.6	122.0	24.6	25.0	8.8			2.5					
<u> </u>	reserva %	12		(18.5)	20.0	(72.3)	(56.2)			(94.7)	(84.4)	(57.1)			
Earned premiums (net)		-	306	118	126	152	194	245	279	439					
Deduction for discounting from claims	outstanding carried torward (net)	10													
Balance on each accident	(4+5+6-7-8)	6	99	(28)	-	(1)	(1)							1	38
nding brought ard	Incurred but not reported (net)	60		37	င	1								24	65
Claims outstanding brought forward	Reported (net)		216) 4 42 48103	114	9	1	1				:			66	215
nding carried ard	incurred but not reported (net)	9	20	6	2									24	55
Claims outstanding carried forward	Reported (net)		12	1	9	1					•			66	113
Clatms pald (net) during this financial		4	34	113	2									-	150
Total claims paid (net) since the end	of the accident year, but prior to this financial year	m			2	22	7			•	5	9		en en en en en	
Clalms outstanding (net) as at end	of the accident year	8		151	10	83	16			19	32	14			
Clalms paid (net) during the accident		-		21	19	15	10			10	200	199			
			=	12	13	14	15	16	17	18	19	20	21	22	29
Accident year ended	Year		2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	Prior accident years	ıtion	0 22)
Accident y	Month		12	12	12	12	12	12	12	12	12	12	Prior accic	Reconciliation	Total (11 to 22)

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

The Prudential Assurance Company Limited

Global business

Financial year ended 31st December 2001

rinanciai year ended	aar erided		31st December 2001	l Doc Zooi						Company					
Accounting class	class		Property							registration number	GL/UK/CM	day	Period ended month year	Units	Accounting class
									R23	15454	CL	31	12 2001	0003	9
Accident year ended	ar ended		Claims paid (net) during	Claims	Total claims paid (net)	Claims paid (net) during	Claims outstanding carried forward	nding carried ard	Claims outstanding brought forward	nding brought rard	Batance on each accident	Deduction for discounting	# E	og s	n/ Claims ratio f %
			the accident year	(net) as at end of the	since the end of the	this financial year	Reported (net)	Incurred but	Reported (net)	Ì	year (4+5+6-7-8)	from claims outstanding	(net)	original	
Month	Year			accident year	accident year, but prior to this financial year			not reported (net)		not reported (net)		carried forward (net)		%	
			r	2	en	4	ທ	9	7	80	o,	10	=	12	13
12	2001	=				89510	230	65			89805	}	171630	30	52.3
12	2000	12	85068	90701		69835	31	7	75848	14854	(20829)		260813	(23.0)	60.9
12	1999	13	98076	56241	40096	6227	24	7	12634	321	(2699)		261143	(17.6)	55.3
12	1998	14	94170	55009	49249	4313	8	2	6695	27	(5333)		255514	(2.6)	57.8
12	1997	15	97663	51295	44038	3130	2	-	4731	,	(1599)		248084	(8.0)	58.4
12	1996	16	85725	67223	44830	1053			1810		(757)		245215	(31.7)	53.7
12	1995	17	8008	31605	61970	447	_		666		(552)		251406	97.5	56.7
12	1994	18	90104	38139	29895	297			772		(475)		253033	33 (20.8)	47.5
12	1993	19	92392	36002	30123	298			304		(9)			(15.5)	
12	1992	20	90023	40732	28251	18			101		(83)			(30.6)	
Prior accident years	ant years	21				392	335		1523		(262)				
Reconciliation	no	22				49	3316	ဇ	3629		(261)			(11-11 (10-11 (10-11) (10-11)	
Total (11 to 22)	22)	29				175569	3946	85	109046	15203	55351				

Returns under the Accounts and Statements Rules

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

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

A control of the cont)	Third cody (inhility	fightility						Company registration			Period ended	-		Accounting
Accounting class	Class	-	ınına parıy nability	Hability						number	GL/UK/CM	day	month	year	Units	class
		٠							R23	15454	GL GL	31	7	2001	0003	7
Accident year ended	ar ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta	Claims outstanding carried forward	Claims outsta forw	Claims outstanding brought forward	Balance on each accident	Deduction for discounting	<u> </u>	s	Deterioration/ (surplus) of	Claims ratio %
			the accident year	(net) as at end of the	since the end of the		Reported (net)		Reported (net)	1	year (4+5+6-7-8)	from claims outstanding		(net)	reserve	
Month	Year			accident year	accident year, but prior to this financial year			not reported (net)		not reported (net)	, <u> </u>	carried forward (net)			%	<u> </u>
			F	8	, e	4	ro	9	7	80	o	10			1 2	13
12	2001	11				98	455	394			944		_	1043		90.5
12	2000	12	103	559		305	145	49	287	272	(09)	j j		1170	(10.7)	51.5
12	1999	5	73	589	219	134	128	35	303	68	(98)			874	(12.4)	67.4
12	1998	14	69	442	212	39	39	11	74	20	(5)			1160	(31.9)	31.9
12	1997	15	51	479	239	(14)	21	9	40	11	(38)			986	(47.4)	30.7
12	1996	16											-	1377		
12	1995	17										i		1788		
12	1994	18														
12	1993	19										ĺ				
12	1992	20		ĺ							_	İ				
Prior accident years	ent years	21				2910	8326	11838	12517	10507	90	1237				
Reconciliation	ion	22				1337	9814	13710	11150	11634	2077	i				
Total (11 to 22)	(22)	29				4806	18928	26043	24371	22533	2873	1237				

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

The Prudential Assurance Company Limited

Global business

31st December 2001

Accounting class 15.0 16.5 21.0 31.1 131.4 184.9 9.0 17.1 Claims ratio 5 ω % Deterioration/ (surplus) of original reserve % 0003 (45.2)(23.7)(35.2)(6.69)(79.4)(94.6)(95.7)(100.2)(0.3)Units 7 2056 Earned premiums (net) 5906 4158 2992 1895 5393 2001 11166 2531 day month year Ξ Period ended 12 outstanding carried Deduction for discounting from claims forward (net) સ 우 GL/UK/CM Balance on each accident (54)(413)(421)(86)(33)(4+5+6-7-8)(34)(36)(23)8 9 (574)(144) 1007 귱 year O Incurred but not reported (net) Company registration number 15454 Clalms outstanding brought 206 1978 2187 forward Reported (net) 725 135 510 2426 158 7 698 74 49 29 35 ဖ **R23** Incurred but not reported 799 $^{\circ}$ 662 Claims outstanding carried 135 forward Reported (net) 1746 o) 1249 488 S (net) during this financial \equiv \equiv Claims paid ဖ N თ 1655 508 125 5 863 49 67 2 year Miscellaneous and pecuniary loss paid (net) since the end of the accident year, but prior to this financial 349 1042 Total claims <u>ლ</u> 7 17 271 37 က (net) as at end accident year outstanding 930 494 316 243 443 443 1044 621 351 of the Clalms N Clalms paid (net) during the accident 210 309 229 590 7067 4767 4661 1921 year 5 5 9 8 10 20 29 42 4 -7 7 22 Financial year ended Accident year ended Prior accident years 2000 1999 1998 1996 1995 1994 1993 1992 1997 Year 2001 Accounting class Total (11 to 22) Reconciliation Month 7 2 얼 <u>~</u> 얼 <u>27</u> 72 <u>~</u> 짇 <u>~</u>

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

Global business

The Prudential Assurance Company Limited

Financial year ended

Company registration 31st Daramhar 2001

Financial)	Financial year ended	31st December 2001	em	er 2001			. :							Compan registrat	Company registration number	σ	GL/UK/CM	Ť	Period ended	ended h		Units	Acc	Accounting class
Accounting class	g class	Aviation										~ 	R24	_	15454		귱	31	12		5	0003		3
	Underwriting	Underwriting year ended		Prior underwriting years	g _l	\.\	MM	₩	M	≯	MM	 	MM	MM	۲۸	MM	*	MM	}	MM	<u></u>	MM	 	Total all previous columns
	'			29 29	9 12	5 92	12	93	12	94	12	- 36	12 96	3 12	26	12	86	12	66	12 (00	12 01	66	66 6
	Gross amount	ا ا	7											_]						ļ		
Premiums written	Reinsurers' share	ıare	12																				;	
	Net (11-12)		19																					
	Gross amount	-	21	006	0																			900
Claims	Reinsurers' share	lare	22	1302	SZ.					-					1]								1302
	Net (21-22)		29	(402)	[2]									_			_							(402)
Claims mar	Claims management costs		39			!																		
	Commissions		41													l								
to N	Other acquisition expenses	ion expenses	42													}		}						
operating	Administrative expenses	sesuedxe :	43		190											}		 				<u> </u> 	<u> </u>	190
7	Reinsurers' commissions and profit participations	imissions and ons	44																					
	Payable net (4	Payable net (41+42+43-44)	49		190																			190
		Undiscounted	51	7309	60												- 						16.45	7309
	forward Ac	Adjustment for discounting	52	1323	65																			1323
Technical provisions	Carried	Undiscounted	53	7157		į								_		i		!						7157
•		Adjustment for discounting	54														_							!
i	Increase (decrease) in the financial year (53-54-51+52)	rease) in the (53-54-51+52)	59	1171	<u>, </u>					-							•	İ					-	1171
Balance on each (19-29-39-49-59)	Balance on each underwriting year (19-29-39-49-59)	ing year	69	(656)	6																			(959)

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

Name of insurer The Prudential Assurance Company Limited

Financial	Financial year ended	d 31st December 2001	cen	ber 20	5										ŏ ₹	Company registration	Ē			G.	Period ended	pep			Acc	Accounting
				 									•		nr.	number		GL/UK/CM	- No	day	month	year		Units	class	SS
Accounting class	g class	Marine												R24	<u>_</u>	15454	4	<u>เคี</u>		31	12	2001	<u>-</u>	0003		4
	Underwri	Underwriting year ended		undei ye	Prior underwriting years	MM	λ.	MM	*	MM	⋩	MM		MM Y	. ₩	MM	№	MM YY	MM	Α.		MM		MM YY		Total all previous columns
			/	29	29	12	85	12	93	12	94	12	96	12 9	96	12 9	97 1	12 98	12	66	┝	12 00	_	2 01	66	66
	Gross amount	ount	11		51									<u> </u>												51
Premiums written	Reinsurers' share	s' share	12	5	130				-																	130
	Net (11-12)	(2	19	-	(2)				_																	(67)
	Gross amount	ount	21		3022						<u>-</u>									ļ						3022
Claims	Reinsurers' share	s' share	22	2	1839												<u> </u>									1839
•	Net (21-22)	(2	29	-	1183												<u> </u> 				<u></u>					1183
Claims mar	Claims management costs	osts	39	-																						
	Commissions	suo	41																					!		
ţ o N	Other acq	Other acquisition expenses	42	2																						
operating	Administra	Administrative expenses	43		1639	<u> </u>																	ļ			1639
	Reinsurers' commis profit participations	Reinsurers' commissions and profit participations	44	-																			<u> </u>		-	
	Payable n	Payable net (41+42+43-44)	49	-	1639																					1639
. —	Brought	Undiscounted	2.		43236																					43236
	forward	Adjustment for discounting	52	01	6452																					6452
Technical provisions	Carried	Undiscounted	53		42786																		,			42786
	forward	Adjustment for discounting	54		6250					İ																6250
	Increase (Increase (decrease) in the financial year (53-54-51+52)	29		(248)																					(248)
Balance on (19-29-39-4	each under 9-59)	Balance on each underwriting year (19-29-39-49-59)	69		(2653)																					(2653)

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

The Prudential Assurance Company Limited

Global business

Company

Financial	Financial year ended	d 31st December 2001	ë	ber 20	01										5 B	Company registration number		GL/UK/CM		Period en	픙	90	- Units		Accounting class
Accounting class	g class	Transport	Ę											R24		15454		ఠ	F	31 1		2001	0003		5
	Underwrit	Underwriting year ended		Plunder	Prior underwriting years	MM	>	WW	>	M	>	N N	<u>-</u> }	MM YY	- MM	ζ,	MM	. ▶	MM	₹	MM	≽	MM	≽	Total all previous columns
			L	59	29	12	92	12	93	12	94	12	95	12 96	6 12	97	12	86	12	66	12	8	12	9	66 66
	Gross amount	ount	11		2																				2
Premiums written	Reinsurers' share	s' share	12										<u> </u>												
	Net (11-12)	2)	19		2												ļ								2
	Gross amount	ount	21		107										ļ									-	107
Claims	Reinsurers' share	s' share	22																						
-	Net (21-22)	5)	59		107																			-	107
Claims mar	Claims management costs	osts	39																						<u> </u>
	Commissions	suo	41																						
te Z	Other acq	Other acquisition expenses	42																						
operating	Administra	Administrative expenses	43		09									:											09
	Reinsurers' commis profit participations	Reinsurers' commissions and profit participations	44																						
	Payable n	Payable net (41+42+43-44)	49		9						•						, <u>.</u>								09
	Brought	Undiscounted	51		992																				992
****	forward	Adjustment for discounting	52																						
Technical	Carried	Undiscounted	53		796		,																		796
	forward	Adjustment for discounting	54																						
	Increase (c financial ye	Increase (decrease) in the financial year (53-54-51+52)	59		(196)																				(196)
Balance on each (19-29-39-49-59)	each under 19-59)	Balance on each underwriting year (19-29-39-49-59)	69		31						····												1		31

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

The Prudential Assurance Company Limited

Global business

Financial year

ar ended	31st December 2001	ser 2001							Company registration	y lion			Period ended	þet	, and	
									number		GLONCM	day	month	year	Onits	
class	Non-proportional treaty	ional treaty	>					R24	15	5454	פר	31	12	2001	0003	
141		Prior		-		-	-	L	L	-		┞	-		_	4

Accounting class

ar ended Prior MM YY MM YY N	X WW	X WW		=	MM	WW X	}	¥ ₩	R24 ☆	15454 MM YY	ļ	WM	— ₩	<u>स</u>	- 12 MM	2001	0003 K	-	9 Total all previous
iči /	29 29	12 92	12	93	12 9	94 12	2 95	12	96	12 9	97	12 98	3 12	66	12	8	12 01	- 	summo 66
=							-												
12																			
19													<u> </u>						
21	41							_			_				-			-	41
22																			
29	41																		41
39																			
41											<u> </u>								
Other acquisition expenses 42																			
Administrative expenses 43	121																		121
Reinsurers' commissions and 44 profit participations																			
Payable net (41+42+43-44) 49	121																		121
Undiscounted 51	4424	· 														2001200			4424
Adjustment for 52 discounting	658																		658
Undiscounted 53	7335																		7335
Adjustment for 54 discounting	1951																		1951
Increase (decrease) in the financial year (53-54-51+52)	1618	7																	1618
69	(1780)																		(1780)

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

The Prudential Assurance Company Limited

Global business

Period ended Company registration

Financial	Financial year ended	31st December 2001	emp	er 200										Con regt	Company registration number	U	GL/UK/CM	day	Period ended	ended th year		Units		Accounting class
Accounting class	g class	Proportional treaty	onal	treaty									R24		15454		占	3	1 12		2001	0003	_	10
	Underwritin	Underwriting year ended		Prior underwriting years		MM YY	× MM	⊱	MM	⋟	MM	<u>~</u>	MM YY	, MM	χ.	MM	⊁	MM	*	MM		ММ	 	Total all previous columns
	,			59	29 1	12 92	2 12	93	12	94	12	95 1	12 9	96 12	6 3	12	86	12	66	12 (00	12 01	1 99	66 6
	Gross amount	nt	÷		35		-																	35
Premiums written	Reinsurers' share	share	12		90									_										09
	Net (11-12)		19		(25)																			(25)
	Gross amount	nt	21	, H)	585												-							585
Claims	Reinsurers' share	share	22	-	191																			191
	Net (21-22)		29	0)	394																			394
Claims mai	Claims management costs	s	39			· i																		
	Commissions	ဟ	41		98																			86
† Z	Other acquis	Other acquisition expenses	42																					
operating	Administrative expenses	sesuedxe e,	43	4)	540																			540
	Reinsurers' commis profit participations	Reinsurers' commissions and profit participations	44																					
į	Payable net	Payable net (41+42+43-44)	49		626																	٠		626
	Brought	Undiscounted	51	13265	593																			13265
		Adjustment for discounting	52	3	860											_							100 at 100 a	860
Technical provisions		Undiscounted	53	98	8031											77.								8031
•	forward	Adjustment for discounting	54		32																			32
;	Increase (de financial yea	Increase (decrease) in the financial year (53-54-51+52)	59	(44	(4406)																			(4406)
Balance on each (19-29-39-49-59)	Balance on each underwriting year (19-29-39-49-59)	iting year	69) 	3361							\dashv												3361

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

Name of insurer The

The Prudential Assurance Company Limited

Financial year ended		31st December 2001	mbe	₃r 200	Ξ										Company registration number	iny ation ir	ಠ	GL/UK/CM	P	Period ended	nded		Units		Accounting class
Accounting class		Aviation												R25	_	15454		GL GL	31	12	<u> </u>	2001	0003		က
Nudei	Underwriting year ended	r ended		Prior underwriting years	or riting rs	MM :	<u>*</u>	MM Y	<u>~</u> .≻	ММ	WM	*	MM	>	MM	⋟	MM	≯	₽		MW W	<u>-</u> -	M. M.	<u>*</u> -	Total all previous columns
				29	29	12 9	92 1	12 8	93	12 94	4 12	95	12	96	12	97	12	86	12	66	12	8	12	20	66 66
Reported claims	Gross amount	ınt	11	10	10979		-						·- <u>-</u>												10979
outstanding	Reinsurers' share	share	12	7	7418											-									7418
Claims incurred	Gross amount	nt	13	2	5225																				5575
but not reported	Reinsurers' share	share	14	-	1979																				1979
Claims management costs	int costs		15																						
	Gross amount	nt	16																						
Adjustment for discounting	Reinsurers' share	share	17																						
- Indiana	Claims management costs	agement	18																						
Allocation to/(from) another accounting class of anticipated surplus) another f anticipated su	urplus	19						1														:		
Balance of the fund	. סד		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	9 16+17-18+19+	.20)	21	7	7157																			ļ	7157
Provision for unearned premiums	rned premiums	(A)	22																						
Provision for unexpired risks	oired risks		23																						
Deferred acquisition costs	n costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)	ovisions (partic way of e)	ulars	25																						
Total (21+22+23-24+25)	4+25)		59	7	7157				\dashv										:						7157

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

The Prudential Assurance Company Limited

Financial year ended	inded 31st December 2001	Jecen	nber	2001											Company registration	ny ation				Period ended	nded		;		Accounting	
•															number	_	급	GL/UK/CM	١	day month	n year		Units		class	
Accounting class	s Marine	9					:						ш.	R25	15	15454		G.	31	12		2001	0003		4	
Unde	Underwriting year ended	led	5	Prior underwriting years	MM gı	<u>۸</u> ۸	WW	}	₩	>	MM	Х	MM	⊁	MM	⋩	MM	⋩	MM	≽	MM	≽	MM ×	्ष	Total all previous columns	
			2	29 29	9 12	92	12	93	12	94	12	95	12	96	12	26	12	86	12	66	12	00	12 01		66 66	
Reported claims	Gross amount		11	29123	33																				29123	
outstanding	Reinsurers' share		12	12540	01																				12540	
Claims incurred	Gross amount	-	13	33081	<u> </u>																				33081	
but not reported	Reinsurers' share		14	6878	8																		·	-	6878	
Claims management costs	ant costs	-	15																							

Ī			j							
	Claims management costs	nt costs	15							
		Gross amount	16	6250						6250
-	Adjustment for discounting	Reinsurers' share	17							
		Claims management costs	18							
~ 00	Allocation to/(from) another accounting class of anticipa	Allocation to/(from) another accounting class of anticipated surplus	19							
	Balance of the fund	75	20		·					
	Claims outstanding (11-12+13-14+15-16+17-18+19+20)) 16+17-18+19+20)	21	36536						36536
	Provision for unearned premiums	ned premiums	22		-					
wt-	Provision for unexpired risks	oired risks	23							
	Deferred acquisition costs	n costs	24							
S + S	Other technical provision to be specified by way of supplementary note)	Other technical provisions (particulars to be specified by way of supplementary note)	25							
r=	Total (21+22+23-24+25)	4+25)	29	36536						36536

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

The Prudential Assurance Company Limited

Financial year ended		Dece	mbe	31st December 2001											Company registration	ny ition	פרת	GL/UK/CM		Period ended	nded		Units	A	Accounting class
Accounting class		Transport											Ľ	200		15/5/	L	-	ra da	2	2001	1 5	0003		ď
•		•												25.7	<u>-</u>	1		, ,	5	71		5	2000		,
Under	Underwriting year ended	nded		Prior underwriting years		MM YY	WW	≿	MM	}	MM	҂	MM	Ж	MM	҂	MM	٠.	MM	١ .	MM Y	٨.	MM YY		Total all previous columns
				29 29		12 92	12	93	12	94	12	92	12	96	12	97	12	86	12	66	12 0	00	12 01		66 66
Reported claims	Gross amount		=	994	44																				994
outstanding	Reinsurers' share	Ф	12	320	Q.																				320
Claims incurred	Gross amount		13	122	7.																	:			122
but not reported	Reinsurers' share		14																						
Claims management costs	nt costs		15																						
	Gross amount		16							•															
Adjustment for discounting	Reinsurers' share		17																						
	Claims management costs	ment	18													,									
Allocation to/(from) another accounting class of anticipated surplus	another f anticipated surpl	sn	6-																						
Balance of the fund	77		20													<u></u>					:				
Claims outstanding (11-12+13-14+15-16+17-18+19+20)	J 16+17-18+19+20)		21	796	96																				796
Provision for unearned premiums	ned premiums		22																						
Provision for unexpired risks	oired risks		23																						
Deferred acquisition costs	n costs	<u> </u>	24																						
Other technical provisions (particulars to be specified by way of supplementary note)	wisions (particular way of e)	·	25																						
Total (21+22+23-24+25)	4+25)		59	796	96		_																		796

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

The Prudential Assurance Company Limited

Global business

GL/UK/CM day month year Company registration number

Financial year ended		31st December 2001	ğun.	er 20(Ħ										regis	registration		2	:	Period	Period ended		=		Accounting	nting
•													ו		number	ber		GL/UN/UM	יא day	y month		year	OIIIIS	1	ciass	
Accounting class		Non-proportional treaty	órtj	onal t	reaty								!	R25		15454		占	31		12	2001	0003	00	6	
Unde	Underwriting year ended	ended		Prior underwrifing years	or rrifing rs	MM	⋩	MM M	*	MM	<u>×</u>	MM Y	. W	MM	MM		MM	۲۲	MM	≿	ММ	٨	MM	-	Total all previous columns	al Ilous Ins
				59	59	12	92	12	93	12	94 1	12 9	95 17	12 96	3 12	97	12	86	12	66	12	00	12	0.1	66	66
Reported claims	Gross amount	t	1	,4	2389					i					, <u> </u>										2	2389
outstanding	Reinsurers' share	nare	12				-			,																
Claims incurred	Gross amount		13	7	4771								_												4	4771
but not reported	Reinsurers' share	ıare	14							:		 														
Claims management costs	ent costs		15		175																					175
	Gross amount	t	16	•	1951																				-	1951
Adjustment for discounting	Reinsurers' share	hare	17										_		-							_				
; ;	Claims management costs	gement	18							 																
Allocation to/(from) another accounting class of anticipated surplus	n) another of anticipated su	rplus	19							! •						! ·							:			
			ľ				 -										-					ĺ				

5384

5384

29

Total (21+22+23-24+25)

25

Other technical provisions (particulars to be specified by way of supplementary note)

5384

5384

Claims outstanding (11-12+13-14+15-16+17-18+19+20) Provision for unearned premiums

Balance of the fund

22

23 24

Provision for unexpired risks

Deferred acquisition costs

20 2

c	o
υ	U

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

The Prudential Assurance Company Limited

Global business

Financial year ended		31st December 2001	emb	er 20	10											Company registration number	ny ation r	GL/	GL/UK/CM	day	Period ended	ended h vear	<u>.</u>	Units	ţ;	Accounting class	ting
Accounting class		Proportional treaty	onal	treat	>									٣	R25	=	15454		망	9	12	<u> </u>	2001	0003	8	우	
Under	Underwriting year ended	ended		Prior underwrit years	Prior underwriting years	MM	⊱	MM	۲۸	MM	⋩	MM	*	MM	⋟	MM	λ	MM	≯	MM	*	MM	*	MM	⊁	Total all previous columns	sno us
				29	29	12	85	12	93	12	94	12	92	12	96	12	97	12	86	12	66	12	00	12	10	66	66
Reported claims	Gross amount		Ξ		7481														-							1/2	7481
outstanding	Reinsurers' share	ıare	12		455																					,	455
Claims incurred	Gross amount		13		1725																					1	1725
but not reported	Reinsurers' share	lare	4		1000	_																				1(1000
Claims management costs	int costs		15		280																				:	,	280
	Gross amount		9		32																						32

	Gross amount	9	35			-			32
Adjustment for discounting	Reinsurers' share	17							
	Claims management costs	18							
Allocation to/(from) another accounting class of anticipa	Allocation to/(from) another accounting class of anticipated surplus	19							
Balance of the fund	pun	20							
Claims outstanding (11-12+13-14+15-1	Claims outstanding (11-12+13-14+15-16+17-18+19+20)	21	7999						7999
Provision for une	Provision for unearned premiums	22							
Provision for unexpired risks	expired risks	23						-	
Deferred acquisition costs	ition costs	24							
Other technical provisions to be specified by way of supplementary note)	Other technical provisions (particulars to be specified by way of supplementary note)	25							
Total (21+22+23-24+25)	3-24+25)	53	7999						7999

Returns under the Accounts and Statements Rules

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

Name of insurer	The	Prud	ential Assur	The Prudential Assurance Company Limited	ny Limited			Ö	Сотрапу				
Global business								reg	registration number	GL/UK/CM day	Period ended day month y	sd year	Units
Financial year ended		Dec	31st December 2001					R30	15454	GL 31	12	2001	0003
	Country		<u>a</u>	Admissible assets hypothecated to cover the provision	Expected income from	Yield %	Technical provisions	Provision for outstanding claims being discounted	Provision for outstanding claims being discounted	Unwind in the discount in the	Rates o provisio	Rates of interest at which the provision is being discounted	which the scounted
Major currencies			Form 13	for outstanding claims being discounted	in column 2			Before deduction for discounting	Deduction for discounting	year	Highest	Lowest	Average rate
			1	2	3	4	S	9	7	8	6	10	11
US Dollars	8J	11	81608	81608	2928	4.3	54649	33402	9272	988	4,0	4.0	4.0
		12								:			
		13											
		14											
		15											
		16											
		17											
		18											
		19											
		20							7.44				
Other currencies		21											
Total		29	81608	81608			54649	33402	9272	988			

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

The Prudential Assurance Company Limited

Accounting class Accident and health

Sterling

Currency

Global business

31st December 2001 Financial year ended

							<u> </u>	Company registration		Period	Period ended	Monetary		Accounting	
Risk group		Б	Personal Accident	lent			-	number	GL/UK/CM di	day month	nth year	units	Country	class	
							R31	15454	в	31 1	12 2001	000	АА	1	
Accident year ended	ear ended		Number of claims	of claims	Gross claims paid	ims paid	Gross claims or for	Gross claims outstanding carried forward	Gross claims	outstanding forward	g brought	Balance for each accident	Gross earned premiums	Claims ratio %	
			Closed at some	Donordo cloime	L_	In this financial	Banonad	Inclinted hitt not	Banortad	Incume	Incurred but not	(4.5.6.7.8)			
Month	Year		cost during this or previous financial years	outstanding	financial years	year		reported		<u>\$</u>	reported				
			-	81	6	4	ທ	ß	7		8	9	10	11	
12	2001	11	8	68		339	810	629				1728	8094	21.3	
12	2000	12	35	56	47	82	46		114		-	14	368	47.6	
12	1999	13	06	S	199	54	6		09			3	426	61.5	
		-													_

27.9 25.5 40.2 41.8 53.2

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<u>ې</u> $\tilde{\zeta}$ 얼

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Total (11 to 21)

Line 29 expressed in sterling

 $\widehat{\Xi}$

Prior accident years

_	_
1	2

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

Accounting class Transport The Prudential Assurance Company Limited Global business Name of insurer

Sterling Currency Company 31st December 2001 Financial year ended

Risk group	-	Goods In Transit	n Transi	æ			0 ž E	Company registration number	GL/UK/CM -	Period en day month	Period ended	Monetary units	Country	Accounting class	
					·		R31	15454	GL	31 1		000	AA	5	
Accident year ended	pep		Number of claims	f claims	Gross claims paid	ims paid	Gross claims ou	Gross claims outstanding carried forward	Gross claims outstanding brought forward	s outstandin forward	g brought	Balance for each accident	Gross earned premlums	Claims ratio %	<u> </u>
Month	Year	Closer cost d or p financ	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	Incurr Fe	Incurred but not reported	(4+5+6-7-8)			 -
	-		-	2	3	4	£.	9	7		8	ō	10	11	
12 20	2001	=				52	2	13				45	265	17.0	
12 20	2000	12													
12	1999	13													
12	1998	14												-	
12	1997	15													
12	1996	16			·										
12	1995	17	-												
12 1	1994	18	245		55								159	34.6	,
12 1	1993	19	514		74									*	
12 1	1992	20	886		26										
Prior accident years		21								- 1					W
Total (11 to 21)	- 7	29				25	7	13	Í			45			
Line 29 expressed in sterling		30				25	7	13				45			G 4

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

Accounting class Property

The Prudential Assurance Company Limited	
Name of insurer	

31 12 2001 000 Monetary units Sterling GL/UK/CM day month year Period ended Currency ਰ 15454 Company registration number R3-31st December 2001 Fire, Trade Risks Financial year ended Global business Risk group

Accounting class

Country

							R31	15454	GL	31	12 2	2001	000	AA	9
Accident year ended	nded		Number of claims	f claims	Gross claims pald	ms pald	Gross ctalms o	Gross claims outstanding carried forward	Gross claims outstanding brought forward	outstand forward	ing brougt			Gross earned premiums	Claims ratio %
Month	Year	Clos	Closed at some cost during this or previous financial years	Reported clalms outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	n g	Incurred but not reported	(4+5+6-7-8)	5-7-8)		
			1	2	3	4	5	Ĝ	7		89	с ,		10	#
12	2001	11													
12	2000	12							·						
12	1999 1	13													
12	1998	14													
12	1997 1	15													
12	1996	16					:			-					
12	1995 1	17								•					
12	1994	18							ì						
12	1993	19													
12	1992 2	20										-			
Prior accident years		21		12		145	146		273	б	(27)		45		
Total (11 to 21)	~	29		12		145	146		273	Ю	(27)		45		
Line 29 expressed in sterling		30				145	146		273	С	(27)		45		

Name of insurer	Irer	Ħ	The Prudential Assurance Company Limited	Assurance (Company Li	imited			Accour	Accounting class	s Property	ırty		
Global business	ess								Currency	<i>∕</i> 5	Sterling	bg		÷
Financial year ended	ır ended	3	31st December 2001	.2001										
Risk group		Bu	Burglary, Trade Risks	e Risks				Company registration number	GL/UK/CM -	Period ended	nded	Monetary units	Country	Accounting class
	j			į			R31	15454	GL GL	31 12		000	¥	ဖ
Accident y	Accident year ended		Number	Number of claims	Gross claims pald	ims paid	Gross claims or	Gross claims outstanding carrled forward	Gross claims outstanding brought forward	utstanding b ward		Balance for each accident	Gross earned premlums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported		year (4+5+6-7-8)		
			.	8	n	4	w	9	7	60		a.	Ę	Ţ
12	2001	=		ecrototani)						in or the			2	= !
12	2000	12												ì
12	1999	13												
12	1998	14												
12	1997	15												
12	1996	16												
12	1995	17			41.									
12	1994	18												
12	1993	19												
12	1992	20									<u> </u>			
Prior accident years	t years	2		3		(1)	86		328			(243)		
Total (11 to 21)	1)	53		3		(1)	98		328			(243)		THE STATE OF THE S
Line 29 expressed in sterling	ssed in	30				(1)	86		328			(243)		

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

Name of insurer The Prus

The Prudential Assurance Company Limited

Accounting class Property

Sterling

Currency

Global business

nded 31st December 2001

Financial year ended 31st D

000 AA 6	Monetary Accounting	each accident premiums %	
L	Period ended		
GL 31	GL/UK/CM Per	Gloss cialitis outsianding brought	
15454	registration G		1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1
R31	Đị đ	Closs ciains outstaining called former	1000
		ims pald	
		Gross claims pald	
		if claims	
	Domoetic	Number of claims	
	Š		
		Accident year ended	
,	Risk aroun	Accident)	_

12 1998 14 223860 351 14 12 1997 15 211740 209 13 12 1996 16 202305 87 13 12 1995 17 209810 78 141 12 1994 18 196517 28 112 12 1993 19 225427 16 12 12 1992 20 236122 9 118								
1997 15 211740 209 1996 16 202305 87 1995 17 209810 78 1994 18 196517 28 1993 19 225427 16 1992 20 236122 9	147511	4288 30	3030	7223	25	02	265136	58.4
1996 16 202305 87 1995 17 209810 78 1994 18 196517 28 1993 19 225427 16 1992 20 236122 9	137982	3191 21	2125	4788		528	258663	55.4
1995 17 209810 78 1994 18 196517 28 1993 19 225427 16 1992 20 236122 9	132415	1053 12	1272	1810		515	256737	52.5
1994 18 196517 28 1993 19 225427 16 1992 20 236122 9	147695	447	932	666		380	259316	57.5
1993 19 225427 16 1992 20 236122 9	112231	297 3	347	772		(128)	260889	43.3
1992 20 236122 9	122269	298	192	304		186		
	118602	18	110	101		27		
Prior accident years 21		248 1221	21	296		502		
Total (11 to 21) 29 49664		176049 79837	37 7801	106391	15164	142132		
Line 29 expressed in 30 sterling		176049 79837	37 7801	106391	15164	142132		

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

Name of insurer	_	The Prudential Assurance Company Limited	Assurance	Company Li	imited			Accor	Accounting class	Third party liability	iability	
Global business			=					Currency		Sterling		
Financial year ended		31st December 2001	r 2001			J	Company					
Risk group	~	General Liability	ity			- 6	registration number	GL/UK/CM	Period ended day month y	d Monetary	ary Country	Accounting class
į				,		R31	15454	СГ	31 12	2001 000	AA	7
Accident year ended	pe	Number	Number of claims	Gross claims pald	ilms pald	Gross claims ou	Gross claims outstanding carried forward	Gross claims f	Gross claims outstanding brought forward	Ba	Gross earned	Claims ratio
Month Year	<u></u>	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	year not (4+5+6-7-8)		
		-	81	ო	4	ហ	ဖ	7	80	.	4	=
12 20	2001	11							5 MK			
12 20	2000	12										
12 19	1999	13							ŧ			
12 19	1998	14										
12 19	1997	15										
12 19	1996	16										
12 19	1995 1	17										
12 19	1994	18										
12 19	1993 1	19										
12 19	1992 2	20										
Prior accident years	CA	21	146		2465	6389	1004	10176	(136)	6) (182)		
Total (11 to 21)	(4)	29	146		2465	6389	1004	10176	(136)	6) (182)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Line 29 expressed in sterling		30			2465	6389	1004	10176	(136)	3) (182)		
lng			1000 1000 1000 1000 1000 1000 1000 100	17323 1243 1243 1243 1243 1243 1243 1243 1		_	•••					

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

The Prudential Assurance Company Limited

Accounting class Third party liability

Sterling

Currency

Global business

31st December 2001 Financial year ended

Financial year ended		31st December 2001	r 2001				Company		Perlod ended	Ę	1		Accounting
Risk group	Ğ	General Liability	ty				number	GL/UK/CM da	day month	year	units	Country	class
						R31	15454	GL 3	31 12	2001	000	AA	7
Accident y	Accident year ended	Number	Number of claims	Gross claims paid	ims paid	Gross claims o	Gross claims outstanding carried forward	Gross claims outstanding brought forward	Istanding bro ward		Balance on each accident	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported		(4+5+6-7-8)		
		-	7	3	4	2	6	7	8		6	10	11
12	1991												
12	1990	652	146		2465	6889	1004	10176	1)	(136)	(182)		
12	1989								-				
12	1988									<u> </u>			
12	1987												
12	1986												-
12	1985												
12	1984										,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		
12	1983											3	
12	1982												}
12	1981												
12	1980			-			-						
12	1979												

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

ility			Country
party liak	jg J		Monetary units
Accounting class Third party liability	Currency Sterling		GL/UK/CM Period ended day month year
		Company	registration number
The Prudential Assurance Company Limited		31st December 2001	Employers Liability
Name of insurer	Global business	Financial year ended	Risk group

Accounting class

						R31	15454] [8]	31	12 2001		AA .	7
Accident year ended		Number of claims	of claims	Gross claims pald	ms pald	Gross claims o	Gross claims outstanding carried forward	Gross claims outstanding brought forward	utstandin ırward	g brought	Balance for each accident	Gross earned premiums	Claims ratio %
Month Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	in this financial year	Reported	Incurred but not reported	Reported	fncurr	Incurred but not reported	(4+5+6-7-8)		
		1	2	3	4	2	9	7		8	6	10	11
12 2001	11		59-90-99-6-13						812				
12 2000	12												
12 1999	13	,											
12 1998	14												
12 1997	15												
12 1996	16												
12 1995	17												
12 1994	18												
12 1993	19								-				
12 1992	20				:								
Prior accident years	21		185		616	2337	10834	2918		10643	226		
Total (11 to 21)	29		185		616	2337	10834	2918		10643	226		
Line 29 expressed in sterling	30				616	2337	10834	2918		10643	226		

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

Name of insurer

The Prudential Assurance Company Limited

Accounting class Third party liability

Sterling

Currency

Global business

Financial year ended

Risk

inancial year ended		31st December 2001	. 2001			0	Company			•			
isk group	-	Employers Liability	bility			£ E	registration number	GL/UK/CM -	Period en day month	Period ended	Monetary units	Country	Accounting
						R31	15454	GL	3	12 2001	000	AA	7
Accident year ended	ear ended	Number	Number of claims	Gross claims	ulms paid	Gross claims or	Gross claims outstanding carried forward	Gross claims outstanding brought forward	outstandin Iorward	g brought	Balance on each accident	Gross earned premiums	Clalms ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incun ea	Incurred but not	(4+5+6-7-8)		
		y-	2	6	4	2	6	7		8	6	10	11
12	1991												
12	1990		185		616	2337	10834	2918	8	10643	226		
12	1989												
12	1988												
12	1987												
12	1986												
12	1985												
12	1984												
12	1983												
12	1982												
12	1981												
12	1980			-									
12	1979												

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

Name of insurer	rer	The	Prudential	The Prudential Assurance Company Li	Company Li	imited			Account	Accounting class Mis	Miscellaneous and pecuniary loss	and pecuni	ary loss
Global business	SSE								Currency		Sterling		
Financial year ended Risk group	r ended	31s Con	31st December 2001 Consequential Loss	31st December 2001 Consequential Loss Following Fire	/ing Fire		OEE	Company registration number	GL/UK/CM	Period ended	Monetary	Country	Accounting class
			•		•		R31	15454	GL 3	12	000	AA	8
Accident year ended	ear ended		Number	Number of claims	Gross claims paid	lims paid	Gross claims ou	Gross claims outstanding carried forward	Gross claims ou	Gross claims outstanding brought forward	Balance for each accident	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	(4+5+6-7-8)		
			**	8	69	4	vo.	9	7	89	6	10	11
12	2001	Ξ											
12	2000	12											
12	1999	13											
12	1998	14		_									
12	1997	15											
12	1996	16	:										
12	1995	17											
12	1994	18											
12	1993	19											
12	1992	20										-	
Prior accident years	t years	21		-		(1)	7		1		**************************************		
Total (11 to 21)	1)	59		-		(1)	2		1				
Line 29 expressed in sterling	essed in	30				(1)	5		-				

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

The Prudential Assurance Company Limited

Accounting class Miscellaneous and pecuniary loss Sterling Currency

Global business

31st December 2001 Financial year ended

			<u> </u>								
Accounting	class	80	Claims ratio %			#	. 25.0	0.78	38.2	49.5	44.9
į	Country	АА	Gross earned premiums			10	17935	8035	6131	4510	3197
Monetary	units	000	Balance for each accident vear	(4+5+6-7-8)	,,	ø	4492	570	134	41	15
þej	year	2001	ught	nt not				203			
Period ended	month	12	nding bro	Incurred but not reported		80					
æ	day	31	s outstan forward	!				1350	806	487	295
	GL/UK/CM	<u>15</u>	Gross claims outstanding brought forward	Reported		-		13	æ	4	53
Company registration	number	15454	Gross claims outstanding carried forward	Incurred but not reported		φ	855				,
0 =	<u>-</u>	R31	Gross claims ou fon	Reported		ம்	2307	860	510	361	226
			ims pald	In this financial year		4	1330	1263	430	167	84
			Gross claims pald	In previous financial years		_C O		849	1400	1704	1125
7007			of claims	Reported clalms outstanding		8	5142	1294	449	211	70
Sist December 2001	Miscellaneous		Number of claims	Closed at some cost during this	or previous financial years	-	5057	10257	8507	12732	9562
2	Μį						Ξ	12	13	14	15
ם ביים			Accident year ended		Year		2001	2000	1999	1998	1997
i inaliciai yaar allued	Risk group		Accident y		Month		12	12	12	12	12

50.8 128.8

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17.5

(72)Ξ (18) (575)

Total (11 to 21)

Prior accident years

Line 29 expressed in sterling

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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

The Prudential Assurance Company Limited

Accounting class Accident and health

Hong Kong Dollars

Currency

Global business

Financial year ended 31st D

31st December 2001

Financial year ended		31st Dece	31st December 2001			C	Company						
Risk group		Personal Accident	Accident			2 5	registration number	GL/UK/CM d	Period ended day month y	ear	Monetary units	Country	Accounting class
				-		R3-1	15454	GL GL	31 12	2001	000	QE	1
Accident year ended	pepu	Z	Number of claims	Gross claims	aims paid	Gross claims ou fon	Gross claims outstanding carried forward	Gross claims outstanding brought forward	outstanding brou	<u> </u>	\vdash	Gross earned premiums	Clalms ratio %
Month	Year	Closed at some cost during this or previous financial years	some Reported claims outstanding fous	ns In previous Inancial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	year not (4+5+6-7-8)	-7-8)		
		-	2	8	4	រភ	φ	7	60	<u></u>		9	Ŧ
12	2001	11 6	6458 1940		30152	4010	5111	190 180 180 180		e e	39273	71389	55.0
12	2000	12 8	8806 1050	20938	1599	193	79	1677	4961		(4767)	56613	40.3
12	1999	13 2	2024 56	5 15060	293	1425	394	1696	463	က္	(47)	44597	38.5
12	1998	14	1375 18	8 11539	-	428	118	442	120	0.	(2)	34501	35.1
12	1997	15	1008	7 5449		36	10	36		10		13279	41.4
		16											
		17											
		18											
	,	19											
		20											
Prior accident years		21						·					
Total (11 to 21)	7	29	3071		32028	6092	5712	3851	5554		34454		
Line 29 expressed in sterling		30			2854	542	509	343	495		3068		

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

The Prudential Assurance Company Limited

Accounting class Transport

Hong Kong Dollars

Currency

Global business

Financial year ended

31st December 2001

, , , ,	•					J -	Company		Pariod anded	Ţ	Monetonic		A 0.000 to 1000
nisk group	ש	Goods In Transit	sit				number	GL/UK/CM di	day month	year	units	Country	class
				٠		R31	15454	er 3	31 12	2001	000	GE	S
Accident year ended	pe	Number	Number of claims	Gross claims paid	uims paid	Gross claims or for	Gross claims outstanding carried forward	Gross claims outstanding brought forward	outstanding broi	ļ	Balance for each accident	Gross earned premiums	Claims ratio %
Month Year	=	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported		year (4+5+6-7-8)		
		1	2	e	4	ĸ	ဖ	^	83			10	÷
12 20	2001 11	1 29	15		338	548	379				1265	4158	30.4
12 20	2000 12	2 34	4	1746	4256	20	137	2643	7	757	1013	3409	180.7
12 19	1999 13	3 35	8	325	44	113	34	113		43	35	3474	14.9
12 19	1998 14	4 77	ဇ	3008		13	4	13		=	(2)	4066	74.4
12 19	1997 15	2 90	3	748	6			20		9	(17)	2265	33.4
	16	9											
	17	2											
	18	8								-			
	19	6		,									
	20												
Prior accident years	21												
Total (11 to 21)	29		33		4647	694	554	2789	80	817	2289		
Line 29 expressed in sterling	30				414	62	49	248		73	204		

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

Global business

The Prudential Assurance Company Limited

Accounting class Property

Hong Kong Dollars Currency

Country Monetary units day month year Period ended GL/UK/CM Company registration number 31st December 2001 Property Financial year ended Risk group

Accounting class

						R31	15454	GL 31	12	2001 000	OE	ဖ
Accident year ended		Number of claims	of claims	Gross claims paid	ms pald	Gross claims ou fon	Gross claims outstanding carried forward	Gross claims outstanding brought forward	tstanding broug ward		Gross earned premiums	Clalms ratio
Month Year	- }	Closed at some cost during this or previous tinancial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	(4+5+6-7-8)		
		-	2	3	4	rs.	9	7	8	6	10	11
12 2001	=	653	133		2989	4429	1248			12044	41321	29.1
12 2000	12	485	55	4297	1134	541	120	2215	989	3 (1106)	32743	18.6
12 1999	13	499	41	7433	435	1010	223	1076	245	5 347	27105	33.6
12 1998	4	437	33	2200	5	228	50	243	53	3 (13)	26568	22.5
12 1997	15	322	3	3357		161	35	161	35	10	14106	25.2
	16											
	17											
	18											
	19											
	20											
Prior accident years	21		-									
Total (11 to 21)	- 58		262		7941	6369	1676	3692	1019	9 11272		
Line 29 expressed in sterling	8				707	567	149	329	91	1004		

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

The Prudential Assurance Company Limited

Global business

Accounting class Third party liability

Hong Kong Dollars Currency

Accounting class Country Monetary units GL 31 12 2001 000 GL/UK/CM day month year Period ended 15454 Company registration number 31st December 2001 General Liability Financial year ended Risk group

										-		
Accident year ended	pepu	Number	Number of claims	Gross ctalms pald	lms pald	Gross claims outstanding carried forward		Gross claims outstanding brought forward	standing brought ard	Balance for each accident year	Gross earned premlums	Claims ratio %
Month	Year	Closed at some cost during this or previous Ilnancial years	Reported claims outstanding	In previous financial years	In this financial year	Reported 5	reported rep	Reported 7	Incurred but not reported reported 8	(4+5+6-7-8)	10	· F
12	2001 11	24	38		1126	5531	4637			11294	22331	50.6
12	2000 12	351	194	1266	3579	1733	574	3474	3186	(774)	15455	46.3
12	1999 13	3 1080	118	3476	1515	1471	405	3449	1011	(1069)	13488	50.9
12	1998 14	4 825	10	3118	437	440	121	829	226	(57)	14685	28.0
12	1997 15	5 412	S	3332	(191)	232	64	452	123	(440)	9201	37.7
	16	හ										
	17			·			_					
	18	8			-							
	19	6										
	20	0										
Prior accident years	ars 21		55 000000									
Total (11 to 21)	29	6	365		6496	9407	5801	8204	4546	8954		API III
Line 29 expressed in sterling	d in 30				578	838	517	730	405	797		

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

Accounting class Miscellaneous and pecuniary loss The Prudential Assurance Company Limited Name of insurer

Hong Kong Dollars Currency

Global business

Financial year ended	31	31st December 2001	. 2001			J	Company						
Risk group	ŭ	Consequential Loss Following Fire	Loss Follow	ving Fire			registration number	GL/UK/CM -	Period ended day month y	ended th year	Monetary units	Country	Accounting class
						R31	15454	פר	31 12	2 2001	000	ΩE	80
Accident year ended	-	Number	Number of claims	Gross claims paid	ilms paid	Gross claims or	Gross claims outstanding carried forward	Gross claims outstanding brought forward	s outstanding forward		Balance for each accident	Gross earned premiums	Claims ratio %
Month Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurre	incurred but not reported	(4+5+6-7-8)		
			2	ю	4	ம	ဖ	7		8	6	10	11
12 2001	=	7			1029	191	155				1375	18650	7.4
12 2000	12	121	30	517	-		116	175	10	175	(233)	8992	7.1
12 1999	5	-		06			31			52	(21)	2022	6.0
12 1998	4	4	-	2		6	6		6	16	(7)	740	2.7
12 1997	15	6		129						55	(55)	. 515	25.0
	16												
	17												
	18												
	19												
	20	_					-		-		-		
Prior accident years	21										in cars s similar		
Total (11 to 21)	29		31		1030	200	311	184		298	1059		
Line 29 expressed in	30				92	18	28	16	···	27	96		The second of th

sterling

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

The Prudential Assurance Company Limited

Sterling Currency

Global business

Financial year ended	papua	3	31st December 2001	ber 2001						Company registration number	GL/UK/CM	180	Period ended	pe	Monetary	Country
Hisk group		<u> </u>	ivate com	Private Comprenensive	a				R32	15454	명	34	12	2001	000	AA
Accident year ended	ar ended		Number	Number of claims	Gross claims pald	ms pald	Gross claims outstanding carried forward	s claims outstanding carried forward	Gross claims outstanding brought forward	outstanding forward	Balance on each accident year	Gross earned premiums	<u> </u>	Clalms ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported Calms outstanding	in previous financial years	In this financial year	Reported	incurred but not reported	Reported	Incurred but not reported	(4+5+6-7-8)					
			-	2	es	4	Ŋ	9		100	o	01		#	12	13
12	2001	7	24385	15068		26570	27958	1523			56051	70393		9.62	227	17,4
12	2000	12	25089	2522	18009	9286	9884	27	18473	835	(111)	45366		82.0	198	13.9
12	1999	5	23841	617	22580	2042	6702		9065	16	(337)	34798		90.06	169	14.5
12	1998	14	20899	158	21121	1928	2397		4749		(424)	30498		83.4	145	14.5
12	1997	15	21248	49	22116	1574	640		2326		(112)	32437		75.0	144	14.8
12	1996	9	22587	22	24867	621	1413		1957		77	37519		71.7	151	15.0
12	1995	17	24996	10	24324	213	379		697		(105)	44506		56.0	166	15.1
12	1994	18	27193	9	26857	140	121		463		(202)	51573	3	52.6	176	15.5
12	1993	19	34465	4	30496	834	761		897		869				180	19.1
12	1992	20	45788	3	36225	2	992		994						201	22.8
Prior accident years	years	21		15		1270	4834	99	6145	187	(162)					
Total (11 to 21))	29		18474		44480	56081	1616	45766	1038	55373					1000
Line 29 expressed in sterling	ssed in	30				44480	56081	1616	45766	1038	55373					

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

The Prudential Assurance Company Limited

Currency Sterling

Global business

Financial year ended	þe	31st	31st December 2001	er 2001						Company registration	MO/AII/ (O	ļ	퓔		Monetary	Country
Risk group		Priv	ate Non-	Private Non-Comprehensive	nsive						F	╌	Ĺ.,	year	units	
									R32	15454	g.	31	12	2001	000	AA
Accident year ended	pepi		Number of claims	of claims	Gross claims paid	ms paid	Gross claims outstanding carried forward	outstanding orward	Gross claims outstanding brought forward	outstanding	Balance on each accident year	Gross earned premiums	Claims ratio %	s ratio 6	Vehicle years (000's)	Clalms frequency %
Month	Year	<u>ੂੰ ਚ</u>	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	(4+5+6-7-8)					
			-	8	ю	4	ro	9	7	æ	ō	10	-	-	12	13
12 2	2001	F	236	254		276	1051	76			1403	2065		67.9	11	4.5
12	2000	12	565	115	411	533	1177	ro	1559	119	37	2915		72.9	16	4.3
12	1999	13	1007	69	1452	313	1965		2198	ω	72	4007		93.1	22	4.9
12	1998	41	1801	51	3321	966	1544		3022		(482)	5558		105.5	98	6.2
12	1997	5	2563	20	5255	906	1632		2609		(71)	7616		102.3	41	6.3
12	1996	16	3734	16	8461	1941	1882		3505		318	10610		115.8	53	7.1
12	1995	17	4954	13	12432	629	1189		2086		(238)	15097		94.6	89	7.3
12	1994	18	5895	6	13850	437	1884		2714		(393)	18877		85.7	80	7.4
12	1993	19	5183	2	10397	53	485		522		16				76	6.8
12	1992	20	4602	, .	7539	67	4		11		(5)				68	6.8
Prior accident years	<u>ર</u>	21		10		119	1415		1539		(5)					
Total (11 to 21)		59		095		6235	14228	81	19765	127	652					
Line 29 expressed in sterling	ë	30				6235	14228	81	19765	127	652					

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

The Prudential Assurance Company Limited

Currency Sterling

Global business

Financial v Risk o

						-									
Accident year ended	ar ended		Number	Number of claims	Gross claims paid	ims pald	Gross claims carried	Gross claims outstanding carried forward	Gross claim: brought	Gross claims outstanding brought forward	Balance on each accident year	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	incurred but not reported	(4+5+6-7-8)				
			1	2	3	4	5	9	7	83	6	10	++	12	13
12	2001	11													
12	2000	12													
12	1999	13													
12	1998	14	ï				1								
12	1997	15													
12	1996	16									·				
12	1995	17													
12	1994	18													
12	1993	19													
12	1992	20													
Prior accident years	years	21		18		1563	901	401	2953	841	(929)				
Total (11 to 21)	1)	29		18		1563	901	401	2953	841	(626)				
Line 29 expressed in sterling	ssed in	30				1563	901	401	2953	841	(929)				

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

The Prudential Assurance Company Limited

Currency Sterling

Global business

Financial year ended	papu	<u>6</u>	31st December 2001	ser 2001						Company registration number	GL/UK/CM	Į č	Period ended	ped	Monetary	Country
Hisk group		ž	Motorcycle						R32	15454	S.	3	12	2001	000	AA
						A					_	1				
Accident year ended	ended		Number	Number of claims	Gross claims paid	ılms paid	Gross claims outstanding carried forward	outstanding	Gross claims outstanding brought forward	outstanding orward	Balance on each accident year	Gross earned premlums	··	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	(4+5+6-7-8)					
			₩.	2	ო	4	ß	မှ	7	80	o,	9		=	12	.
12	2001	Ξ	16	11		7	5	stragerii s ii			12	44	_	27.3	2	1.4
12	2000	12	25	3	13	4	T		က			46		39.1	2	1.4
12	1999	13	24		12			•				44	₹+	27.3	က	0.8
12	1998	4	34		23.							98	10	63.9	m	1:1
12	1997	15	36		17	-						30	C	56.7	2	1.8
12	1996	16	31		13							24	4	54.2	2	1.6
12	1995	11	22		7							59	6	24.1	2	- -
12	1994	18	9		2							25	10	8.0	-	9.0
12	1993	19	120		248										3	4.0
12	1992	20	995		1384										<u>+</u>	9.0
Prior accident years	ars	21				19			23		(4)					
Total (11 to 21)		29		14		30	9		28		8					
Line 29 expressed in sterling	ui pe	30				30	9		28		8					1 1 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2

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

The Prudential Assurance Company Limited

Currency Hong Kong Dollars

Global business

Financial year ended	ended	31.	31st December 2001	er 2001						Company registration	3		Period ended	ıded	Monetary	
Risk group	1	Z	Motor							number	GL/UK/CM	'	day month	year	units	Country
-									R32	15454	<u>ਰ</u>	3	12	2001	000	ОЕ
Accident year ended	ır ended		Number	Number of claims	Gross claims paid	ms paid	Gross clalms carried	Gross claims outstanding carried forward	Gross claims outstanding brought forward	outstanding forward	Balance on each accident year	Gross earned premiums		Clalms ratio %	Vehicle years (000's)	Claims frequency %
			Closed at	Reported	In previous	In this	Reported	Incurred but	Reported	Incurred but	(4+5+6-7-8)			- •		
Month	Year		some cost during this or previous years	claims outstanding	financial years	financial year		not reported		not reported				****		
_			1	2	3	4	5	9	7	8	6	10		=	12	13
12	2001	11	47	99		2081	5826	2100			10007	12189	6	82.1	1	11.2
2	2000 12	7	52	46	2244	218	626	267	296	335	(191)	9885		33.9	1	8.6

46	30	22	13				
52	61	12	100				
12	13	14	91	16	11	18	19
2000	1999	1998	1997				
12	12	12	12				
92							

9.3

30.6 56.1

> (25) (24)

(297)

9.1

1.3

34.1

(26)

Line 29 expressed in sterling

Prior accident years

Total (11 to 21)

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31st December 2001

						Company registration	M JOSH I B	Peric	Period ended		- India
						number	WO COLOR	day month	L	year	cime
					R33	15454	GL	31	12	2001	0003
Accounting Class		Claims paid in this	Gross claims outstar	Gross claims outstanding carried forward	Gross claims outstanding brought forward	anding brought fo		Balance for this	r this	Gross	Gross earned
			Reported	Incurred but not reported	Reported	Incurred but not reported		(1+2+3-4-5)	(ç.	5	2
		-	2	3	4	ß		9			7
Accident and health	11				1				(1)		
Motor	12	(259)	448	6	473		6		(284)		
Aviation	13										
Marine	14										
Transport	15	2	275	61	275		09		3		
Property	16	49	3317	3	3630		-		(262)		
Third party liability	17	1337	9814	13710	11150		11634		2077		
Miscellaneous and pecuniary loss	18	67	488	2	869		9		(147)		

Currency rates

Name of insurer

The Prudential Assurance Company Limited

Global business		Company registration number	GL/UK/CM -	Perio	od ende	ed year
Financial year ended 31st December 2001	R36	15454	GL		12	2001
Name of country	•		Country code	No. o	of unit	s to £
United Kingdom			AA		1.0	00000
Hong Kong			QE		11.2	30700
				<u> </u>		
					-	
			4 - 4 - 4			
	· · · · · · · · · · · · · · · · · · ·					
						
						į

Returns under the Accounts and Statements Rules

Equalisation provisions

The Prudential Assurance Company Limited

Global business

Financial year ended 31

31st December 2001

R37 15454 GL							Company registration		Period ended	nded	-
Business Business Business Business Group D					•		number	arone a	day month	h year	CIIIIS
## Business Business Business Business Business Business Business Business Group D Gro						R37	15454	В	31 12	2001	0003
group A (property) group B (business interruption) group C (nuclear) group D (non-interty) group E (non-interty) 4 years 11 1029092 455 3 4 5 12 56535 790 790 790 790 790			Business	Business	Business	Busin		usiness	All business	ss	Credit
(property) (business (marine and (nuclear) interruption) aviation) 4 years			group A	group B	group C	group		Jroup E	groups	-	insurance
4 years 11 1029092 455 3 4 12 56535 790 13 43425 50			(property)	sseulsna)	(marine and	(uncle		-uou)			pusiness
3 4 4 45 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4				Interruption)	aviation)			portional treaty)			
11 1029092 12 56535 13 43425	Calculation of the maximum provision		T	2	က	4		2	9		7
12 56535 13 43425	Total net premiums written in the previous 4 years	=	1029092	455				- wargassi			
13 43425	Net premiums written in the current year	12	56535	190				No.			
	Maximum provision	13	43425	20					43475	.75	

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•				
Equalisation provision brought forward	21		38214	
Transfers in	22	1696 24	1720	
Total abnormal loss	23			
Provisional transfers out	24			39
Excess of provisional transfer out over fund available	25			39
Provisional amount carried forward (21+22-24+25)	56		39934	
Excess, if any, of 26 over 13	27			
Equalisation provision carried forward (26-27)	28		39934	
Transfer in/(out) for financial year (28-21)	29		1720	

Equalisation provisions technical account: Accident year accounting

The Prudential Assurance Company Limited

Global business

Financial year ended 31st December 2001

				Company registration number	GL/UK/CM	da		ear	Units
			R38	9 15454	명	31	12	2001	0003
		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)	rp E
Other than credit business		•	7	ო		4	-	ĸ	
Net premiums earned	+	172494	783						
Claims incurred net of reinsurance	12	48529	215						
Trigger claims value	13	125058	568						
Abnormal loss	19				:				
Trigger claims ratio		72.5%	72.5%	%56		25%		100%	

Credit business

Net premiums earned	21	177
Claims incurred net of reinsurance	22	₩
Claims management costs	23	in the second se
Net operating expenditure	24	215
Technical surplus/(deficit) (21-22-23-24)	59	(68)

Name of insurer

The Prudential Assurance Company Limited

Global business

Industrial insurance business

Financial year ended

31st December 2000

Name and number of fund/Summary

Industrial Branch 1

		Company registration number	GL/UK/CM		eriod end month	ded year	· Ur	ıits	O8/IB	No of fund/ Summary	No of part of Fund
	R40	15454	GL	31	12	2000	£0	100	IB	1	0
Items to be shown	net of rei	nsurance cede	d .	1				The	S OB/IB fund/ Summary F O IB 1 The financial year 1 2 57053		ous year
									1		2
Earned premiums							11	ŧ.	57053	3	79225
Investment income re	eceivable 	before deduction	on of tax				12		113924	1	123319
Increase (decrease)	in the valu	ue of non-linked	l assets bro	ught ir	nto acc	ount	13		100968	3	272053
Increase (decrease)	in the valu	ue of linked ass	ets				14			,	1111
Other income							15		929)	941
Total income (11 to 1	15)				·		19		272874	ı	475538
Claims incurred		· · · · · · · · · · · · · · · · · · ·					21		456398	3	520462
Expenses payable	•						22		42570)	41631
interest payable befo	re deduct	ion of tax					23		2134	ļ	2835
Taxation					•		24		11539)	19414
Other expenditure							25				•
Transfer to (from) no	n technica	al account					26		19161		29699
Total expenditure (21	I to 26)			_	•		29		531802	2	614041
Increase (decrease)	in fund in	financial year (19-29)				39		(258928	3)	(138503)
Fund brought forward	d					••	49		2157482	2 2	295985
Fund carried forward	(39+49)				,		59		1898554	1 2	157482

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Summary

		Company registration number	GL/UK/CM		eriod end month	ded year	- Un	nits	OB/IB	No of fund/ Summa		No of part of Fund
	R40	15454	GL	31	12	2001	£0	000	ОВ	99		0
Items to be shown	net of rei	nsurance cede	d					The	e financial year	Pre	vio	us year
									1			2
Earned premiums		· · · · · · · · · · · · · · · · · · ·					11		5424864	4	50	018248
Investment income re	eceivable	before deduction	on of tax				12		3335440	3	3.	199134
Increase (decrease)	in the valu	ue of non-linked	l assets bro	ught ii	nto acc	ount	13		2200219	9	2	65989
Increase (decrease)	in the valu	ue of linked ass	ets				14		(34474	1)		(11792)
Other income					-		15		92240	3	1	38602
Total income (11 to 1	15)						19		1101830 ⁻	1	109	910181
Claims incurred			•	· •			21		5538767	7	5(029022
Expenses payable						_	22		1455556	3	1(088291
Interest payable befo	re deduct	tion of tax	-	-			23		6037	7		53267
Taxation							24		177856	3	2	241907
Other expenditure		_		- -			25		39249	9		88344
Transfer to (from) no	n technica	al account					26		280819	9	2	278191
Total expenditure (2:	1 to 26)						29		755262	4	67	779022
Increase (decrease)	in fund in	financial year (19-29)				39		346567	7	4	131159
Fund brought forward	d					·	49		5803192	4	538	387618
Fund carried forward	(39+49)						59	(6149760	1	580	018777
											_	

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (other) 2

		Company registration number	GL/UK/CM	Pe day	eriod en month	ded year	· Un	its	OB/IB	No of fund/ Summary	No of part of Fund
	R40	15454	GL	31	12	2001	£0	00	ОВ	2	1
Items to be shown	net of rein	nsurance cede	ed	•	·			The	e financial year	Previ	ous year
			·						1		2
Earned premiums							11		3004664	2	2779070
Investment income r	eceivable	before deducti	on of tax				12		1247032	1	169253
Increase (decrease)	in the valu	ue of non-linked	d assets bro	ught i	nto acc	ount	13		978507	,	888157
Increase (decrease)	in the valu	ue of linked ass	ets			: '	14				
Other income			******				15		59392		113734
Total income (11 to	15)						19		5289595	5 4	950214
Claims incurred							21		2463327	2	405043
Expenses payable		•					22		578257	,	494744
Interest payable befo	ore deduct	ion of tax					23		24226	5	20351
Taxation							24		156550		161786
Other expenditure			71 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		, .		25		242	2	361
Transfer to (from) no	n technica	al account					26		154738	3	151036
Total expenditure (2	1 to 26)						29		3377340) 3	3233321
Increase (decrease)	in fund in	financial year (19-29)		•	•	39		1912255	5 1	716893
Fund brought forwar	d						49	2	21182180) 19	453360
Fund carried forward	l (39+49)		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				59	2	23094435	5 21	170253

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (linked business only) 2

R40			Company registration number	GL/UK/CM		eriod en month	ded year	- Un	its OB/IB	No of fund/ Summary	No of part of Fund
Items to be shown net of reinsurance ceded year 1 2 Earned premiums 11 236721 40818 Investment income receivable before deduction of tax 12 20953 24039 Increase (decrease) in the value of non-linked assets brought into account 13 3439 (3119) Increase (decrease) in the value of linked assets 14 (34170) (11792) Other income 15 254		R40	15454	GL	31	12	2001	£0	00 OB	2	2
Earned premiums 11 236721 40818 Investment income receivable before deduction of tax 12 20953 24039 Increase (decrease) in the value of non-linked assets brought into account 13 3439 (3119) Increase (decrease) in the value of linked assets 14 (34170) (11792) Other income 15 254	Items to be shown	net of rei	nsurance ced	ed						Previ	ous year
Investment income receivable before deduction of tax 12 20953 24039 Increase (decrease) in the value of non-linked assets brought into account 13 3439 (3119) Increase (decrease) in the value of linked assets 14 (34170) (11792) Other income 15 254 Total income (11 to 15) 19 227197 49946 Claims incurred 21 66431 64269 Expenses payable 22 188615 32089 Interest payable before deduction of tax 23 29 989 Taxation 24 (27633) 4665 Other expenditure 25 Transfer to (from) non technical account 26 (1522) (8395) Total expenditure (21 to 26) 19 225920 93617 Increase (decrease) in fund in financial year (19-29) Fund brought forward 49 504081 546686								1	1		2
Increase (decrease) in the value of non-linked assets brought into account 13 3439 (3119) Increase (decrease) in the value of linked assets 14 (34170) (11792) Other income 15 254 Total income (11 to 15) 19 227197 49946 Claims incurred 21 66431 64269 Expenses payable Expenses payable 22 188615 32089 Interest payable before deduction of tax 23 29 989 Taxation 24 (27633) 4665 Other expenditure 25 Transfer to (from) non technical account 26 (1522) (8395) Total expenditure (21 to 26) 19 225920 93617 Increase (decrease) in fund in financial year (19-29) Fund brought forward 49 504081 546686	Earned premiums							11	236721	<u></u>	40818
Increase (decrease) in the value of linked assets 14 (34170) (11792) Other income 15 254 Total income (11 to 15) 19 227197 49946 Claims incurred 21 66431 64269 Expenses payable 22 188615 32089 Interest payable before deduction of tax 23 29 989 Taxation 24 (27633) 4665 Other expenditure 25 Transfer to (from) non technical account 26 (1522) (8395) Total expenditure (21 to 26) 29 225920 93617 Increase (decrease) in fund in financial year (19-29) 39 1277 (43671) Fund brought forward 49 504081 546686	Investment income r	eceivable	before deduct	on of tax				12	20953		24039
Other income 15 254 Total income (11 to 15) 19 227197 49946 Claims incurred 21 66431 64269 Expenses payable 22 188615 32089 Interest payable before deduction of tax 23 29 989 Taxation 24 (27633) 4665 Other expenditure 25 Transfer to (from) non technical account 26 (1522) (8395) Total expenditure (21 to 26) 29 225920 93617 Increase (decrease) in fund in financial year (19-29) 39 1277 (43671) Fund brought forward 49 504081 546686	Increase (decrease)	in the val	ue of non-linke	d assets bro	ught ir	nto acc	ount	13	3439		(3119)
Total income (11 to 15) 19 227197 49946 Claims incurred 21 66431 64269 Expenses payable 22 188615 32089 Interest payable before deduction of tax 23 29 989 Taxation 24 (27633) 4665 Other expenditure 25 Transfer to (from) non technical account 26 (1522) (8395) Total expenditure (21 to 26) 29 225920 93617 Increase (decrease) in fund in financial year (19-29) Fund brought forward 49 504081 546686	Increase (decrease)	in the val	ue of linked as	sets				14	(34170)	(11792)
Claims incurred 21 66431 64269 Expenses payable 22 188615 32089 Interest payable before deduction of tax 23 29 989 Taxation 24 (27633) 4665 Other expenditure 25	Other income							15	254		
Expenses payable 22 188615 32089 Interest payable before deduction of tax 23 29 989 Taxation 24 (27633) 4665 Other expenditure 25 Transfer to (from) non technical account 26 (1522) (8395) Total expenditure (21 to 26) 29 225920 93617 Increase (decrease) in fund in financial year (19-29) 39 1277 (43671) Fund brought forward 49 504081 546686	Total income (11 to	15)	·		·			19	227197		49946
Interest payable before deduction of tax 23 29 989 Taxation 24 (27633) 4665 Other expenditure 25	Claims incurred				, <u>, , , , , , , , , , , , , , , , , , </u>			21	66431		64269
Taxation 24 (27633) 4665 Other expenditure 25	Expenses payable							22	188615		32089
Other expenditure 25 Transfer to (from) non technical account 26 (1522) (8395) Total expenditure (21 to 26) 29 225920 93617 Increase (decrease) in fund in financial year (19-29) 39 1277 (43671) Fund brought forward 49 504081 546686	Interest payable befo	ore deduc	tion of tax					23	29		989
Transfer to (from) non technical account 26 (1522) (8395) Total expenditure (21 to 26) 29 225920 93617 Increase (decrease) in fund in financial year (19-29) 39 1277 (43671) Fund brought forward 49 504081 546686	Taxation							24	(27633)	4665
Total expenditure (21 to 26) 29 225920 93617 Increase (decrease) in fund in financial year (19-29) 39 1277 (43671) Fund brought forward 49 504081 546686	Other expenditure					•		25			
Increase (decrease) in fund in financial year (19-29) 39 1277 (43671) Fund brought forward 49 504081 546686	Transfer to (from) no	n technic	al account					26	(1522)	(8395)
Fund brought forward 49 504081 546686	Total expenditure (2	1 to 26)				-		29	225920	•	93617
	Increase (decrease)	in fund in	financial year	(19-29)				39	1277		(43671)
Fund carried forward (39+49) 59 505358 503015	Fund brought forwar	d				• • •		49	504081		546686
	Fund carried forward	l (39+49)						59	505358		503015

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (long-term accident and sickness business only) 2

		Company registration number	GL/UK/CM	Po	eriod en month	ded year	- Un	iits	OB/IB	No of fund/ Summary	No of part of Fund
	R40	15454	GL	31	12	2001	£0	00	ОВ	2	3
Items to be shown i	ems to be shown net of reinsurance ceded arned premiums restment income receivable before deduction of tax crease (decrease) in the value of non-linked assets brought into accrease (decrease) in the value of linked assets ther income atal income (11 to 15) aims incurred cpenses payable erest payable before deduction of tax exation							The	financial year	Previ	ous year
									1		2
Earned premiums							11		28864	 	19241
Investment income re	eceivable	before deducti	on of tax				12		3766	3	2735
Increase (decrease)	in the valu	ue of non-linked	d assets bro	ught i	nto acc	ount	13		(1275	j)	14
Increase (decrease)	in the valu	ue of linked ass	ets				14				
Other income				•	•		15				
Total income (11 to 1	5)						19		31358	5	21990
Claims incurred							21		6995	5	3670
Expenses payable					-		22		20010)	10994
Interest payable befo	re deduct	tion of tax					23				
Taxation	-						24		(70))	(2153)
Other expenditure							25				
Transfer to (from) no	n technica	al account				12.100-2	26	••	1907	,	7158
Total expenditure (21	to 26)	•					29		28842	2	19669
Increase (decrease)	in fund in	financial year (19-29)			,	39		2513	3	2321
Fund brought forward							49		28189)	25714
Fund carried forward	(39+49)						59		30702	2	28035

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (non-linked pension business only) 2

		Company registration number	GL/UK/CM	Pe	eriod en month	ded year	– Ur	nits	ОВ/ІВ	No of fund/ Summary	No of part of Fund
	R40	15454	GL	31	12	2001	£0	000	ОВ	2	4
Items to be shown	net of rei	nsurance ced	ed					The	e financial year	Prev	ous year
items to be snown						_			1		2
Earned premiums		78 .					11		173175	3	1731905
Investment income r	eceivable	before deducti	on of tax		_	_	12		1405488	3	1320693
Increase (decrease)	in the val	ue of non-linke	d assets bro	ught ir	nto acc	ount	13		905944	4	1249541
Increase (decrease)	in the val	ue of linked as	sets			-	14				1
Other income							15		11696	6	11394
Total income (11 to	15)				.		19		405488	1 4	1313533
Claims incurred							21		188115	2	1600244
Expenses payable							22		575808	3	476445
Interest payable befo	ore deduc	tion of tax			122	_	23		2797	9	21812
Taxation						_	24		1295	7	10576
Other expenditure	,						25				
Transfer to (from) no	n technic	al account	··				26		13566	2	128392
Total expenditure (2	1 to 26)						29		263355	3	2237469
Increase (decrease)	in fund in	financial year	(19-29)			_	39		142132	3	2076064
Fund brought forwar	d						49	:	2425082	1 2:	2174757
Fund carried forward	l (39+49)						59	:	2567214 ₄	4 2	1250821

No of

No of

Long term insurance business: Revenue account

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (SAIF) 2

Company

		registration number	GL/UK/CM		riod en month	ded year	· Ur	nits OB/IB	fund/ Summa	part of ry Fund
	R40	15454	GL	31	12	2001	£0	000 ОВ	2	5
Items to be shown I	not of role	seuranca codo	d					The financia year	al Pre	vious year
Rems to be shown i	net or ren	isurance cede	·u					1		2
Earned premiums							11	37962	26	447214
Investment income re	eceivable	before deduction	on of tax				12	65782	24	682414
Increase (decrease)	in the valu	ue of non-linked	assets bro	ught in	nto acc	ount	13	31456	35	431396
Increase (decrease)	in the valu	ue of linked ass	ets				14			
Other income							15	2078	34	13474
Total income (11 to 1	15)		-3	ti Belande e endante en			19	137279	99	1574498
Claims incurred		1.13.4.4.4.4					21	112054	17	955796
Expenses payable					•	1.7	22	815	12	74019
interest payable befo	re deduct	ion of tax					23	814	13	10115
Taxation							24	3600	32	67033
Other expenditure							25	3900	07	87983
Transfer to (from) no	n technica	al account		·			26			
Total expenditure (21	1 to 26)				<u> </u>		29	12852	41	1194946
Increase (decrease)	in fund in	financial year (19-29)				39	875	58	379552
Fund brought forward	d						49	120666	53	11687101
Fund carried forward	l (39+49)						59	121542	11	12066653

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (Europe) 2

		Company registration number	GL/UK/CM	Pe day	eriod en month	ded year	- Ur	nits -	OB/IB	No of fund/ Summary	No of part of Fund
	R40	15454	GL	31	12	2001	£0	000	ОВ	2	6
Items to be shown i	net of rei	nsurance ced	ed	<u> </u>	-t		•	The	financial year	Prev	ious year
Earned premiums		, - -					11		43236	-	2
Investment income re	eceivable	before deducti	ion of tax				12		383		
Increase (decrease)		 -	······································		oto aco	ount	13		(961	-	
·											
Increase (decrease)	in the vall	ue of linked as:	sets ———			-	14		(304	+)	_
Other income							15		120)	
Total income (11 to 1	5)			.,.			19		42474	4	
Claims incurred							21		315	5	
Expenses payable			· ·				22		11354	4	- -
Interest payable befo	re deduct	tion of tax		_			23		<u>.</u>		
Taxation							24		20		
Other expenditure		.,					25				
Transfer to (from) no	n technica	al account					26		(9966	6)	
Total expenditure (21	1 to 26)						29		1723	3	
Increase (decrease)	in fund in	financial year	(19-29)				39		4075	1	
Fund brought forward	d						49		·	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	
Fund carried forward	(39+49)						59		4075	1	

Long term insurance business: Analysis of premiums and expenses

Name of insurer

The Prudential Assurance Company Limited

Global business

Industrial insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Industrial Branch 1

			Company registration number	GL/UK/CM	day	eriod en month	ded year	-	Units	OB/IB	No of fund/ Summary	No of part of Fund
		R41	15454	GL	31	12	2001		£000	IB	1	0
							Gross 1	•	recover	ole to or able from surers 2	reins (1	et of urance -2) 3
	Life assuran general anni		Single premium		11							
<u> </u>	contracts	uny	Regular premium	1	12		5705	53			fund/ Summary 1 Net reinsu (1-	57053
	Pension bus	siness	Single premium		13							
	contracts		Regular premium)	14							
	Permanent I	health	Single premium		15							
Earned premiums in	contracts		Regular premium	1	16							
the financial year	Other contra	cte	Single premium		17							
	Culei comia	1013	Regular premium	1	18							
	Total premiu	ıme	Single premium		19		_					
	Total promis		Regular premium	1	29		5705	53				57053
	Total premiu lines 19 and		UK contracts		31		5705	53				57053
	attributable t		Overseas contrac	cts	32							
	Commiss acquisitio	ion pay on of bu	yable in connectionsiness	n with	41		·	•				
	Other cor	mmissi	on payable		42							
Expenses	Managen acquisitio		penses in connec Isiness	tion with	43							
payable in the financial year			penses in connec business	tion with	44		3691	16				36916
,	Other ma	nagen	nent expenses		45		565	54				5654
	Total exp	enses	(41 to 45)		49		4257	70				42570
	Total expen-		UK contracts		51		4257	70				42570
	to	JulaDie	Overseas contrac	cts	52							

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Summary

			Company registration number	GL/UK/CM	day	eriod end month	ded year	_	Units	OB/IB	No of fund/ Summary	No of part of Fund
		R41	15454	GL	31	12	2001		0002	ОВ	99	0
							Gross 1		recover	ble to or rable from surers 2	reins	et of urance -2) 3
	Life assurar		Single premium		11		252459	90		24428	2	500162
	general ann contracts	шку	Regular premium	1	12		121624	12		85418	1	130824
	Pension bus	siness	Single premium		13		141743	35		802724		614711
	contracts		Regular premium	1	14		129369	9		143774	1	149925
	Permanent	health	Single premium		15							-
Earned premiums in	contracts		Regular premium	1	16		2960)5		2115		27490
the financial	Other contra		Single premium		17		10	6				106
	Other contra		Regular premium) 	18		164	16				1646
	Total premit	ıms	Single premium		19		394213	31		827152	3	3114979
	rotal premit		Regular premium		29		254119	92		231307	2	309885
	Total premit		UK contracts		31		613066	3 9	_	1050129	5	080540
	attributable		Overseas contrac	ets	32		35265	54		8330		344324
	Commiss acquisition		yable in connection usiness	n with	41		36263	32		1172		361460
	Other co	mmissi —	on payable	· · · · · · · · · · · · · · · · · · ·	42		2952	21		1485	<u></u>	28036
Expenses	Manager acquisition		openses in connecusiness	tion with	43		19767	74				197674
payable in the financial year			penses in connect business	tion with	44		63731	0				637310
ا	Other ma	nagen	nent expenses		45		23107	76				231076
	Total exp	enses	(41 to 45)		49		145821	13		2657	1	455556
	Total expen		UK contracts		51		131880)8			1	318808
	to	ulane	Overseas contrac	ets	52		13940)5		2657		136748

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary

Ordinary Branch (other) 2

			Company registration number	GL/UK/CM	P	eriod en month	ded year	- Units	OB/IB	No of fund/ Summary	No of part of Fund
		R41	1	GL	31	12	2001	£000	ОВ	2	1
		I		<u> </u>	<u>. </u>		Gross 1	reco	ayable to or overable from reinsurers 2	reins	et of urance I-2) 3
	Life assurar		Single premium		11		226553	30	2384	2	263146
	contracts	uity	Regular premium		12		82522	25	84085		741140
	Pension bus	siness	Single premium		13						
	contracts		Regular premium	1	14						
	Permanent	health	Single premium		15						
Earned premiums in	contracts		Regular premium	1	16						
the financial year	Other contra	acto	Single premium		17		10)6			106
]	Other contra	acis	Regular premium	1	18		27	72			272
	Tetal managi	uma	Single premium		19		226563	36	2384	2	263252
	Total premii	uns	Regular premium	י ו ·	29		82549	97	84085		741412
	Total premiu		UK contracts		31		285559	93	81281	2	774312
	attributable		Overseas contra	cts	32		23554	10	5188		230352
	Commiss acquisition		yable in connectio usiness	n with	41		16831	15	582		167733
	Other co	mmissi	on payable		42		1528	34	1196		14088
Expenses	Manager acquisition		penses in connec usiness	tion with	43		11460)4			114604
payable in the financial year			penses in connec business	tion with	44		18739	91			187391
year	Other ma	anagen	nent expenses		45		9444	‡ 1			94441
	Total exp	enses	(41 to 45)		49		58003	35	1778		578257
	Total expen		UK contracts		51		49555	51			495551
	line 49 attrit to	outable	Overseas contra	cts	52		8448	34	1778		82706

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (linked business only) 2

			Company registration number	GL/UK/CM	day	eriod en month	ded year	_	Units	OB/IB	No of fund/ Summary	No of part of Fund
		R41	15454	GL	31	12	2001	;	£000	ОВ	2	2
					,		Gross 1		recover	ole to or able from surers 2	reins	et of urance -2) 3
	Life assuran		Single premium		11		21541	10	<u> </u>	22044		193366
·	general ann contracts	uity	Regular premium	1	12		4380)5		1092		42713
	Pension bus	siness	Single premium		13		3584	16		35206		640
:	contracts		Regular premium	1	14		1003	34		10032		2
	Permanent l	health	Single premium		15							
Earned premiums in	contracts		Regular premium)	16							
the financial year	Other contra	cte	Single premium		17							
[Other contra	icis	Regular premium	1	18							
	Total premit	ıme	Single premium		19		25125	56		57250		194006
	Total premit	AITIS	Regular premium	1	29		5383	39		11124		42715
	Total premit		UK contracts		31		25639	90		67282		189108
	attributable		Overseas contra	cts	32		4870)5		1092		47613
	Commiss acquisition		yable in connectio isiness	n with	41		16337	75		204		163171
	Other co	mmissi	on payable		42		353	33		226		3307
Expenses	Manager acquisitio		penses in connec siness	tion with	43		1179	99				11799
payable in the financial year	Manager maintena		penses in connec business	tion with	44		524	12				5242
you	Other ma	nagen	ent expenses		45		509	96	<u>-</u>		1	5096
	Total exp	enses	(41 to 45)	· · · ·	49		18904	15		430		188615
	Total expen		UK contracts		51		16275	52				162752
	line 49 attrib to	Du(able	Overseas contrac	cts	52		2629	93		430	<u> </u>	25863

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (long-term accident and sickness business only) 2

			Company registration number	GL/UK/CM	day	eriod en	ded year	_	Units	OB/IB	No of fund/ Summary	No of part of Fund
		R41	15454	GL	31	12	2001		£000	OB	2	3
							Gross 1	•	recove	ole to or rable from surers 2	reins (1	et of urance -2) 3
	Life assurar		Single premium		11							
	contracts		Regular premium) 	12		,					
	Pension bu	siness	Single premium		13							
	contracts		Regular premium	1	14							
	Permanent	health	Single premium		15					_		
Earned premiums in	contracts		Regular premium	1	16		2960)5		2115		27490
the financial	Other contr	arte	Single premium		17		·					
	Other contr	acto	Regular premium)	18		137	74				1374
	Total premi	ume	Single premium		19							
Company of the Compan	Total premi	arris	Regular premium	1	29		3097	79		2115		28864
	Total premi		UK contracts		31		580)6		65		5741
	attributable		Overseas contrac	cts	32		2517	73		2050		23123
	Commiss acquisition		yable in connections usiness	n with	41		1148	35		386		11099
	Other co	mmissi	on payable	<u> </u>	42		183	30		63		1767
Expenses	Managei acquisitio		penses in connecusiness	tion with	43		470)6				4706
payable in the financial year	Manager maintena	ment ex ance of	penses in connec business	tion with	44		163	34				1634
,	Other ma	anagen	nent expenses		45		80)4				804
	Total exp	enses	(41 to 45)		49		2045	59		449		20010
	Total exper		UK contracts		51		318	35				3185
	line 49 attri to	Dutable	Overseas contrac	cts	52		1727	74		449		16825

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (non-linked pension business only) 2

			Company registration number	GL/UK/¢M	day	eriod end month	ded year	_	Units	OB/IB	No of fund/ Summary	No of part of Fund
		R41	15454	GL	31	12	2001		£000	ОВ	2	4
							Gross		recover	ble to or rable from surers 2	reins	et of urance -2) 3
	Life assuran general ann		Single premium		11							
	contracts	uny .	Regular premium	·	12							
	Pension bus	siness	Single premium		13		131071	4		612691		698023
	contracts		Regular premium	1	14		109106	80		57330	1	033730
	Permanent I	health	Single premium		15							
Earned premiums in	contracts		Regular premium	1	16							
the financial year	Other contra	acte	Single premium		17							
	Omer contro	lois	Regular premium		18						ļ 	
	Total premiu	ıme	Single premium		19		131071	4		612691		698023
	rotal premie	11115	Regular premium	- · · · · · · - · - · -	29		109106	60		57330	1	033730
	Total premit		UK contracts		31		240177	74		670021	1	731753
	attributable		Overseas contrac	ats	32					, -		
	Commiss acquisition		yable in connection siness	n with	41		1434	12				14342
	Other co	mmissi	on payable		42		9	7				97
Expenses	Manager acquisitio		penses in connecusiness	tion with	43		6019	2	<u> </u>			60192
payable in the financial year	Manager maintena		penses in connec business	tion with	44		38369	95				383695
y \cut	Other ma	nagen	ent expenses		45		11748	32				117482
	Total exp	enses	(41 to 45)		49		57580	8(575808
	Total expen		UK contracts		51		57580	8(575808
	to	outaiD10	Overseas contrac	ets	52							

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (SAIF) 2

			Company registration number	GL/UK/CM	P	eriod en month	ded year	-	Units	OB/IB	rein	No of part of Fund
		R41	15454	GL	31	12	2001		£000	ОВ	2	5
		•					Gross 1	,	recove	ble to or rable from surers 2	reins	et of urance (-2) 3
	Life assurar		Single premium		11		41	4				414
	contracts	idity	Regular premium	1	12		34721	12		241		346971
	Pension bu	siness	Single premium		13		7087	75		154827		(83952)
	contracts		Regular premium	1	14		19260)5		76412		116193
	Permanent	health	Single premium		15							
Earned premiums in	contracts		Regular premium	1	16		-					
the financial	Other contri	acte	Single premium		17							
, , , , ,	Other conti-	acis	Regular premium	1	18							
	Tatal name		Single premium		19		7128	39		154827		(83538)
	Total premi	ums	Regular premium	1	29		53981	17		76653		463164
	Total premi		UK contracts		31		61110)6		231480		379626
	attributable		Overseas contrac	ets	32							
	Commiss acquisition	sion pa on of bu	yable in connectio usiness	n with	41		393	37		•		3937
	Other co	mmissi	on payable		42		870)2				8702
Expenses	Manager acquisition		penses in connecusiness	tion with	43		79	95				795
payable in the financial year	Manager maintena	ment ex ance of	penses in connec business	tion with	44		5482	25				54825
, 5001	Other ma	anagen	nent expenses		45		1325	53				13253
	Total exp	enses	(41 to 45)		49		8151	12				81512
	Total exper		UK contracts		51		8151	12		_		81512
	line 49 attril to	Dutable	Overseas contrac	cts	52							

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (Europe) 2

			Company registration number	GL/UK/CM		eriod en month	ded year	Un	its	OB/IB	No of fund/ Summary	No of part of Fund
		R41	15454	GL	31	12	2001	£0	00	ОВ	2	6
	**************************************						Gross 1	re	cover	ole to or able from surers 2	reins	et of urance -2) 3
	Life assurance		Single premium		11		43236	6				43236
	general annui contracts	ity	Regular premium)	12							
ļ	Pension busin	ness	Single premium		13							
	contracts		Regular premium	 1	14							
	Permanent he	eaith	Single premium	_ _	15							
Earned premiums in	contracts		Regular premium	1	16							
the financial year	Other contrac		Single premium		17							
			Regular premium	1	18							
	Total premiun		Single premium		19		43236	6				43236
			Regular premium	1 	29	<u>.</u> .						
	Total premiun		UK contracts		31	<u> </u>						
	attributable to		Overseas contrac	ots	32	<u> </u>	43236	6			<u> </u>	43236
	Commission acquisition		able in connection	n with	41		1178	в				1178
	Other com	missio	n payable		42		75	5				75
Expenses	Managemacquisition		penses in connec siness	tion with	43		5578	в			F	5578
payable in the financial year	Managem maintenan		penses in connec pusiness	tion with	44		4523	3				4523
year	Other mar	nagem	ent expenses		45				-			
ļ	Total expe	nses (41 to 45)		49		11354	4	•••			11354
	Total expense		UK contracts		51				.,			
ļ	line 49 attribu to	itable -	Overseas contrac	ets	52		11354	4				11354

Name of insurer

The Prudential Assurance Company Limited

Global business

Industrial insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Industrial Branch 1

			Company registration number	GL/UK/CM	day	eriod en month	ded year	-	Units	OB/IB	No of fund/ Summary	No of part of Fund
		R42	15454	GL	31	12	2001		£000	IB	1	0
Claims incu	rred in	the financi	al year		•		Gross 1		l l	overable einsurers 2	reins	et of surance 1-2) 3
	On de	ath			11		15802	26				158026
	By wa	y of lump su	ıms on maturity		12		27118	54				271154
1.26	By wa	y of annuity	payments		13							
Life assurance and annuity		ay of paymer ed events	nts arising from	other	14							
contracts	On su	irrender or p	artial surrender		15		272	18				27218
		life assuranc s (11 to 15)	e and annuity		19		45639	98				456398
	On de	eath			21							
Pension	By wa	y of lump su	ıms on vesting		22							
business	By wa	y of vested	annuity paymen	ts	23							
contracts	On su	irrender or p	artial surrender		24							
	Total	pension bus	iness claims (21	to 24)	29							
Permanent	By wa	y of lump su	ıms		31							
health	By wa	y of periodic	al payments		32		•					
contracts	Total	permanent h	ealth claims (31	+32)	39							
	By wa	y of lump su	ıms		41							
Other contracts	By wa	y of periodic	al payments		42							!
	Total	claims (41+4	12)		49							
Total claims	(19+29	+39+49)			59		45639	98				456398
Total claims	at line	UK contrac	ts		61		45639	98				456398
59 attributab		Overseas c	ontracts		62						1	

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Summary

			Company registration number	GL/UK/CM	D day	eriod en	ded_ year	-	Units	OB/IB	rein	No of part of Fund
		R42	15454	GL	31	12	2001		£000	ОВ	99	0
Claims incu	rred in	the financi	al year	···	·		Gross 1		1	verable einsurers 2	reins	et of surance 1-2) 3
	On de	eath	.,		11		2981	19		41408		256711
	By wa	y of lump su	ıms on maturity		12		15475	85		18633		1528952
Life	By wa	y of annuity	payments		13		444	46		***		4446
assurance and annuity		ay of paymer ed events	nts arising from	other	14		84	49		392		457
contracts	On su	irrender or p	artial surrender	<u>-</u>	15		14698	61		94928		1374933
		life assurances (11 to 15)	e and annuity		19		33208	60		155361		3165499
	On de	ath			21		807	05		5405	;	75300
Pension	By wa	y of lump su	ıms on vesting		22		13404	54		154485		1185969
business contracts	By wa	y of vested	annuity paymen	ts	23		6190	66		505896	}	113170
contracts	On su	ırrender or p	artial surrender		24		10992	80		107544	<u> </u>	991736
	Total	pension bus	iness claims (21	to 24)	29		31395	05		773330		2366175
Permanent	By wa	y of lump su	ıms		31		67	78		7	,	671
health	By wa	y of periodic	al payments		32		700	05		681		6324
contracts	Total	permanent h	ealth claims (31	1+32)	39		768	83		688	;	6995
	By wa	y of lump su	ıms		41			98				98
Other contracts	By wa	y of periodic	al payments		42							
	Total	claims (41+4	12)		49			98				98
Total claims	(19+29	9+39+49)			59		64681	46		929379		5538767
Total claims	at line	UK contrac	ts		61		63814	83		924037	7 !	5457446
59 attributab	le to	Overseas c	ontracts		62		8666	63		5342		81321

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (other) 2

			Company registration number	GL/UK/CM	P day	eriod en month	ded year	- Units	OB/IB	No of fund/ Summary	No of part of Fund
		R42	15454	GL	31	12	2001	£000	ОВ	2	1
Claims incu	rred in	the financi	al year		I		Gross 1		ecoverable m reinsurers 2	reins	et of surance 1-2) 3
	On de	eath	- 41		11		2269	97	37752	2	189245
	By wa	ay of lump su	ıms on maturity	· · · · · ·	12		113813	32	18070)	1120062
1.46	By wa	ay of annuity	payments		13	·	444	46			4446
Life assurance and annuity		ay of paymer ed events	nts arising from	other	14		84	49	392	>	457
contracts	On su	ırrender or p	artial surrender		15		12078	25	58806	3	1149019
	Total claims	life assurances (11 to 15)	e and annuity		19		257824	49	115020) :	2463229
	On de	eath	11-11-		21						
Pension	By wa	y of lump su	ıms on vesting		22						
business	By wa	y of vested	annuity paymen	ts	23						
contracts	On st	irrender or p	artial surrender		24						
	Total	pension bus	iness claims (21	to 24)	29						
Permanent	By wa	ay of lump su	ıms		31						
health	By wa	ay of periodic	al payments		32						
contracts	Total	permanent h	ealth claims (3	1+32)	39						
	By wa	ay of lump su	ıms		41		(98			98
Other contracts	By wa	ay of periodic	al payments		42						
	Total	claims (41+4	12)		49		9	98			98
Total claims	(19+29	9+39+49)			59		25783	47	115020) :	2463327
Total claims	at line	UK contrac	ts		61		25186	27	11032	5 2	2408302
59 attributab		Overseas	ontracts		62		597	20	4695	5	55025

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (linked business only) 2

			Company registration number	GL/UK/CM	day	eriod en month	ded year	 1	Units	OB/IB	No of fund/ Summary	No of part of Fund
		R42	15454	GL	31	12	2001		£000	ОВ	2	2
Claims incu	rred in	the financia	al year				Gross 1		1	overable einsurers 2	reins	et of surance 1-2) 3
	On de	ath			11		2668	89	 	2880)	23809
	By wa	y of lump su	ms on maturity		12		393	35				3935
1.22	By wa	y of annuity	payments		13							7/8
Life assurance and annuity		y of paymen d events	its arising from	other	14							
contracts	On su	rrender or p	artial surrender	,,	15		7480	05		36118		38687
		life assuranc s (11 to 15)	e and annuity		19		10542	29		38998	3	66431
	On de	ath			21		18	88		188	:	
Pension	By wa	y of lump su	ıms on vesting		22		10	37		137	<u>'</u>]	_
business	By wa	y of vested	annuity paymen	ts	23		56	86		568		
Contracts	On su	rrender or p	artial surrender		24		2018	89		20189)	
	Total	pension bus	iness claims (21	to 24)	29		210	82		21082	2	
Permanent	By wa	y of lump su	ıms		31		_					
health	By wa	y of periodic	al payments		32							
contracts	Total	permanent h	ealth claims (31	+32)	39							
	By wa	y of lump su	ims		41							
Other contracts	By wa	y of periodic	al payments		42							
	Total	claims (41+4	12)		49							
Total claims	(19+29	+39+49)			59		1265	11		60080)	66431
Total claims	at line	UK contrac	ts		61		1048	43		59696	3	45147
59 attributab	le to	Overseas c	ontracts		62		216	68		384		21284

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (long-term accident and sickness business only) 2

			Company registration number	GL/UK/CM	P day	eriod en month	ided year	Units	OB/IB	reins	No of part of Fund
		R42	15454	GL	31	12	2001	£000	ОВ		3
Claims incu	rred in	the financi	al year				Gross 1	1	overable reinsurers 2	reins	et of surance 1-2) 3
	On de	ath			11						
	By wa	y of lump su	ıms on maturity		12			· · · · ·			
1.46	By wa	y of annuity	payments	· 7.7 - 1 - 2 · · · · · · · · · · · · · · · · · ·	13						
Life assurance and annuity		ay of paymer ad events	its arising from	other	14			1			
contracts	On su	ırrender or p	artial surrender	•	15						
		life assuranc s (11 to 15)	e and annuity		19						
	On de	eath		_	21						
Pension	By wa	ay of lump su	ıms on vesting		22						
business	By wa	y of vested	annuity paymer	nts	23						
contracts	On su	ırrender or p	artial surrender	•	24		••••				
	Total	pension bus	iness claims (2	1 to 24)	29						
Permanent	By wa	ay of lump su	ıms		31		678	3	7	,	671
health	By wa	ay of periodic	al payments		32		700:	5	681		6324
contracts	Total	permanent h	ealth claims (3	1+32)	39		768	3	688	3	6995
	By wa	y of lump su	ıms		41						
Other contracts	By wa	y of periodic	al payments		42						
	Total	claims (41+4	12)		49						
Total claims	(19+29	9+39+49)			59		768	3	688	3	6995
Total claims	at line	UK contrac	ts		61		272	3 .	425	5	2298
59 attributab		Overseas o	ontracts		62		496		263	3	4697

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (non-linked pension business only) 2

		Company registration number	GL/UK/CM				· Units	OB/IB	No of fund/ Summary	No of part of Fund
	R42	15454	GL	31	12	2001	£000	ов	2	4
rred in	the financia	al year		<u> </u>		Gross 1	I		reins	et of surance 1-2) 3
On de	ath			11						
By wa	y of lump su	ms on maturity		12				~	 	
By wa	y of annuity	payments		13						
		ts arising from (other	14						
On su	irrender or pa	artial surrender		15						
Total claims	life assuranc s (11 to 15)	e and annuity		19						
On de	ath			21		5552	29	731		54798
By wa	y of lump su	ms on vesting		22		95229	0	9678		942612
By wa	y of vested a	annuity paymen	ts	23		56301	8	505312	!	57706
On su	rrender or p	artial surrender		24		84807	76	22040)	826036
Total	pension busi	ness claims (21	to 24)	29		24189	13	537761		1881152
By wa	ay of lump su	ms		31						
By wa	y of periodic	al payments		32				-		
Total	permanent h	ealth claims (31	1+32)	39				<u> </u>		
By wa	y of lump su	ms		41		-				
By wa	y of periodic	al payments		42						
Total claims (41+42)			49							
(19+29	9+39+49)			59		24189	13	537761		1881152
at line	UK contrac	ts		61		24189	13	537761	-	1881152
le to	Overseas c	ontracts		62						
	On de By wa By wa Con su Total By wa Total By wa Total (19+29 at line	On death By way of lump sured events On surrender or particular of life assurance claims (11 to 15) On death By way of lump sured events On surrender or particular of life assurance claims (11 to 15) On death By way of lump sured events By way of lump sured events By way of lump sured events By way of lump sured events By way of lump sured events By way of lump sured events By way of periodic events By way of lump sured events By wa	R42 15454 rred in the financial year On death By way of lump sums on maturity By way of payments arising from a sing from	R42 15454 GL rred in the financial year On death By way of lump sums on maturity By way of payments arising from other insured events On surrender or partial surrender Total life assurance and annuity claims (11 to 15) On death By way of vested annuity payments On surrender or partial surrender Total pension business claims (21 to 24) By way of lump sums By way of lump sums By way of periodical payments Total permanent health claims (31+32) By way of periodical payments Total claims (41+42) (19+29+39+49) at line Leto	R42 15454 GL 31	R42 15454 GL 31 12	R42	R42 15454 GL 31 12 2001 2000	R42 15454 GL SI SI SI SI SI SI SI S	R42 15454 GL 31 12 2001 E000 OB 2 2 2001 E000 OB 2 2 2 2 2 2 2 2 2

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (SAIF) 2

			Company registration number	GL/UK/CM	p	eriod en month	ded year		Units	OB/IB	No of fund/ Summary	No of part of Fund
		R42	15454	GL	31	12	2001		£000	ОВ	2	5
Claims incu	rred in	the financi	al year		<u> </u>		Gross 1		1	verable einsurers 2	reins	let of surance 1-2) 3
	On de	eath			11		443	87		776		43611
	By wa	ay of lump su	ıms on maturity	,	12		4055	18		563	;	404955
1.7	By wa	ay of annuity	payments		13							
Life assurance and annuity		ay of paymer ed events	nts arising from	other	14							
contracts	On su	irrender or p	artial surrender	•	15		1869	62		4	-	186958
		life assuranc s (11 to 15)	e and annuity		19		6368	67		1343		635524
	On de	eath			21		249	88		4486		20502
Pension	By wa	y of lump su	ıms on vesting		22		3880	27		144670)	243357
	By wa	ay of vested	annuity payme	nts	23		554	80		16		55464
contracts	On surrender or partial surrender				24		2310	15		65315	;	165700
	Total pension business claims (21 to 24)						6995	10		214487	7	485023
Permanent	By wa	ay of lump su	ims		31							
health	By wa	y of periodic	al payments		32		•					
contracts	Total permanent health claims (31+32)						•					
	By wa	y of lump su	ıms		41							
Other contracts	By wa	ay of periodic	al payments		42							
	Total	claims (41+4	12)		49							
Total claims	(19+29	9+39+49)			59		13363	77		215830		1120547
Total claims	at line	UK contrac	ts		61		13363	77		215830)	1120547
59 attributab	le to	Overseas o	contracts		62		•					

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (Europe) 2

		_	Company registration number	GL/UK/CM	- P	eriod en month	ded year	-	Units	OB/IB	No of fund/ Summary	No of part of Fund
		R42	15454	GL	31	12	2001		£000	ОВ	2	6
Claims incu	rred in	the financia	al year				Gross 1	-		verable einsurers 2	reins	et of surance 1-2) 3
	On de	ath			11	1		16		•		46
	By wa	y of lump su	ms on maturity		12					V-1.		
	By wa	y of annuity	payments		13				<u> </u>		.,,.	·
Life assurance and annuity	By wa	y of paymen	ts arising from	other	14							
contracts	On su	rrender or pa	artial surrender		15		26	39				269
		life assuranc s (11 to 15)	e and annuity		19		31	15				315
	On de	eath			21							
Pension business	By wa	y of lump su	ms on vesting		22							
	By wa	y of vested a	annuity paymen	ts	23							
contracts	On su	irrender or p	artial surrender		24							
:	Total pension business claims (21 to 24)				29							
Permanent	By wa	y of lump su	ms		31							
health	By wa	y of periodic	al payments		32							
contracts	Total permanent health claims (31+32)				39					·-		
	By wa	y of lump su	ms		41							
Other contracts	By wa	y of periodic	al payments		42							
	Total claims (41+42)				49							
Total claims	Fotal claims (19+29+39+49)			59		31	15				315	
Total claims	Fotal claims at line UK contracts			 -	61							
59 attributab		Overseas c	ontracts		62		31	15				315

Long term insurance business: Summarised balance sheet for internal linked funds

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Claimary insulative business												
Financial year ended 31st December 2001	mber 2001			•	Company registration	W.J.XII.	Period ended	papi	9	E al/ac	No of fund/	No of part of
Name and number of fund/Summary Or	Ordinary Branch (linked business	(linked bı	rsiness		number	\vdash	타	<u> </u>			┢	Fund
T	nly) 2			R43	15454	GL 3	31 12	2001	0003	OB	2	2
Name of fund	Directi	Directly held assets	Investment in other internal linked funds of the insurer	-	Total assets (2+3)	Provision for tax on unrealised capital gains		Secured and unsecured loans	Other liabilities	abilities	Net ass (4-5-	Net asset value (4-5-6-7)
Ψ.		. 8	ю		4	S		9	7			
Prufund		243152			243152	12724	4			154		230274
Hong Kong Global Growth Fund		38617			38617							38617
Hong Kong Money Fund		1594			1594		:					1594
Hong Kong Bond Fund		1737			1737							1737
Hong Kong Pacific Equity Fund		2504			2504							2504
Hong Kong Global Equity Fund		1727			1727							1727
						·						
		e de la composición del composición de la composición de la composición del composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composición de la composic	ļ	:								
Total		289331			289331	12724	4			154		276453

Long term insurance business: Aggregate revenue account for internal linked funds

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund/Summary Ordinary Branch (linked business only) 2

		Company registration number	GL/UK/CM		eriod end		_	Units	OB/IB	No of fund/	No of part of Fund
	R44	15454	GL	day 31	month 12	year 2001		£000	ОВ	Summary 2	2
Value of total creation	of units			<u> </u>			11				20402
Investment income attr	ributable t	o the funds bef	ore deduction	on of ta	ax		12				9404
Increase (decrease) in	the value	of investments	in the finan	cial y	ear		13				(36290)
Other income		,		-			14		- 1-		
Total income (11 to 14)		-	•			19				(6484)
Value of total cancellat	ion of uni	ts					21				22631
Charges for managem	ent			•			22				2466
Charges in respect of tax on investment income							23				1561
Taxation on realised ca	apital gair	ns					24			-	3517
Increase (decrease) in am	ount set a	side for tax on cap	oital gains not	yet rea	lised		25				(8962)
Other expenditure	,,						26				
Total expenditure (21 t	o 26)						29				21213
Increase (decrease) in	funds in	financial year (19-29)				39				(27697)
Internal linked funds br	ought for	ward				1	49				304150
Internal linked funds ca	arried forv	vard (39+49)	, <u>-</u>				59				276453

Long term insurance business: Supplementary information for internal linked funds

Name of insurer

The Prudential Assurance Company Limited

Global business

Ordinary insurance business

Financial year ended

31st December 2001

Name and number of fund Ordinary Branch (linked business only) 2

		Company registration number	GL/UK/CM		eriod en	ded yea	ır	Units	ов/ів	No of fund	•	No of part of Fund
	R45	15454	GL	31	12		101	0003	ОВ	2	2	2
Name of	fund		Amount of taxable unrealised capital gain or loss	pro	rcenta vision tax on realise ital gai	for ed	provi ta rea	entage sion for x on alised al gains	Liquidi percent			aluation e per unit
1			2		3			4	5			6
Prufund			65721		19.	.36		22.00		.65		5.514500
Hong Kong Global Grov	vth Fund				····-		•		14	1.24		3.802538
Hong Kong Money Fund	d				_				100	0.00	(0.687109
Hong Kong Bond Fund	, <u>.</u>								25	5.26		7.510089
Hong Kong Pacific Equi	ty Fund									1.83		5.298264
Hong Kong Global Equi	ty Fund								17	7.77	,	5.474227
			<u> </u>									
	<u> </u>				<u></u>	_						
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Year ended 31 December 2001

Supplementary Notes to the Forms

APPENDIX 9.1

0901 Section 68 (Insurance Companies Act 1982) Orders modifying 1996 Regulation provisions continued under transitional arrangements

The Financial Services Authority has used its powers under section 156(2) of the Financial Services and Markets Act 2000 to allow waivers granted under section 68 of the Insurance Companies Act 1982 to continue without the need for companies to request a waiver under the Financial Services and Markets Act 2000.

(906) An Order modifying The Insurance Companies (Accounts and Statements) Regulations 1996 was issued on 16 January 1997 by the Secretary of State with the consent of the Company. The Order permits the Company when completing Forms 20 to 35 to include premiums relating to business accepted in the Netherlands net of local cessions for accident or underwriting years from 1984 to 1995. The section 68 Order under the Insurance Companies Act 1982 continues to have effect under the transitional arrangements set out in the Supervision manual. The Insurance Companies (Accounts and Statements) Regulations 1996 has now been replaced by the Interim Prudential Sourcebook for Insurers.

(826) The Treasury issued to the Company in February 1999 an Order under section 68 of the Insurance Companies Act 1982 modifying the provisions of Regulation 13 of The Insurance Companies (Accounts and Statements) Regulations 1996 so that the Company is not required to submit a Form 31 in respect of the business written through its Dutch branch in the years 1976 to 1979. The section 68 Order under the Insurance Companies Act 1982 continues to have effect under the transitional arrangements set out in the Supervision manual. Regulation 13 of The Insurance Companies (Accounts and Statements) Regulation 1996 has been replaced by Rule 9.19 of the Interim Prudential Sourcebook for Insurers.

The Treasury, on the application of the Company, issued to the Company in January 2001 an Order under section 68 of the Insurance Companies Act 1982. The effect of the Order was to allow the Company various reporting concessions in respect of its annual returns for the financial years ended 31 December 2000 and 2001. The section 68 order under the Insurance Companies Act 1982 continues to have effect under the transitional arrangements set out in the Supervision manual.

0903 Section 68 (Insurance Companies Act 1982) orders continued under transitional arrangements

The Secretary of State, on the application of a related company, Prudential Holborn Pensions Limited, issued to the related company on 15 December 1989 an Order under section 68 of the Insurance Companies Act 1982 (as amended) directing that section 31(2)(c) of the Insurance Companies Act 1982 (as amended) shall not apply to the related company's reassurance agreement with the Company. The section 68 Order under the Insurance Companies Act 1982 continues to have effect under the transitional arrangements set out in the supervision manual. Section 31(2)(c) of the Insurance Companies Act 1982 has been replaced by Rule 3.4 of the Interim Prudential Sourcebook for Insurers.

The Secretary of State, on the application of a related company, Prudential Holborn Life Limited, issued to the related company on 11 April 1991 an Order under section 68 of the Insurance Companies Act 1982 (as amended) directing that section 31(2)(c) of the Insurance Companies Act 1982 (as amended) shall not apply to the related company's reassurance agreement with the Company. The section 68 Order under the Insurance Companies Act 1982 continues to have effect under the transitional arrangements set out in the supervision manual. Section 31(2)(c) of the Insurance Companies Act 1982 has been replaced by Rule 3.4 of the Interim Prudential Sourcebook for Insurers.

The Secretary of State, on the application of the Company, made an Order on 1 August 1992 pursuant to section 68 of the Insurance Companies Act 1982 (as amended) directing that section 31 of the Insurance Companies Act 1982 (as amended) should not apply to the Company in respect of transactions entered into by the Company with Prudential Annuities Limited pursuant to a reassurance agreement dated 1 August 1992. The section 68 Order under the Insurance Companies Act 1982 continues to have effect under the transitional arrangements set out in the supervision manual. Section 31 of the Insurance Companies Act 1982 has been replaced by Rule 3.4 of the Interim Prudential Sourcebook of Insurers.

0904 Application of Section 68 order related to commercial lines general business

The reporting concession issued to the Company in January 2001 (see 0901) applies to the Company's commercial lines general business which the Company ceased writing in or before 1992. This results in the exclusion of information in respect of that business from Forms 28, 29, 34, 35, 37, 38 and 39 and the summarisation of information in respect of that business on Forms 23, 24, 25, 31 and 32 as 'Prior accident years' or 'Prior underwriting years' as applicable.

0905 Application of Section 148 Waiver related to admissibility limits

The FSA, on the application of the firm, made a direction under section 148 of the Financial Services and Markets Act 2000 in March 2002. The effect of the direction is to increase the admissibility limits for certain assets affected by IPRU(INS) Appendix 4.2 Part 1 paragraphs 11A and 15A.

The FSA, on the application of the firm, made a direction under section 148 of the Financial Services and Markets Act 2000 in April 2002. The effect of the direction is to enable the firm to report on the basis that would have applied had the direction granted to the firm on 27 March 2002, in relation to admissible assets under paragraphs 11A and 15A of Part I of Appendix 4.2 of IPRU(INS) been effective at 31 December 2001. It also allowed the firm to deposit its return (and accordingly the declaration required under rule 10.2 (parent undertaking solvency margin calculation)) with the FSA within 4 months after the year end.

This direction is consistent with the proposals for changes to the Valuation of Asset Rules included in the FSA Consultative Paper 116. This paper proposed amendments to the rules included in IPRU(INS) which state that in calculating an insurers' permitted assets and counterparty admissibility limits, the total exposure of a dependant to a particular asset or counterparty must be added to the insurer's exposure to assets of the same description or same counterparty.

The FSA recognised within CP116 that the introduction of the rules in IPRU(INS) on 1 December 2001 could potentially be unduly burdensome to some companies. Accordingly, CP116 proposes an amendment to the rules so as to limit the aggregation of dependants' asset exposures to surplus assets rather than total assets.

The IPRU(INS) limits on aggregation have the effect of deducting an amount from the available assets allocated towards the general business minimum margin for investment assets of overseas, in

particular Asian, subsidiaries which are dependants of the Company, whose assets are substantially inadmissible on the FSA basis of reporting.

This inadmissibility arises despite the fact that the particular assets held by these dependants are necessary to meet local asset-liability matching requirements, local regulatory requirements and appropriate credit risk diversification. The assets are wholly appropriate for the respective local businesses, all of which meet their local regulatory solvency requirements.

In contrast to the local requirements the application of the admissibility requirements as included in IPRU (INS) has the effect of the general business being in a temporary technical breach of IPRU (INS) rule 2.1(1).

This breach arises solely from the mechanics of applying the FSA admissibility and exposure limits included in IPRU (INS) which, as noted above, are accepted by FSA as being potentially unduly burdensome. On this basis the deficit of available assets over the required minimum margin for general business is £347m.

In contrast, applying the admissibility limits only to surplus assets of these dependants, as recommended by CP116, whilst still maintaining compliance with local regulatory requirements for the solvency of these businesses, results in an excess of available assets over the required minimum margin, as reported at line 13 on Form 9, of £634m.

The Company's long-term business funds are completely unaffected by this issue. The Company's available assets for long-term business margin as reported at line 25 of Form 9 is the same on both the IPRU (INS) basis of admissibility and the basis applied under the waiver direction granted on 27 March and the reporting waiver direction previously mentioned.

2001

0001

2000

0000

2000

£000

2,752

	2000	2000
Total assets per Form 13 line 99	2,950,536	2,368,080
Total liabilities per Form 15 line 59	1,330,547	<u>1,111,641</u>
Net assets per Return	1,619,989	1,256,439
Net assets held within the long-term business fund included in Form 14 Deficit on valuation of certain overseas insurance	547,355	569,791
subsidiaries included at line 22 in Form 15	<u>30,125</u>	
Total	<u>2,197,469</u>	<u>1,826,230</u>
Net assets per Companies Act accounts	£2,197m	£1,826m
1002 Net assets - other movements		

1001 Reconciliation of net assets to the accounts

Other movements shown at line 65 relate to:

subsidiaries included at line 22 of Form 15.

the long-term business fund

Total

Adjustment for movement in net assets held within

Deficit on valuation of certain overseas insurance

2001 £000

22,436

(30,125)

(7,689)

1102 Reinsurance recoverable

The amount on line 30 differs from the corresponding amounts on the Appendix 9.2 Forms by £563k due to brought forward balances being retranslated at 2001 rates of exchange.

1202 Claims paid

The amount on line 21 differs from the corresponding amounts on the Appendix 9.2 Forms by £1,669k due to prior years' claims being retranslated at 2001 rates of exchange.

1301 and 1308 Aggregate value of certain investments

The long-term business fund held unlisted investments with an aggregate value of £2,393m and units of beneficial interest in collective investment schemes with an aggregate value of £430m. The other than long-term business fund held unlisted investments with an aggregate value of £3m and units of beneficial interest in collective investment schemes with an aggregate value of £5m. There are no listed investments, which are not readily realisable and no reversionary interests or remainders in property other than land or buildings in either the long-term or other than long-term funds.

1302 and 1309 Aggregate value of hybrid securities

The aggregate value of hybrid securities is £2,689m for the long-term business fund and nil for the other than long-term business fund.

1304 and 1310 Use of set off

Amounts have been set off to the extent permitted by generally accepted accounting principles.

1305 and 1311 Counterparty limits

Under the Company's investment guidelines, the maximum permitted exposure to any one counterparty is set at 5% of the business amount, with the exception of short-term deposits with approved credit institutions, where the limit for any one institution is 20%. During the year the 5% limit for the long-term fund was exceeded in respect of holding in Vodafone Group (£3,215m). The 5% limit for the other than long-term fund has been exceeded on the following occasions.

Month	Counterparty	Exposure £m	Month	Counterparty	Exposure £m
Jan	Glaxo Smithkline	34.6	May	Glaxo Smithkline	34.4
	HSBC Hldgs	29.4		Shell T&T	32.7
	BP/Amoco	28.0		Vodafone Group	28.5
	Shell T&T	27.9			
Feb	Glaxo Smithkline	37.3	Jun	Glaxo Smithkline	41.1
	Shell T&T	28.5		Shell T&T	31.6
	BP/Amoco	27.4			
Mar	Glaxo Smithkline	37.8	Jul	Glaxo Smithkline	41.7
	Shell T&T	29.1		Shell T&T	31.8
Apr	Glaxo Smithkline Shell T&T	38.0 31.2	Aug	Shell T&T	30.4

1306 and 1312 Exposure at the year end to large counterparties

There were no exposures in excess of 5% of the relevant business amount within the long-term business fund at the year end. In respect of the other than long-term business fund, the following exposure in excess of 5% of the relevant business amount existed at the year end.

Counterparty	Exposure (£m)	Counterparty	Exposure (£m)
Singapore Government	93.6	Development Bank of Singapore	74.7
Capita Land	86.8	United Overseas Bank	69.4
Keppel Corp	63.8	Overseas Chinese Banking Corp	47.7
Hong Leong Group	58.4	Singapore Airlines	39.6
Malaysian Government	40.9	Singapore Government	60.6

1307 and 1313 Secured Obligations

At the year end the company's long-term business fund had £6,086k of secured obligations to which Para 14 of part 1 of Appendix 4.2 applies. No secured obligations were held by the other than long-term fund.

1314 and 1316 Tangible lease assets

There were tangible lease assets of £2.2m included within line 80 for the long-term business fund. No tangible lease assets are included for the other than long-term business fund.

1318 Admissibility limits

The FSA on the application of the Firm, issued in December 2001 a direction under section 148 of the Financial Services and Markets Act 2000. The effect of the direction was to modify the provisions of Appendix 4.2 of the Interim Prudential Sourcebook for Insurers in its application to the firm by increasing the permitted asset exposure limit in respect of the Firm's holdings in certain FTSE/share companies.

1319 Acquisition of Scottish Amicable Life Assurance Society

In 1997 the business of Scottish Amicable Life Assurance Society (SALAS) was transferred to the Company. In effecting the transfer, a separate sub-fund, the Scottish Amicable Insurance Fund (SAIF) was established within the Company's long-term fund. This sub-fund contains all the with-profits business and all other pension business that was transferred from SALAS and is closed to new business. As separate assets are managed for SAIF, separate Forms 13, 14 and 17 have been prepared for that fund.

The other long-term PAC funds contributed £185m to the purchase cost of SALAS in respect of expected expense synergies which was treated as an asset of a type not valued and included in Form 13 line 95 of the 1997 Return. £160m of this amount represented the value of an agreement with a fellow subsidiary company for the use of Scottish Amicable trademarks which is being amortised in the shareholder accounts over a period of 20 years to 30 September 2017 on a basis consistent with the revenue stream from the agreement. Under this basis, the amortisation commenced in the year 2000, when the benefits from the agreement first arose. The remaining £25m related to the estimated net present value of income from current service agreements and is being amortised in the shareholder accounts from 1 January 1998 over a period of 10 years. Accordingly in the 2001 Return, Form 13 line 95 includes the unamortised balance of £166m.

The other than long-term business fund contributed £489.3m to the purchase cost via the Ordinary Branch (linked business only) fund. Admissible assets, after revaluation, of £113.6m were treated as surplus carried forward in the fund and the balance of £375.7m was written off in Form 40 in 1997. In the shareholder accounts, £13.8m of the contribution related to the value of a service agreement which is being amortised on the same basis as the trademarks agreement above. In addition, goodwill of £328m was recognised which is being amortised from 1 January 1998 over a period of 10 years. Accordingly Form 16, which corresponds to the Company's non-technical account, includes £32.8m in respect of this amortisation (although in the admissible assets reconciliation, this is reversed within Form 10 line 65) and Form 13 line 95 of the 2001 Return includes the unamortised balance of £210m.

1320 Europe

In 2001 the Company commenced trading in France via a local branch. Separate Forms 13,14 and 17 have been prepared.

1401 Provision for adverse changes

No provision has been made for adverse changes as all contracts are strictly covered by assets.

1402 Long-term charges, contingent liabilities and guarantees

- a) There were no charges over assets.

 The company has adopted the provisions of Financial Reporting Standard 19 Deferred Tax.

 Full provision has been made.
- b) The ordinary long-term business fund held a provision of £2m for potential tax on capital gains in respect of linked business in the ordinary long-term business fund, in line 11 of Form 14. Provision of £1,791m for tax on capital gains in respect of other long-term business has been included in line 21 of Form 14, including £134m in respect of SAIF. These provisions have been determined in accordance with the procedures outlined in section 6 of the Valuation Report for the Ordinary and Industrial Branches in Appendix 9.4 of this Return. The actual provisions and the maximum potential tax are the same.
- c) The Company has contingent liabilities in respect of insurance and other agreements entered into in the normal course of business and in respect of litigation arising therefrom.
- d) A provision of £42m has been established for the FSAVC business review.
- e) The Company (excluding the Scottish Amicable Insurance Fund (SAIF)) did not sell significant volumes of guaranteed annuity products but has established a provision £34m to honour the guarantees on these products. The main exposure to guaranteed annuities is through SAIF and a provision of £758m is held in SAIF. SAIF is a separate sub-fund of the Company's long-term business fund and has no impact on shareholders.
- f) In 2000 proceedings were issued against the Company by a policyholder. The proceedings relate to the inherited estate in the Company's main with-profits fund and they essentially ask the Court to decide whether and, if so, to what extent the inherited estate should be distributed or applied for the benefit of policyholders and/or shareholders. Further details on the issue are given in the paragraph on Inherited Estate in the Company's main with-profits fund below.
- g) The inherited estate is the assets in the main with-profits fund in excess of what is expected to be paid to policyholders. The Company is currently discussing the attribution of its estate with the Financial Services Authority (FSA), which may or may not result in a portion of the inherited estate being attributed solely to shareholders. The amount and timing of any attribution to shareholders is sufficiently uncertain that it is not possible to accurately estimate any potential attribution.
- h) There are no other fundamental uncertainties.
- i) There are no other guarantees, indemnities or other contractual commitments effected, other than in the ordinary course of its insurance business, or in respect of related companies.

1403 Disposal of St James's Place Capital Plc

During 2000 the Company disposed of the Ordinary Branch linked fund's holding in St James's Place Capital plc. The sale proceeds, net of capital gains tax, were £195.4m, of which £113.6m is included in line 13 and the balance in line 51 of Form 14 in respect of both 2001 and 2000.

1501 Provision for adverse changes

No provision has been made for adverse changes as all contracts are strictly covered by assets.

1502 Other than long-term charges, contingent liabilities and guarantees

- a) There were no charges over assets.
- b) The potential tax on capital gains in respect of the other than long-term business assets shown on Form 13 is £52m. Full provision has been made for this tax as a consequence of the adoption of FRS19 Deferred Tax.
- c) Under the terms of the Company's arrangements with the Prudential Group's main UK bank, the bank has a right of set-off between credit balances (other than those of long-term business funds) and all overdrawn balances of those group undertakings with similar arrangements. The Company also has contingent liabilities in respect of insurance and other agreements entered into in the normal course of business and in respect of litigation arising therefrom.
- d) The costs associated with the review of personal pension mis-selling in the UK have been met from the free assets of the Company's long-term fund. Given the strength of the fund, the directors are of the opinion that charging the costs of compensation to the free assets of the fund will not have an adverse effect on the levels of bonuses paid to policyholders or their reasonable expectations. In the unlikely event of this proving not to be the case, the directors' intention would be that an appropriate contribution to the long-term fund be made from shareholders' funds. In view of the uncertainty, it is not practicable to estimate the level of this potential contribution. There are no other guarantees, indemnities or other contractual commitments effected, other than in the ordinary course of its insurance business, or in respect of related companies.
- e) There are no other fundamental uncertainties.

1503 Dividend on Cumulative Preference Shares

A dividend on cumulative preference shares of £21,957 had accrued at 31 December 2001.

1504 Deficit in valuation of insurance undertakings

An amount of £30,125k has been included in line 22 of Form 15 in respect of a deficit on the valuation of certain overseas insurance undertakings.

1601 Basis of foreign currency conversion

Foreign currency revenue transactions have generally been translated at average exchange rates for the year.

1602 Restatement of brought forward balances

Brought forward balances in the Return denominated in foreign currencies have been retranslated at 2001 rates of exchange.

1603 Other income and charges

	2001 £000	2000 £000
Other long-term business profits/(losses)	6,586	(1,304)
Amortisation of goodwill	(32,800)	(32,800)
Amortisation of licence fee	(414)	(414)
Transfer in respect of closure provision for		•
discontinued operations	(6,445)	7,983
Corporate expenditure	(2,000)	(1,665)
Other items	<u>462</u>	1,442
Total	(34,611)	(26,758)

Other long-term business losses/profits relate to losses/profits that are retained within the long-term business fund. Goodwill of £328m arose on the purchase of Scottish Amicable Life Assurance Society and is being amortised from 1 January 1998 over a period of 10 years. Discontinued operations relate to the former UK general insurance broker and commercial, London Market, marine and aviation and overseas agencies business which the Company ceased writing between 1990 and 1992. There is a contingency within other creditors in respect of these operations.

1701 Variation margins

No excess variation margin has been received. A variation margin of £22m has been included in line 38 of Form 14 of the long-term business fund. No variation margin is included in respect of the other than long-term business fund.

APPENDIX 9.2

2002 Analysis of premiums by accounting class

Accident year accounting

	Gross pro Written			Reinsurers' share of gross premiums written (£000)					
Class	UK	Overseas	Total	UK	Overseas	Total			
1	19,004	6,910	25,914	4,275	2,384	6,659			
2	81,317	1,220	82,537	105,994	132	106,126			
5	265	431	696	26	297	323			
6	266,317	3,961	270,278	211,788	1,934	213,722			
7	_	2,464	2,464	_	365	365			
8	23,406	1,657	25,063	10,812	860	11,672			
Total	390,309	16,643	406,952	332,895	5,972	338,867			

Underwriting year accounting

	Gross pro Written				rers' share of g ms written (£0	
Class	UK	Overseas	Total	UK	Overseas	Total
4	51	-	51	130	-	130
5	2	_	2	-	-	-
10	35	-	35	60	-	60
Total _	88	-	88	190	-	190

2007 Material connected party transactions

- (i) The payment of the 2000 dividend of £307m and a loan of £80m to the holding company (Prudential Plc).
- (ii) An increase in share capital of the wholly owned subsidiary Scottish Amicable Life plc (£130m) and a loan of £26m to the same company.
- (iii) The transfer of a subsidiary company Prudential Life Assurance Company Limited of Taiwan to a fellow subsidiary Prudential Corporation Holdings Limited for £102m.

2008 Post balance sheet event

In November 2001, the Company agreed to transfer its UK general business operations to Winterthur Swiss Insurance Company and Churchill Management Limited, its UK subsidiary. On 31 December 2001 the insurance liabilities of the business were almost wholly reassured with related cash transfer, to Winterthur. The sale of the business was completed on 4 January 2002 for a consideration of £353m. After allowing for the costs of the sale and other related items, it is anticipated that the profit on sale recorded in the 2002 results will be approximately £360m before tax.

2102 Provision for unearned premiums

Unearned premiums continue to be calculated on a daily basis to give a strict day by day apportionment.

2202 Claims management expenses

Claims management expenses comprise internal and external costs directly attributable to claims negotiation and settlement and indirect costs incurred in respect of maintaining a claims settlement function. Other costs are included in operating expenses. Claims management expenses carried forward are based on the level of outstanding claims. The expense ratios applied to outstanding claims are determined separately for motor and non-motor accounting classes. Lower ratios are applied to the reported outstanding claims to allow for claims expenses, which have already been paid on these claims.

2204 Acquisition expenses

Acquisition costs comprise fixed and variable costs arising from the completion of an insurance contract including commission, sales related bonuses, initial processing costs, underwriting costs, marketing costs and a proportion of customer servicing costs based on time allocation. Other overhead costs are included in administrative expenses. Acquisition costs are deferred and released on a 24th's basis to approximate the method used to recognise earned premiums.

2407 and 2506 Analysis of MAT classes

Advantage has been taken of the concession set out in Guidance Note 9.1 not to provide analysis by underwriting year for the MAT classes.

2600 Analysis of net claims and premiums

This Form has been omitted because all entries would be blank.

2700 Analysis of gross claims and premiums

This Form has been omitted because all entries would be blank.

3001 Basis for determining yield from admissible assets covering discounted provisions

The yield is calculated in accordance with instruction 4 to the Form. Where a stock has two redemption dates and the price at the year end is greater than the early redemption value, the earlier redemption date is used to calculate the gross redemption yield.

3003 Adjustment for discounting

To take account of the extended settlement period, discounting has been applied to asbestosis and pollution claims of discontinued general business operations reported in the marine, aviation and London Market funds. The discount rate is 4% per annum and the average period of settlement is 12 years for marine business, 7 years for aviation business and 5 years for London Market operations.

APPENDIX 9.3

4002 Other income and expenditure in the long-term business revenue accounts (£000)

	Industrial Branch		Ordinary Branch				Ordinary Branch
		Other	Non-linked pensions	Linked	SAIF	Europe	Summary
Other income							
Transfer in respect of support assets Income from licence fee Payment from reinsurer on deallocation of units	929	8,362 16,145 34,885	9,291 660 1,745	254	20,784		17,653 17,059 57,414
Contribution from ordinary branch other						120	120
Total	929	59,392	11,696	254	20,784	120	92,246
Other expenditure							
Transfer in respect of support assets Payment to reinsurer on deallocation of accumulating with profits units		122			18,582 20,425		18,582 20,547
Contribution to Europe		120					120
Total		242			39,007		39,249

Notes:

- 1. Income from licence fee represents the income from a fellow subsidiary company for the use of Scottish Amicable trademarks as described in note 1319.
- 2. The transfer in respect of support assets reflect the increase in the value of assets plus an underaccrual in respect of 2000.

4006 and 4007 Apportionment of income and expenses of the long-term business

The Company's long-term business fund comprises three separately managed sub-funds, namely the Scottish Amicable Insurance Fund (SAIF), Europe and Other Long-Term PAC Funds, with separate pools of assets.

1 Scottish Amicable Insurance Fund

- a) Investment income is determined by the assets held.
- b) The increase or decrease in the value of assets is determined by the assets held.
- c) Expenses are charged in accordance with the provisions under the Scheme of Transfer.
- d) The tax charge is determined on the equivalent of a mutual office basis as provided under the Scheme of Transfer.

2 Europe

- a) Investment income is determined by the assets held
- b) The increase or decrease in the value of assets is determined by the assets held
- c) Expenses are incurred directly and charged to the revenue accounts.
- d) The tax charge is incurred directly and charged to the revenue account.

3 Other Long-Term PAC Funds

- a) A single pool of assets is maintained in respect of other long-term PAC funds. Investment income and investment expenses are apportioned between the ordinary (other), ordinary (non-linked pensions) and industrial business revenue accounts on a mean fund basis, after allowing for the specific allocation of amounts relating to ordinary (linked) and ordinary (long-term sickness and accident) business.
- b) The increase or decrease in value of non-linked assets brought into account by way of transfer from investment and revaluation reserves and allocated to the ordinary (other), ordinary (non-linked pensions) and industrial business funds is apportioned so as to maintain reasonable compatibility in the amounts payable to the respective policyholders.
- c) Expenses (except investment expenses which are apportioned on a mean fund basis) which are incurred directly for the purpose of a fund are allocated to that fund. Other expenses are allocated to funds having regard to such measures as business volumes or time spent as considered appropriate.
- d) The tax charge is allocated directly to the ordinary and industrial revenue accounts to the extent that the charge can be separately identified. The balance of the charge is apportioned using a mean fund basis or a derivative thereof.

4008 Statement on provision of management services

- a) The Company was provided with management services by Craigforth Services Limited, M&G Investment Management Limited, PPM Ventures Limited, Prudential Services Limited, Prudential Financial Services Limited, PruTech Limited and St Helen's Trust Limited. Prudential Property Investments Managers Limited, PPM America Inc and PPM Singapore.
- b) The Company seconded employees to provide management and other services throughout the year to Prudential Pensions Limited, Prudential Holborn Life Limited, Prudential Holborn Pensions Limited, Prudential Annuities Limited, Prudential Pensions Administration Limited, Prudential Staff Pension Scheme, Prudential Financial Services Limited, Prudential Unit Trusts Limited, Prudential Logistics Limited, Prudential Leasing Services Limited, Prudential Retirement Income Limited and Prudential Group Pensions Limited.

All the companies mentioned above are subsidiaries or fellow subsidiaries of the Company.

4009 Material Connected Party Transactions

There were no material connected party transactions in respect of long term business.

4101 Individual Savings Account (ISA) Business

Earned premiums arising from ISA business of £378,000 is included in lines 17 and 18 of Form 41.

4201 Individual Savings Accounts (ISA) Business

Claims arising from ISA to insurers of £98,000 is included in line 41 of Form 42.

4301 Basis of valuation of assets

The assets have been valued on a bid basis.

Year ended 31 December 2001

Statements of information pursuant to Rules 9.25, 9.26, 9.27 and 9.30 of the Interim Prudential Sourcebook for Insurers

Rule 9.25: Additional information on general insurance business major treaty reinsurers

Name of Reinsurer	Type of <u>Reinsurance</u>	Premiums Payable (£000)	Amount due to Company (£000)	Anticipated Recovery from Reinsurer (£000)
St Paul Reinsurance Co 52 Lime Street London EC3M 7BS	Non-proportional	881	-	-
General & Cologne Re - Comprises	Non-proportional			
General Re Europe Ltd Corn Exchange 55 Mark Lane London EC3R 7NE		183	-	-
The Cologne Reinsurance Co New London House London Street London EC3R 7QL		163	-	-
D P Mann Ltd New London House London Street London EC3R 7QL		365	-	-
GE Frankona Re London Underwriting Centre 3 Minster Court Mincing Lane London EC3R 7DD	Non-proportional	520	-	. -
Wellington Underwriting plc 2 Minster Court London EC3R 7FB	Non-proportional	677	-	-

Non-proportional

Munich Reinsurance Company UK General Branch 154 Fenchurch Street London EC3M 6JJ		286	-	-
American Reinsurance Co 77 Gracechurch Street London EC3V 0AS		532	-	-
Great Lakes Reinsurance Co 1 Minster Court Mincing Lane London EC2R 7YH		30	-	-
Transatlantic Re Corn Exchange 55 Mark Lane London EC3R 7NE	Non-proportional	581	<u>.</u>	-
Winterthur Swiss Insurance Co Ltd General Grisarm Strasse 40 PO Box 357 CH-8401, Parsifal Switzerland	(see note 5)	314,000	-	158,200

Notes:

- 1. Premiums include amounts payable to companies connected with the reinsurer.
- 2. The Company was not connected at any time in the year with any of the above reinsurers.
- 3. No information has been given in respect of general business ceded under proportional reinsurance treaties as premiums payable amounted to less than two per cent of the Company's gross premiums receivable.
- 4. No deposits were received from any of the above reinsurers.
- 5. On 31 December 2001 the Company reassured almost all of its General Insurance liabilities represented by its outstanding claims reserves and unearned premium reserves to Winterthur via a reinsurance premium (see note 2008).

Rule 9.26: Additional information on general insurance business major facultative reinsurers

The Company had no major facultative reinsurers in the year.

Rule 9.27: Information on general insurance business major reinsurance cedants

The Company had no major cedants in the year.

Rule 9.30 of the Interim Sourcebook for Insurers: Additional information on shareholder controllers

Throughout the year Prudential plc held all the shares of the Company and controlled the whole of the voting power.

Returns for the year ended 31 December 2001

Statement required by Rule 9.29 of the Interim Prudential Sourcebook for Insurers

(a) Investment guidelines

As requested by Rule 9.29 of the Interim Prudential Sourcebook for Insurers the investment guidelines for the use of derivative contracts for both long term and other than long term funds are set out below. These are fully explained in the Company's Investment Management Agreements with its fund managers and are consistent with the investment strategy.

- (i) Derivatives are used for the purpose of efficient portfolio management or to reduce risk, specific examples being to implement tactical asset allocation changes around the strategic benchmark, hedge cash flows, or control the risk profile of an identified strategy.
- (ii) A number of restrictions on the use of derivatives have been agreed with the Company's fund managers and can only be overruled by prior agreement between the two parties:
 - all derivatives that impose obligations on the fund must be strictly covered.
 - all derivative contracts must satisfy the definition of approved under Rule 4.12 of the Interim Prudential Sourcebook for Insurers
 - the maximum allowable exposure to counterparties should not be exceeded.
 - only certain permitted exchanges and contracts can be used.
- (iii) The Company has used a number of derivative instruments principally exchange traded futures and options, over the counter options and swaptions, warrants and currency forwards. The company has also used redeemable convertible corporate bonds. These bonds have not been categorised as derivative contracts as the derivative element is minimal and have therefore not been reported on Form 17. The total value of these bonds on the long-term Form 13 is £53m. There is no exposure to convertible bonds in the other than long term funds at the year end.

(b) Derivatives where exercise is unlikely.

There are no specific guidelines for the use of contracts not reasonably likely to be exercised. However the Investment Management Agreement only allows the use of derivatives for the purpose of efficient portfolio management or to reduce risk and the Company's investment managers work within these constraints.

Long-term funds

The fund continues to hold short call swaptions due to high short term interest rates in comparison to very low long dated rates. Over 15 years the rates are expected to rise and exercise against the fund is expected to be unlikely.

The fund holds a series of short equity index and single stock options for the purpose of taking views on implied volatility of equities relative to their actual expected volatility. The fund is designed to achieve a high absolute return with modest volatility and low correlation to other

assets in the fund. Each option is covered, traded on a permitted exchange, and is highly liquid.

Other than long-term funds

During 2001, the Company held several traded option positions that has the impact of reducing the Company's exposure to particular equities and correspondingly increasing it to others. These positions have been implemented via options because of the adverse tax cost associated with selling the underlying equities and we would therefore seek to avoid assignment on the options.

(c) Quantification of derivatives in (b) above.

Long-term funds

The largest exposure during the year to put options was £69m and to call options was (£67m)

Other than long-term funds

The largest exposure during the year to put options was £19m and to call options was (£28m)

(d) Effect on form 13 at 31 December 2001 of exercising derivatives where it would be prudent to assume options would be exercised. Decreases are shown in brackets.

Long-term funds

Form 13 line 41;	(£986m)
Form 13 line 44;	(£206m)
Form 13 line 45;	£722m
Form 13 line 46;	£372m
Form 13 line 54;	£72m
Form 13 line 78;	£14m

Other than long-term funds

There were no exposures to derivatives at 31 December 2001 for other than long term funds.

(e) Effect on form 13 at 31 December 2001 of exercising all derivatives. Decreases are shown in brackets.

Long-term funds

Form 13 line 41;	(£989m)
Form 13 line 44;	(£206m)
Form 13 line 45;	£722m
Form 13 line 46;	£372m
Form 13 line 54;	£90m
Form 13 line 78;	£14m

Other than long-term funds

There were no exposures to derivatives at 31 December 2001 for other than long term funds.

(f) Effect on form 13 under the conditions noted in (d) and (e) above at any other time during the year. Decreases are shown in brackets.

Conditions noted in (d)

Long-term funds		Other than long-term funds	
Form 13 line 41	(£2,490m)	Form 13 line 41	(£93m)
Form 13 line 44	(£44m)	Form 13 line 44	£6m
Form 13 line 45	£15m	Form 13 line 54	£92m
Form 13 line 46	£311m	Form 13 Line 78	(£5m)
Form 13 line 54	£2,519m		
Form 13 line 78	£38m		
Conditions noted in (e)			
Long-term funds		Other than long-term funds	
Form 13 line 41	(£2,496m)	Form 13 line 41	(£100m)
Form 13 line 44	(£35m)	Form 13 line 44	£6m
Form 13 line 45	£15m	Form 13 line 54	£105m
Form 13 line 46	£311m	Form 13 Line 78	(£5m)
Form 13 line 54	£2,520m		
Form 13 line 78	(£38m)		

The above figures are the maximum impact on the individual line items of exercising derivatives at any time during the year. The maximum impacts for each line will not necessarily occur on the same day.

(g) Maximum exposure.

Long-term funds

The maximum loss which would have been incurred by the Company on the failure by any one other person to fulfil its obligations under derivative contracts at the end of the year was £190m.

Under foreseeable market conditions this would increase to £305m. The maximum loss at any other time during the year would have been £323m.

Other than long-term funds

No loss would have been incurred by the Company on the failure by any one other person to fulfil its obligations under derivative contracts at the end of the financial year.

The maximum loss at any other time during the year would have been £20m.

(h) Derivatives not covered by Paragraph (2) of Rule 4.12 or the definition of a permitted derivative contract in the Interim Prudential Sourcebook for Insurers.

Long-term funds

No such derivatives were held.

Other than long-term funds

During the year there was an uncovered short FT-SE 100 future which had the result of creating a provision for adverse change. There was no exposure at year end.

(i) Consideration for granting rights under derivative contracts

Long-term funds

The total consideration received for granting rights under derivative contracts totalled £19m.

Other than long-term funds

The total consideration received for granting rights under derivative contracts totalled £2m.

Year ended 31 December 2001

Statement of additional information on general insurance business ceded pursuant to Rule 9.32 of the Interim Prudential Sourcebook for Insurers

The objective of the Company's general business reinsurance strategy is to minimise the risk of significant adverse movements in the general business result and hence to protect shareholder value. This is achieved by the transfer of exposure risk to reinsurers at cost-effective rates. Cover is purchased in excess of a retention level that is set as low as is economically attainable and, where appropriate, in programme sizes above that level. Cover is placed across worldwide markets with reinsurers whose selection and capacity allocations are determined by security ratings supplemented by market knowledge and input from reinsurance brokers. There is no co-reinsurance.

The Company's main reinsurance policy in 2001 continued to be protection of its UK property account against catastrophe risk, the major exposure being to a combined North Sea flood and windstorm. Policies were also purchased to protect the exposures of its other UK personal lines business and its small Hong Kong branch operation. Details of these policies are set out below.

There has been no change to the policy to cover until expiry the major risks of its discontinued Marine and London Market business. No policies are expected to be exhausted by claims that have been incurred. At the end of 2001, there were no reinsurers that had ceased to pay claims.

Type of business	Type of cover	Period of cover	Policy limits
Accident and health Transport Property Miscellaneous and Pecuniary loss	Hong Kong Accident Surplus	1/1/01 - 31/12/01	Reinsurers' potential liability: £1,322,000 in excess of £88,000
1. Accident and health	Hong Kong Accident Catastrophe (Event) Excess 1st Layer 2nd Layer	1/1/01 - 31/12/01	Reinsurers' potential liability: £1,234,000 in excess of £88,000 £2,203,000 in excess of £1,322,000
2. Motor 7. Third party liability	United Kingdom Motor and Liability Excess of Loss 1st Layer 2nd Layer 3rd Layer 4th Layer	1/1/01 - 31/12/01	Reinsurers' potential liability: £1.5m in excess of £1.0m £2.5m in excess of £2.5m £5.0m in excess of £5.0m Unlimited in excess of £10m For layers 1-3 unlimited free reinstatements except accidental damage to motor vehicles for which one free applies For layer 4 unlimited free reinstatements

Type of business	Type of cover	Period of cover	Policy limits
2. Motor 7. Third party liability	Hong Kong Motor and Liability Excess of Loss 1st Layer 2nd Layer 3rd Layer 4th Layer 5th Layer	1/1/01 - 31/12/01	Reinsurers' potential liability: £282,000 in excess of £159,000 £881,000 in excess of £441,000 £1,322,000 in excess of £1,322,000 £6,168,000 in excess of £2,643,000 Unlimited in excess of £8,811,000
5. Transport	Hong Kong Marine Cargo Combined Quota Share And Surplus	1/1/01 - 31/12/01	Reinsurers' potential liability: Quota share £35,000 in excess of £52,000 Surplus £881,000 in excess of £52,000
6. Property	United Kingdom Catastrophe (Event Excess of Loss) 1st Layer 2nd Layer 3rd Layer	1/1/01 - 31/12/01	£50m in excess of £50m £100m in excess of £100m £50m in excess of £200m All layers have one Reinstatement at 100% Additional Premium. Retention Drops to £35m in the event of two Catastrophes in one year
6. Property 8. Miscellaneous and Pecuniary loss	Hong Kong Fire Surplus	1/1/01 - 31/12/01	Reinsurers' potential liability: £2,643,000 in excess of £264,000
6. Property	Hong Kong Property Combined Quota Share And Surplus	1/1/01 - 31/12/01	Reinsurers' potential liability: Quota share £423,000 in excess of £106,000 Surplus £1,586,000 in excess of £106,000
6. Property	Hong Kong Fire Catastrophe Excess of Loss 1st Layer 2nd Layer 3rd Layer	1/1/01 - 31/12/01	Reinsurers' potential liability: £617,000 in excess of £264,000 £881,000 in excess of £881,000 £2,643,000 in excess of £1,762,000
8. Miscellaneous and Pecuniary loss	Hong Kong Bond Quota Share	1/1/01 - 31/12/01	Reinsurers' potential liability: £225,000 in excess of £40,000
8. Miscellaneous and Pecuniary loss	United Kingdom Motor And Household Legal Expenses Quota Share (75%)	1/1/01 - 31/12/01	Reinsurers' potential liability: £50,000 per insured case

8. Miscellaneous and Pecuniary loss	United Kingdom Domestic Mortgage Indemnity Quota Share (90%)	1/1/01 - 31/12/01	90% of original policy limit not to exceed £750,000 without prior approval
8. Miscellaneous and Pecuniary loss	United Kingdom Annual Travel		Reinsurers' potential liability:
	Quota Share (75%)	1/1/01 – 31/12/01	75% of original policy limits
	Excess of loss (for 25%)		
	1st Layer	1/8/00 - 31/12/01	£31,250 in excess of £6,250
	2nd Layer	1/8/00 - 31/12/01	£87,500 in excess of £37,500
	3rd Layer	1/8/00 - 31/12/01	£125,000 in excess of £125,000
	4th Layer	1/8/00 - 31/12/01	£1m in excess of £250,000
	5th Layer	1/8/00 - 31/12/01	£1.25m in excess of £1.25m
			(All limits are for 25%)
1. Accident & Health	United Kingdom	1/2/01-31/12/01	2.5% of business written
8. Miscellaneous and	Quota Share Creditor		
Pecuniary loss	business		

Note:

On 31 December 2001 the company transferred almost all of its General Insurance liabilities to Winterthur Swiss Insurance Company. The policies transferred left no net retention to the Company. Policies renewing in 2002 will continue to be underwritten by the Prudential but will be 100% reinsured with Winterthur. From April 2002, Prudential branded new business policies will be underwritten by Winterthur/Churchill. Prudential policies renewing in 2003 will be underwritten in the name of Winterthur/Churchill. For further details see note 2008 and additional information given under Rule 9.25.

Details of the Company's maximum probable loss (net of reinsurance) for each business category are set out below:

	From any	From all
	one contract	such contracts
Business category	£000	£000
Accident and health	85	85
Motor	1,000	1,000
Marine	500	500
Transport	51	51
Property	1,500	57,350
Third party liability	500	500
Miscellaneous and pecuniary loss	11	105

The split of reinsurance premiums (as shown on Forms 21 and 24) for each accounting class by facultative and non-facultative reinsurance is set out below:

			Non-	
		Facultative	facultative	Total
Account	ing class	£000	£000	£000
. 1	Accident and health	158	6,501	6,659
2	Motor	4	106,122	106,126
4	Marine	-	130	130
5	Transport	156	167	323
6	Property	406	213,316	213,722
7	Third party liability	106	259	365
8	Miscellaneous and pecuniary loss	806	10,866	11,672
10	Proportional treaty	-	60	60
Total		1,636	337,421	339,057

Year ended 31 December 2001

Statement of information on the appointed actuary pursuant to Rule 9.36 of the Interim Prudential Sourcebook for Insurers

In accordance with rule 9.36 of the above sourcebook, David Belsham, the appointed actuary of the Company, was requested to furnish and has provided the following information:

- (a) (i) He had an interest in 24,957 and 53,918 shares in the share capital of the holding company, Prudential plc, at the beginning and at the end of the year respectively.
 - (ii) He had an interest under the Prudential Restricted Share Plan in shares in Prudential plc held in trust, representing the maximum award that could be made if performance requirements of the Plan were met, of 30,625 and 28,921 shares at the beginning and at the end of the year respectively. During the year 9,812 shares were released to him under the 1998 Scheme and 9,840 shares were conditionally awarded to him under the 2001 Scheme.
 - (iii) He exercised the following options granted under the Prudential Savings Related Share Option Scheme to acquire shares in Prudential plc:

Number of Shares	Exercise Price	Exercise Dates
2,005	344p	2 June 2001
1,922	359p	3 December 2001

He held the following options granted under the Prudential Savings-Related Share Option Scheme to subscribe for shares in Prudential plc:

<u>Number of</u> <u>Shares</u>	Exercise Price	Exercise Dates
454	759p	Between June 2003 and December 2003
1,110	608p	Between June 2006 and December 2006

- (iv) He exercised 25,000 options held under the Prudential Executive Share Options Scheme at a price of 256p on 19 December 2001 to acquire 25,000 shares in Prudential plc.
- (v) He also had an interest in 1,410 shares in Egg plc, a subsidiary of Prudential plc, at the beginning and the end of the year.
- (b) He was interested in the following life and general insurance policies issued by the Company:
 - (i) Three endowment assurance with-profits policies maturing between 2009 and 2011 with participating sums assured totalling £18,720, non-participating minimum death benefits of £48,000 and annual premiums of £776.
 - (ii) Two temporary assurance without-profits policies expiring in 2011 with sums assured totalling £202,000 and annual premiums of £457.
 - (iii) A home insurance policy covering buildings, household contents and personal effects and a motor insurance policy.
- (c) His total remuneration for the year was £252,850.
- (d) He is a member of the Prudential Staff Pension Scheme and contributions in respect of the year were paid by the Company.

Year ended 31 December 2001

Appointed Actuary's Certificate pursuant of Rule 9.34(b) of the Interim Prudential Sourcebook for Insurers

I certify that:

- (a) (i) In my opinion, proper records have been kept by the Company adequate for the purpose of the valuation of the liabilities of its long-term insurance business;
 - (ii) The mathematical reserves as shown in Form 14, together with a provision of £2,600m for mismatching also shown in Form 14 (such provision being part of the excess of the value of admissible assets representing the long-term insurance business funds over the amounts of those funds shown in that Form) and a provision of £1,791m, for potential tax on capital gains as mentioned in note 1402 on page 129, constitute proper provision at 31 December 2001 for the liabilities (other than liabilities which had fallen due before 31 December 2001) arising under or in connection with contracts for long-term insurance business, including the increase in those liabilities arising from the distribution of surplus as a result of the investigation as at 31 December 2001 into the financial condition of the long-term insurance business;
 - (iii) For the purposes of sub-paragraph (ii) above, the liabilities have been assessed in accordance with the Determination of Liabilities Rules in the context of assets valued in accordance with the Valuation of Assets Rules, as shown in Form 13;
 - (iv) The valuation complies with the guidance notes issued by the Faculty and Institute of Actuaries "GN1: The Prudential Supervision in the UK Long-Term Insurance Business" dated 1 December 2001 and "GN8: Additional Guidance for Appointed Actuaries and Appropriate Actuaries on Valuation of Long-Term Insurance Business" dated 1 December 2001; and
 - (v) In my opinion, premiums for contracts entered into during the financial year and the income earned thereon are sufficient, on reasonable actuarial assumptions and taking into account the other financial resources of the Company that are available for the purpose, to enable the Company to meet its commitments in respect of those contracts and, in particular, to establish adequate mathematical reserves; and
- (b) The amount of the required minimum margin applicable to the Company's long-term insurance business immediately following 31 December 2001 (including the amount resulting from the increase in liabilities arising from the distribution of surplus as a result of the investigation into the financial condition of the long-term insurance business) is £2,771m.

24 April 2002

David Belsham Appointed Actuary

Year ended 31 December 2001

Directors' Certificate pursuant to Rule 9.34(a) of the Interim Prudential Sourcebook for Insurers

We certify that:

- 1. (a) In relation to the part of the Return comprising Forms 9 to 17, 20 to 25, 30 to 33, 36 to 38, 40 to 45 (and the supplementary notes thereto) and the statements required by rules 9.25 to 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 waivers issued under section 148 of the Financial Services and Markets Act 2000 and Section 68 of the Insurance Companies Act 1982, which continue to have effect, as referred to in supplementary notes 0901, 0903, 0905 and 1318 on pages 124, 125 and 128.
 - (ii) proper accounting records have been maintained and adequate information has been obtained by the insurer; and
 - (iii) an appropriate system of control has been established and maintained by the insurer over its transactions and records;
 - (b) Reasonable enquiries have been made by the insurer 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.
 - (c) In respect of the insurers business which is not excluded by rule 7.6, the assets held throughout the financial year enabled the insurer to comply with rules 7.1 to 7.5 (matching and localisation) and
 - (d) In relation to the statement required by rule 9.36
 - (i) that for the purpose of preparing the statement, proper accounts and records have been maintained; and
 - (ii) that the information given has been ascertained in conformity with that rule.
- 2. The margin of solvency for long term business required by rule 2.1 has been maintained throughout the financial year. The margin of solvency required for general business by rule 2.1 has been maintained throughout the financial year apart from the temporary technical breach in respect of Asian subsidiaries which existed during December 2001. Details of the technical breach as at 31 December are disclosed in note 0905.
- 3. (a) The requirements of rules 3.1 to 3.4 have been fully complied with and in particular that, subject to the provisions of rule 3.2(2) to (4) and rule 3.3, assets attributable to long-term insurance business, the income arising therefrom, the proceeds of any realisation of such assets and any other income or proceeds allocated to the long-term insurance business fund have not been applied otherwise than for the purpose of the long-term insurance business.

- (b) Any amount payable from or receivable by the long-term business fund in respect of services rendered by or to any other business carried on by the insurer or by a person who, for the purposes of rule 3.4, is connected with it or is a subordinate company of it has been determined and where appropriate apportioned on terms which are believed to be no less than fair to the fund, and any exchange of assets representing the fund for other assets of the insurer has been made at fair market value;
- (c) No guarantees have been given by the insurer of the performance by a related company of a contract binding on the related company which would fall to be met by the long-term business fund;
- (d) The investment policy and practice of the insurer in respect of internal linked funds maintained during the financial year was consistent with representations made to policyholders and potential policyholders of the Insurer;
- (e) The Return in respect of long-term business is not distorted by agreements with any other company carrying on insurance business with which the insurer has financial, commercial or administrative links or by any arrangements which could affect the apportionment of expenses and income; and
- (f) The insurer has complied fully with the requirements of rule 3.5.
- 4. (a) The systems of control established and maintained by the insurer in respect of its business complied at the end of the financial year with the following published guidance:
 - (i) Guidance Note P1 Systems and controls over investments (and counterparty exposure) of insurance companies with particular reference to the use of derivatives; subject to the issue noted in note 0905.
 - (ii) Guidance Note P2 Controls over general business claims provisions; and
 - (iii) Guidance Notes for the Financial Sector (revised February 2001) issued by the Joint Money Laundering Steering Group;

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

- (b) The Return has been prepared in accordance with the following published guidance:
 - (i) Guidance Note 4.1 Guidance for insurance companies and auditors on the Valuation of Assets Regulations;
 - (ii) Guidance Note 4.2 The use of derivatives in insurance funds; and
 - (iii) Guidance Note 9.1 The preparation of annual returns.

Mark Wood Chief Executive Jonathan Bloomer Director

Philip Breadley

Director

24 April 2002

Year ended 31 December 2001

Report of the auditors to the directors pursuant to Rule 9.35 of the Interim Prudential Sourcebook for Insurers

We have examined the following documents prepared by the Company pursuant to the Accounts and Statements Rules set out in part 1 of chapter 9 to the FSA's Interim Prudential Sourcebook for Insurers (the Rules) made by The Financial Services Authority under section 138 of the Financial Services and Markets Act 2000.

- Forms 9 to 17, 20 to 25, 30 to 33, 36 to 38 and 40 to 45, including the supplementary notes thereto ('the Forms');
- The statements required by rules 9.25, 9.26, 9.27 and 9.29 on pages 136 to 141 ('the Statements'); and
- The certificate signed in accordance with rule 9.34(a) on pages 148 to 150 ('the Certificate').

In the case of the Certificate, our examination did not extend to:

- (a) Paragraph 1 in relation to the statements required by rules 9.30, 9.32 and 9.36 concerning shareholder controllers, general business ceded and information on the Appointed Actuary;
- (b) Paragraph 3(d) concerning the investment policy and practice of internal linked funds, required by paragraph 4 (d) of Appendix 9.6; and
- (c) Paragraph 4(a) in so far as it relates to controls with respect to Money Laundering.

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 waivers issued under section 148 of the Financial Services and Markets Act 2000 and orders granted under Section 68 of the Insurance Companies Act 1982 which continue to have effect as referred to in supplementary notes 0901, 0903, 0905 and 1318 on pages 124, 125 and 128. Under Rule 9.11, the Forms and Statements are required to be prepared in the manner specified by the Regulations 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 14 March 2002. 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 audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Forms and Statements are free from material misstatement, whether caused by fraud or other irregularity or error, and comply with rule 9.11.

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.

In giving our opinion we have relied on the certificate of the Appointed Actuary on page 147 with respect to the mathematical reserves and the required minimum margin.

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.

KPMG Audit Plc Registered Auditor

London

24 April 2002