Ae 1492

**Notes on the Return**

(a) Consolidation

With the permission of the Department this return consolidates the world-wide figures of those subsidiaries (listed on the front cover of this return) which transacted general insurance business in Great Britain during 1995, and of the Tower Insurance Co. Ltd. Interests in other subsidiaries are treated as Holdings in Dependents. The companies transacting general insurance business have entered into an arrangement whereby they mutually guarantee to meet and discharge all their insurance business obligations.

(b) Classification of business

With the permission of the Department business relating to risks in the Isle of Man (including business written by the Tower Insurance Co. Ltd.) is treated as United Kingdom business.

(c) Debtors and Creditors

In accordance with Schedule 1, paragraphs 8.2 and 8.3, of the Insurance Companies (Accounts and Statements) Regulations 1983 amounts shown in Forms 13 and 15 have been calculated by netting amounts due to any one person against amounts due from that person, including amounts through an intermediary.

(d) Valuation

Assets are valued in accordance with the Insurance Companies (Accounts and Statements) Regulations 1983 as amended.

(e) Unearned Premiums

In Form 21 the provisions in respect of unearned premiums are calculated using the three hundred and sixty fifths method or the twenty fourths method, the one eighths method, or the one sixths method.

(f) Domestic Mortgage Indemnity

Provisions in respect of Domestic Mortgage Indemnity are included on the basis that claims are provided for at the point of possession, taking account of mortgage arrears. The Additional Amount for Unexpired Risks (Form 15, Line 22, Column 1) includes the provision for those properties repossessed, or in arrears but expected to be repossessed.

## Notes on the Forms

## SCHEDULE 1

1) Form 15, line 21 does not agree with Form 21 (29.6 + 31.6) less Form 22 (23.3 + 24.3 - 25.3) because of the inclusion of home foreign business in the revenue account at average rates of exchange (see Note (1) page 17). Similarly, line 23 does not agree with Form 22 (31.3 + 41.3).

2) Form 15, line 26 does not agree with Form 24 (42.5) plus Form 27 (46.3) because of the inclusion of home foreign business in the revenue account at average rates of exchange in accounting classes 9 and 10 and certain business arranged in the United Kingdom in accounting classes 3, 4 and 5.

3) On Form 15 no charge has been made on the assets of the companies included in this return to secure the liabilities of any other person.

4) Additional Amount for Unexpired Risks

Provision is made for unexpired risks where, based on the position at the accounting date, anticipated claims and related expenses under existing contracts exceed the unearned premium provision carried forward within an accounting class, after making allowance for investment income estimated to be earned on assets matching the unearned premium and unexpired risks provisions. Amounts in excess of the requirements for accounting class 6 are allocated to cover the unexpired risks provision requirement for accounting class 8. In calculating the unexpired risks provision the following future investment income has been taken into account related to unearned premium and unexpired risks provisions:

| Accounting Class | Amount £'000 |
|---|---|
| 6 | 20,306 |
| 8 | 30,591 |

The provision of £99.3m in respect of properties repossessed and in arrears but not yet sold, covered by Domestic Mortgage Indemnity contracts, is included in the Additional Amount for Unexpired Risks.

5) Statement pursuant to Regulation 22B of the Insurance Companies (Accounts and Statements) Regulations 1983 as amended:

The use of derivative contracts operated by the company during the year was subject to an over riding restriction whereby derivative exposure in any asset class was not permitted to exceed a maximum percentage of the value of that asset class. This currently stands at 10% of each asset class. Otherwise the use of derivatives continues to be governed by the following principles:

1. The use of derivatives may include both over the counter (OTC) instruments and those trading on exchanges.

2. Derivatives may be used to enhance the efficient management of the fund, and this may include changes in asset allocation provided such changes fall within existing authorities.

3. No derivative transaction may be carried out for a fund if, by doing so, the economic effect would be inconsistent with other investment authorities or the agreed strategy of the fund.

4. There is to be no gearing of a fund through the use of derivative instruments.

5. No option to dispose of any security may be granted by a fund unless that security is held by the fund.

The only derivative contracts outstanding at the end of the financial year were forward foreign currency contracts. None of the amounts recorded in Form 13 would be materially changed if assets which the company had agreed to acquire or dispose of under derivative contracts outstanding at the end of the financial year (in the case of options being only those options which it is prudent to assume will be exercised) had been so acquired and disposed of. During the financial year derivative activity was limited to foreign currency contracts , stock specific put options and dealings in FTSE futures as part of the strategic allocation of new monies to the UK ordinary stock market. The largest transaction undertaken during the financial year was a purchase of £14.7m of FTSE futures which was closed before the end of the financial year.

The maximum loss which would have been incurred by the company in the event of failure by any other person to fulfil its obligations under derivative contracts outstanding at the end of the financial year was £Nil. Such exposure would not have been material at any other time during the financial year.

No derivative contract was entered into which was not an approved derivative contract under the Insurance Companies Regulations 1994.

6) Credit Insurance

As from 1.1.1995 Domestic Mortgage Indemnity business has been reported as Credit Insurance under Class 14. In previous years this business was reported as Miscellaneous Pecuniary Loss under Class 16.

**Form 9**
(Sheet 1)

## Statement of solvency

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F9 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| | | As at the end of the financial year 1 | As at the end of the previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|
| **GENERAL BUSINESS** | | | | | | |
| **Available assets** | | | | | | |
| Other than long term business assets allocated towards general business required minimum margin | 11 | 1,849,650 | 1,181,610 | See instructions 1 & 2 in Appendix | | |
| **Required minimum margin** | | | | | | |
| Required minimum margin for general business | 12 | 285,560 | 311,479 | 12 | 49 | |
| Excess (deficiency) of available assets over the required minimum margin (11-12) | 13 | 1,564,090 | 870,131 | | | |
| Implicit items admitted under regulation 23(5) of the Insurance Companies Regulations 1994 | 14 | | | | | |
| **LONG TERM BUSINESS** | | | | | | |
| **Available assets** | | | | | | |
| Long term business admissible assets | 21 | | | 10 | 11 | |
| Other than long term business assets allocated towards long term business required minimum margin | 22 | | | See instructions 1 & 3 in Appendix | | |
| Total mathematical reserves (after distribution of surplus) | 23 | | | See instruction 4 in Appendix | | |
| Other insurance and non-insurance liabilities | 24 | | | See instruction 5 in Appendix | | |
| Available assets for long term business required minimum margin (21+22-23-24) | 25 | | | | | |
| **Implicit items admitted under regulation 23(5) of the Insurance Companies Regulations 1994** | | | | | | |
| Future profits | 31 | | | | | |
| Zillmerising | 32 | | | | | |
| Hidden reserves | 33 | | | | | |
| Total of available assets and implicit items (25+31+32+33) | 34 | | | | | |
| **Required minimum margin** | | | | | | |
| Required minimum margin for long term business | 41 | | | 60 | 13 | |
| Explicit required minimum margin (1/6 x 41, or minimum guarantee fund if greater) | 42 | | | | | |
| Excess (deficiency) of available assets over explicit required minimum margin (25-42) | 43 | | | | | |
| Excess (deficiency) of available assets and implicit items over the required minimum margin (34-41) | 44 | | | | | |

**Statement of solvency**

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F9 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| | | As at the end of the financial year 1 | As at the end of the previous year 2 | Source Form . Line . Column |
|---|---|---|---|---|
| **ALLOCATION OF OTHER THAN LONG TERM BUSINESS ASSETS** | | | | |
| Other than long term business assets allocated towards general business required minimum margin | 51 | 1,849,650 | 1,181,610 | |
| Other than long term business assets allocated towards long term business required minimum margin | 52 | | | |
| Net other than long term business assets (51+52) | 53 | 1,849,650 | 1,181,610 | 10 . 29 |
| **CONTINGENT LIABILITIES** | | | | |
| Quantifiable contingent liabilities in respect of other than long term business as shown in a supplementary note to Form 15 | 60 | | | See instruction 6 in appendix |
| Quantifiable contingent liabilities in respect of long term business as shown in a supplementary note to Form 14 | 61 | | | See instruction 6 in appendix |

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

R A GAMBLE
Director and Group Chief Executive

P SPENCER
Director

R A ELMS
Director

London, 25th June 1996

## Statement of net assets

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F10 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| | | As at the end of the financial year 1 | As at the end of the previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|
| Long Term business-admissible assets | 11 | | | 13 | 93 | |
| Long Term business-liabilities and margins | 12 | | | 14 | 59 | |
| Other than Long Term business-admissible assets | 21 | 5,141,621 | 4,391,387 | 13 | 93 | |
| Other than Long Term business-liabilities | 22 | 3,291,971 | 3,209,777 | 15 | 59 | |
| Net admissible assets (21 - 22) | 27 | 1,849,650 | 1,181,610 | | | |
| Unpaid capital - as per line 53 | 28 | | | | | |
| Net Assets (27 + 28) | 29 | 1,849,650 | 1,181,610 | | | |
| Authorised share capital | 41 | 155,000 | 155,000 | | | |
| Paid up share capital | 51 | 152,770 | 152,770 | | | |
| Share premium account | 52 | 494,324 | 494,324 | | | |
| Unpaid amounts (including share premium) on partly paid shares within the limits allowed by regulation 23 of the Insurance Companies Regulations 1994 | 53 | | | | | |
| Amounts representing the balance of net assets | 54 | 1,202,556 | 534,516 | | | |
| Total (51 to 54) and equal to line 29 above | 59 | 1,849,650 | 1,181,610 | | | |

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F11 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| | | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|---|
| Gross premiums receivable | | | 11 | 1,983,151 | 2,137,895 | See note below | | |
| Premium taxes and levies (included in line 11) | | | 12 | 2,135 | 1,938 | | | |
| **Sub-total A** (11-12) | | | 13 | 1,981,016 | 2,135,957 | | | |
| Adjusted Sub-total A if financial year is not a 12 month period to produce an annual figure | | | 14 | | | | | |
| Division of Sub-total A (or adjusted Sub-total A if appropriate) | Other than health insurance | Up to and including sterling equivalent of 10M ECU x 18/100 | 15 | 1,514 | 1,407 | | | |
| | | Excess (if any) over 10M ECU x 16/100 | 16 | 315,617 | 340,503 | | | |
| | Health insurance | Up to and including sterling equivalent of 10M ECU x 6/100 | 17 | | | | | |
| | | Excess (if any) over 10M ECU x 16/300 | 18 | | | | | |
| **Sub-total B** (15+16+17+18) | | | 19 | 317,131 | 341,910 | | | |
| Claims paid | | | 21 | 1,128,659 | 1,205,078 | | | |
| Claims outstanding carried forward at the end of the financial year | | For business not accounted for on a one-year basis | 22 | 619,957 | 547,825 | | | |
| | | For business accounted for on a one-year basis | 23 | 1,861,727 | 1,759,500 | | | |
| Claims outstanding brought forward at the beginning of the financial year | | For business not accounted for on a one-year basis | 24 | 585,968 | 472,837 | | | |
| | | For business accounted for on a one-year basis | 25 | 1,767,637 | 1,855,368 | | | |
| **Sub-total C** (21+22+23-(24+25)) | | | 29 | 1,256,738 | 1,184,198 | | | |
| Amounts recoverable from reinsurers in respect of claims included in Sub-total C | | | 30 | 125,110 | 105,396 | | | |
| **Sub-total D** (29-30) | | | 39 | 1,131,628 | 1,078,802 | | | |
| **First result** Sub-total B x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x 1/2) | | | 41 | 285,560 | 311,479 | | | |

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| **F12** | **93792** | **GL** | **31** | **12** | **1995** | **£000** | |

| | | | Line | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|---|
| Reference period (No. of financial years) Insert "3" or "7" here | | 3 | 11 | | | See note below | | |
| Claims paid in reference period | | | 21 | 3,787,972 | 3,998,039 | | | |
| Claims outstanding carried forward at the end of the reference period | | For business not accounted for on a one-year basis | 22 | 619,957 | 547,825 | | | |
| | | For business accounted for on a one-year basis | 23 | 1,861,727 | 1,759,500 | | | |
| Claims outstanding brought forward at the beginning of the reference period | | For business not accounted for on a one-year basis | 24 | 469,724 | 322,328 | | | |
| | | For business accounted for on a one-year basis | 25 | 1,862,737 | 1,788,016 | | | |
| **Sub-total E** (21+22+23-(24+25)) | | | 29 | 3,937,195 | 4,195,020 | | | |
| **Sub-total F -** Conversion of Sub-total E to annual figure (multiply by 12 and divide by number of months in reference period) | | | 31 | 1,312,398 | 1,398,340 | | | |
| Division of Sub-total F | Other than health insurance | Up to and including sterling equivalent of 7M ECU x 26/100 | 32 | 1,531 | 1,422 | | | |
| | | Excess (if any) over 7M ECU x 23/100 | 33 | 300,497 | 320,360 | | | |
| | Health insurance | Up to and including sterling equivalent of 7M ECU x 26/300 | 34 | | | | | |
| | | Excess (if any) over 7M ECU x 23/300 | 35 | | | | | |
| **Sub-total G** (32+33+34+35) | | | 39 | 302,028 | 321,782 | | | |
| **Second result** Sub-total G x $\frac{\text{Sub-total D}}{\text{Sub-total C}}$ (or, if 1/2 is a greater fraction, x 1/2) | | | 41 | 271,961 | 293,143 | | | |
| First result | | | 42 | 285,560 | 311,479 | 11 | 41 | |
| Required margin of solvency (the higher of lines 41 and 42) | | | 43 | 285,560 | 311,479 | | | |
| Minimum guarantee fund | | | 44 | 336 | 313 | | | |
| Required minimum margin (the higher of lines 43 and 44) | | | 49 | 285,560 | 311,479 | | | |

**Note**

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

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

Returns under Insurance Companies Legislation

**Form 13**
(Sheet 1)

## Analysis of admissible assets

Name of company **Royal Insurance plc**
Global business
Business: Other than Long Term
Financial year ended **31st December 1995**
Category of Assets **Total**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Category of assets | For official use |
|---|---|---|---|---|---|---|---|---|
| F13 | 93792 | GL | 31 | 12 | 1995 | £000 | 1 | |

| Admissible assets | | | Line | As at the end of the financial year 1 | As at the end of the previous year 2 |
|---|---|---|---|---|---|
| Land | | | 11 | 28,778 | 27,462 |
| Fixed interest securities | Issued by, or guaranteed by, any government or public authority | | 12 | 1,475,271 | 1,397,925 |
| | Other fixed interest securities except those in dependants which must be included in lines 29 to 34 and any to be included in lines 61 or 62 | listed | 13 | 333,009 | 330,140 |
| | | unlisted debentures | 14 | 6,350 | 5,395 |
| | | other unlisted | 15 | 4,863 | |
| Variable interest securities except those included at lines 21 to 34 | Issued by, or guaranteed by, any government or public authority, except those included at line 17 | | 16 | 10,913 | 2,201 |
| | Issued by, or guaranteed by, any government or public authority, where the capital value or interest is determined by an index of prices | | 17 | | |
| | Other | | 18 | 689 | |
| Other variable yield investments | Shares except those in dependants which must be included in lines 29, 31 or 33 | listed | 21 | 1,029,841 | 745,219 |
| | | unlisted | 22 | 107,327 | 52,693 |
| | Holdings in collective investment schemes within the meaning of the Financial Services Act 1986 | | 23 | | |
| Investments in dependants | Companies authorised to transact insurance business in the United Kingdom | Value of any shares held | 29 | | |
| | | Debts, other than amounts which must be included in lines 41 or 51 to 54 | 30 | | |
| | Other insurance companies | Value of any shares held | 31 | 909,066 | 534,273 |
| | | Debts, other than amounts which must be included in lines 41 or 51 to 54 | 32 | 110,531 | 115,864 |
| | Non-insurance companies | Value of any shares held | 33 | 114,767 | 135,500 |
| | | Debts, other than amounts which must be included in lines 41 or 51 to 54 | 34 | 24,313 | 37,266 |
| Rights under derivative contracts | | | 35 | 2 | 43 |
| **Total** (11 to 35) | | | 39 | 4,155,720 | 3,383,981 |

Returns under Insurance Companies Legislation

**Form 13**
(Sheet 2)

## Analysis of admissible assets

Name of company **Royal Insurance plc**
Global business
Business: Other than Long Term
Financial year ended **31st December 1995**
Category of Assets **Total**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Category of assets | For official use |
|---|---|---|---|---|---|---|---|---|
| F13 | 93792 | GL | 31 | 12 | 1995 | £000 | 1 | |

| Admissible assets | | | | As at the end of the financial year 1 | As at the end of the previous year 2 |
|---|---|---|---|---|---|
| Loans secured by policies of insurance issued by the company | | | 41 | | |
| Tax recoveries due from taxation authorities | | | 42 | 24,277 | 41,313 |
| Deposits and current accounts with approved credit institutions and approved financial institutions, and deposits with local authorities | Current accounts and amounts on deposit for a fixed term of, or on deposit and withdrawable after giving notice of, 12 months or less after the end of the financial year, and certificates of deposit maturing during that period | | 43 | 161,927 | 185,749 |
| | Other | | 44 | | 2,165 |
| Insurance debts including those due from dependants and individuals | Premium income in respect of direct insurance and facultative reinsurance contracts accepted not yet paid to the company less commission payable thereon | | 51 | 435,182 | 406,127 |
| | Amounts due from ceding insurers and intermediaries under reinsurance treaties accepted | | 52 | 115,428 | 119,262 |
| | Amounts due from reinsurers and intermediaries under reinsurance contracts ceded | | 53 | 44,849 | 48,325 |
| | Recoveries due by way of salvage or from other insurers in respect of claims paid other than recoveries under reinsurance contracts ceded | | 54 | 3,093 | 2,179 |
| Debts fully secured on land except listed debentures (which must be included in line 13), debts due from dependants (which must be included in lines 30, 32 or 34), and debts due from individuals (which must be included in lines 64 or 66) | | due more than 12 months after the end of the financial year | 61 | | |
| | | due in 12 months or less after the end of the financial year, or which would become due if the company exercised any right to require repayment within that period | 62 | | |
| Debts except those which must be included in other lines | due more than 12 months after the end of the financial year | due from companies and unincorporated bodies of persons | 63 | 405 | |
| | | due from individuals | 64 | 2,262 | 3,167 |
| | due in 12 months or less after the end of the financial year, or which would become due if the company exercised any right to require repayment within that period | due from companies and unincorporated bodies of persons | 65 | 172,273 | 169,807 |
| | | due from individuals | 66 | 6,338 | 5,237 |
| **Total** (41 to 66) | | | 69 | 966,034 | 983,331 |

Returns under Insurance Companies Legislation

**Form 13**
(Sheet 3)

## Analysis of admissible assets

Name of company **Royal Insurance plc**
Global business
Business: Other than Long Term
Financial year ended **31st December 1995**
Category of Assets **Total**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Category of assets | For official use |
|---|---|---|---|---|---|---|---|---|
| F13 | 93792 | GL | 31 | 12 | 1995 | £000 | 1 | |

| Admissible assets | | | As at the end of the financial year 1 | As at the end of the previous year 2 |
|---|---|---|---|---|
| Shares in Building Societies and Industrial and Provident Societies | | 71 | | |
| Cash | | 72 | 53 | 2,282 |
| Computer equipment | | 81 | 13,305 | 11,013 |
| Other office machinery, furniture, motor vehicles and other equipment | | 82 | 6,509 | 10,780 |
| Life interests, reversionary interests and similar interests in property | | 83 | | |
| Linked assets | linked assets in internal linked funds (as shown in line 12 on Form 49) | 85 | | |
| | other linked assets | 86 | | |
| Deduction for inadmissible assets | | 87 | | |
| **Total of Sheet 1** (13.39) | | 91 | 4,155,720 | 3,383,981 |
| **Total of Sheet 2** (13.69) | | 92 | 966,034 | 983,331 |
| **Gross Total** of admissible assets (71 to 92) | | 93 | 5,141,621 | 4,391,387 |

| | | | |
|---|---|---|---|
| Total of assets valued in accordance with valuation regulations which would have been included in one of the headings above but for the admissibility limits applied by which certain assets are required to be taken into account only to a specified extent | 94 | 161,884 | 88,500 |
| Amounts included in line 93 attributable to debts due from related companies, other than those under contracts of insurance or reinsurance | 95 | 134,844 | 153,140 |

Returns under Insurance Companies Legislation

**Form 13A**

## Analysis of derivative contracts

Name of company **Royal Insurance plc**

Global business

Business: Other than Long Term

Financial year ended **31st December 1995**

Category of Assets **Total**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Category of assets | For official use |
|---|---|---|---|---|---|---|---|---|
| F13A | 93792 | GL | 31 | 12 | 1995 | £000 | 1 | |

| Derivative Contracts | | | As at the end of the financial year | | As at the end of the previous year | |
|---|---|---|---|---|---|---|
| | | | Assets 1 | Liabilities 2 | Assets 3 | Liabilities 4 |
| Futures Contracts | Fixed-interest securities | 11 | | | | |
| | Equity Shares | 12 | | | | |
| | Land | 13 | | | | |
| | Currencies | 14 | 2 | 17 | | |
| | Other | 15 | | | | |
| Options | Fixed-interest securities | 21 | | | | |
| | Equity Shares | 22 | | | | 1 |
| | Land | 23 | | | | |
| | Currencies | 24 | | | | |
| | Other | 25 | | | | |
| Contracts for Differences | Fixed-interest securities | 31 | | | | |
| | Equity Shares | 32 | | | | |
| | Land | 33 | | | | |
| | Currencies | 34 | | | | |
| | Other | 35 | | | | |
| Adjustment for margins | | 41 | | | 43 | |
| Provision for adverse changes in value | | 42 | | | | |
| **Total (11 to 42)** | | 51 | 2 | 17 | 43 | 1 |

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

**Form 15**

## Liabilities (other than Long Term business)

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F15 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| | | | Line | As at the end of the financial year 1 | As at the end of the previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|---|
| General business technical reserves | Unearned premiums | | 21 | 606,210 | 619,928 | See note below | | |
| | Additional amount for unexpired risks | | 22 | 99,300 | 136,867 | | | |
| | Claims outstanding (less amounts recoverable from reinsurers) | Reported claims | 23 | 1,285,492 | 1,233,004 | | | |
| | | Claims incurred but not reported | 24 | 390,283 | 352,319 | | | |
| | Expenses for settling claims outstanding | | 25 | 41,635 | 34,064 | | | |
| | Funds | | 26 | 498,896 | 486,309 | | | |
| | Claims equalisation | Other than credit business | 27 | | | | | |
| | | Credit business | 28 | | | | | |
| | Other | | 29 | | | | | |
| | **Total** (21 to 29) | | 30 | 2,921,816 | 2,862,491 | | | |
| Other insurance liabilities | Amounts due in respect of direct insurance and facultative reinsurance contracts accepted except amounts which must be included in line 30 | | 31 | 79,082 | 51,703 | | | |
| | Amounts due to ceding insurers and intermediaries under reinsurance treaties accepted except amounts which must be included in line 30 | | 32 | 18,368 | 19,569 | | | |
| | Amounts due to reinsurers and intermediaries under reinsurance contracts ceded | | 33 | 62,033 | 54,634 | | | |
| Other liabilities | Loans secured | | 41 | | | | | |
| | Loans unsecured | | 42 | 5,342 | 6,661 | | | |
| | Subordinated loan stock | | 43 | | | | | |
| | Taxation | | 44 | 13,595 | 14,421 | | | |
| | Dividends | | 45 | | | | | |
| | Cumulative preference shares | | 46 | | | | | |
| | Other creditors | | 47 | 191,735 | 200,298 | | | |
| **Total** (30 to 47) | | | 59 | 3,291,971 | 3,209,777 | | | |

| | | | | |
|---|---|---|---|---|
| Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance | 61 | | 35,252 | |

**Note** The sources are as follows:
Line 21 All forms 21.29.6 + 21.31.6 - (22.23.3 + 22.24.3 - 22.25.3)
Line 22 Summary form 20.23
Line 23 All forms 22.31.3+22.41.3
Line 24 All forms 22.32.3+22.42.3
Line 25 All forms 22.21.3 + 22.22.3
Line 26 All forms 24.42.5 + 27.46.3

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

## Statement of other income and expenditure

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F16 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|
| Transfer from (to) Long Term Business Revenue Account | 11 | | | | | |
| Transfer from (to) General Business Revenue Account Summary | 12 | 3,773 | 142,691 | 20 | 79 | |
| Investment income receivable, before deduction of tax | 13 | 263,493 | 379,504 | See note below | | |
| Other income | 14 | | | See note below | | |
| **Total** (11 to 14) | 19 | 267,266 | 522,195 | | | |
| Management expenses | 21 | 32,831 | 16,396 | See note below | | |
| Interest payable, before deduction of tax | 22 | 2,152 | 3,195 | | | |
| Taxation,other than that applicable to long term business | 23 | 38,367 | 32,292 | | | |
| Dividends paid and/or recommended | 24 | 95,000 | 90,000 | | | |
| Other expenditure | 25 | | | See note below | | |
| **Total** (21 to 25) | 29 | 168,350 | 141,883 | | | |
| Excess of income over expenditure (19-29) | 39 | 98,916 | 380,312 | | | |

**Note**
The amounts at lines 13, 14, 21 and 25 exclude any amounts included elsewhere in the returns.

**Notes on the Forms**

## SCHEDULE 2

(1) Translation and conversion of foreign currencies

In accordance with paragraph 5, Schedule 1, of the Insurance Companies (Accounts and Statements) Regulations 1983, home foreign business amounts of income and expenditure in foreign currencies and certain business arranged in the United Kingdom in accounting classes 3, 4 and 5 are translated to sterling at approximately the average rates of exchange ruling during the year.

(2) Underwriting years for accounting

Business in accounting classes 3, 4 and 5 has been allocated to underwriting years in Forms 24, 25, 34 and 35 as follows:-

(i) direct and facultative business in classes 4 and 5, to the year in which the amount of the premium has been established except for United Kingdom and Republic of Ireland business which from 1.1.1978 is on the year of inception of risk basis,

(ii) direct and facultative business in class 3, to the year of inception of the risk, and

(iii) treaty business to the year in which the business has been determined as having been transacted by the ceding company.

(3) Home Foreign business

Prior to 1981 home foreign business is included in United Kingdom risk groups.

(4) Ships

As from 1.1.1984 yacht business has been accounted for on a one year basis. In prior years business within this classification was included in the three year account.

(5) Aircraft, Ships, Goods in Transit

As from 1.1.1986 the above classes of business written by Royal International Insurance Holdings Ltd. have been accounted for on a one year basis. In prior years business within these classifications was included in the three year account.

(6) Treaty reinsurance business ceded to overseas reinsurers

The Secretary of State, on the application of the Company, issued to the Company in 1989 an Order under Section 68 of the Insurance Companies Act 1982 allowing the Company not to report premiums ceded to overseas reinsurers from its overseas gross premium income.

(7) Additional Amount for Unexpired Risks

Provision is made for unexpired risks where, based on the position at the accounting date, anticipated claims and related expenses under existing contracts exceed the unearned premium provision carried forward within an accounting class, after making allowance for investment income estimated to be earned on assets matching the unearned premium and unexpired risks provisions. Amounts in excess for the requirements of accounting class 6 are allocated to cover the unexpired risks provision requirement for accounting class 8. In calculating the unexpired risks provision the following future investment income has been taken into account related to unearned premium and unexpired risks provisions:

| Accounting Class | Amount £'000 |
|---|---|
| 6 | 20,306 |
| 8 | 30,591 |

The provision of £99.3m in respect of properties repossessed and in arrears but not yet sold, covered by Domestic Mortgage Indemnity contracts, is included in the Additional Amount for Unexpired Risks.

(8) Domestic Mortgage Indemnity

Domestic Mortgage Indemnity business was shown as a separate risk group on Forms 31 and 33 for the first time in 1992.

This business remains within the Pecuniary Loss, Miscellaneous risk group, in respect of previous years.

(9) Credit Insurance

As from 1.1.1995 Domestic Mortgage Indemnity business has been reported as Credit Insurance under Class 14. In previous years this business was reported as Miscellaneous Pecuniary Loss under Class 16.

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Summary**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 99 | |

| Items to be shown net of outwards reinsurance | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| Underwriting income | Unearned premiums brought forward from previous years and earned in the financial year | 11 | 720,493 | 748,191 | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | 840,319 | 889,774 | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | 136,867 | 95,600 | | | |
| | Total (11 + 12 + 13) | 19 | 1,697,679 | 1,733,565 | | | |
| Underwriting expenditure | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | 1,073,294 | 1,000,157 | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | 601,521 | 578,459 | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | 99,300 | 136,867 | | | |
| | Total (21 + 22 + 23) | 29 | 1,774,115 | 1,715,483 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | (76,436) | 18,082 | | | |
| Other underwriting adjustments | Premiums receivable but earned in previous financial years | 41 | 4,247 | 21,424 | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | (98,632) | (145,590) | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | 3,987 | 15,723 | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | 98,892 | 151,291 | | | |
| Funded business | Premiums receivable | 51 | 198,277 | 247,580 | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | 140,351 | 149,247 | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | 68,496 | 83,356 | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | 8,113 | 41,659 | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | (18,683) | (26,682) | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | 3,773 | 142,691 | | | |
| Other attributed income and expenditure | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | 3,773 | 142,691 | | | |

Returns under Insurance Companies Legislation

**Form 20**

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Accident & Health**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 1 | |

**Items to be shown net of outwards reinsurance**

| | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| **Underwriting income** | Unearned premiums brought forward from previous years and earned in the financial year | 11 | 8,775 | 8,442 | 21 | . 31 | . 5 |
| | Premiums receivable earned in the financial year | 12 | 16,158 | 19,885 | 21 | . 29 | . 5 |
| | Additional amount for unexpired risks brought forward | 13 | | | | | |
| | Total (11 + 12 + 13) | 19 | 24,933 | 28,327 | | | |
| **Underwriting expenditure** | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | 10,603 | 13,877 | 22 | . 16 | . 4 |
| | Expenses incurred in respect of the financial year | 22 | 19,414 | 11,534 | 22 | . 26 | . 4 |
| | Additional amount for unexpired risks carried forward | 23 | | | | | |
| | Total (21 + 22 + 23) | 29 | 30,017 | 25,411 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | (5,084) | 2,916 | | | |
| **Other underwriting adjustments** | Premiums receivable but earned in previous financial years | 41 | (198) | 285 | 21 | . 11 | . 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | (3,171) | 428 | 22 | . 13 | . 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | 216 | 12 | 22 | . 21 | . 4 |
| | **Balance** (41 - 42 - 43) | 49 | 2,757 | (155) | | | |
| **Funded business** | Premiums receivable | 51 | | | 24<br>27 | . 19<br>. 19 | . 5<br>. 3 |
| | Claims paid | 52 | | | 24<br>27 | . 29<br>. 29 | . 5<br>. 3 |
| | Total expenses | 53 | | | 24<br>27 | . 39<br>. 39 | . 5<br>. 3 |
| | Increase (decrease) in funds in the financial year | 54 | | | 24<br>27 | . 49<br>. 49 | . 5<br>. 3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | | | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | (2,327) | 2,761 | | | |
| **Other attributed income and expenditure** | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | (2,327) | 2,761 | | | |

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Motor Vehicle**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 2 | |

| Items to be shown net of outwards reinsurance | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| Underwriting income | Unearned premiums brought forward from previous years and earned in the financial year | 11 | 213,039 | 221,106 | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | 249,661 | 270,016 | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | | | | | |
| | Total (11 + 12 + 13) | 19 | 462,700 | 491,122 | | | |
| Underwriting expenditure | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | 335,319 | 333,335 | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | 149,742 | 155,563 | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | | | | | |
| | Total (21 + 22 + 23) | 29 | 485,061 | 488,898 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | (22,361) | 2,224 | | | |
| Other underwriting adjustments | Premiums receivable but earned in previous financial years | 41 | (941) | (248) | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | (33,445) | (43,940) | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | 3,592 | 7,637 | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | 28,912 | 36,055 | | | |
| Funded business | Premiums receivable | 51 | | | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | | | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | | | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | | | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | | | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | 6,551 | 38,279 | | | |
| Other attributed income and expenditure | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | 6,551 | 38,279 | | | |

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Aircraft**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 3 | |

**Items to be shown net of outwards reinsurance**

| | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| **Underwriting income** | Unearned premiums brought forward from previous years and earned in the financial year | 11 | | | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | | | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | | | | | |
| | Total (11 + 12 + 13) | 19 | | | | | |
| **Underwriting expenditure** | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | | | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | | | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | | | | | |
| | Total (21 + 22 + 23) | 29 | | | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | | | | | |
| **Other underwriting adjustments** | Premiums receivable but earned in previous financial years | 41 | | | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | | | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | | | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | | | | | |
| **Funded business** | Premiums receivable | 51 | 23,596 | 17,939 | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | 14,404 | 18,433 | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | 987 | 1,092 | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | 12,609 | 2,997 | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | (4,404) | (4,583) | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | (4,404) | (4,583) | | | |
| **Other attributed income and expenditure** | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | (4,404) | (4,583) | | | |

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Ships**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 4 | |

**Items to be shown net of outwards reinsurance**

| | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| **Underwriting income** | Unearned premiums brought forward from previous years and earned in the financial year | 11 | 11 | 13 | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | 13 | 12 | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | | | | | |
| | Total (11 + 12 + 13) | 19 | 24 | 25 | | | |
| **Underwriting expenditure** | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | 9 | 5 | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | 3 | 3 | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | | | | | |
| | Total (21 + 22 + 23) | 29 | 12 | 8 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | 12 | 17 | | | |
| **Other underwriting adjustments** | Premiums receivable but earned in previous financial years | 41 | | | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | 7 | (25) | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | | | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | (7) | 25 | | | |
| **Funded business** | Premiums receivable | 51 | 31,085 | 29,661 | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | 24,716 | 13,087 | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | 10,476 | 8,577 | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | 6,080 | 11,962 | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | (10,187) | (3,965) | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | (10,182) | (3,923) | | | |
| **Other attributed income and expenditure** | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | (10,182) | (3,923) | | | |

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Goods in Transit**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 5 | |

| Items to be shown net of outwards reinsurance | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| Underwriting income | Unearned premiums brought forward from previous years and earned in the financial year | 11 | 3,279 | 4,045 | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | 14,009 | 14,840 | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | | | | | |
| | Total (11 + 12 + 13) | 19 | 17,288 | 18,885 | | | |
| Underwriting expenditure | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | 6,816 | 16,488 | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | 8,534 | 8,000 | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | | | | | |
| | Total (21 + 22 + 23) | 29 | 15,350 | 24,488 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | 1,938 | (5,603) | | | |
| Other underwriting adjustments | Premiums receivable but earned in previous financial years | 41 | (154) | (145) | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | 27 | (174) | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | | 5 | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | (181) | 24 | | | |
| Funded business | Premiums receivable | 51 | 36,524 | 24,784 | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | 10,813 | 15,324 | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | 12,665 | 9,182 | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | 8,883 | 2,010 | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | 4,163 | (1,732) | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | 5,920 | (7,311) | | | |
| Other attributed income and expenditure | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | 5,920 | (7,311) | | | |

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Property Damage**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 6 | |

| **Items to be shown net of outwards reinsurance** | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| **Underwriting income** | Unearned premiums brought forward from previous years and earned in the financial year | 11 | 405,546 | 412,952 | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | 446,939 | 465,379 | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | (77,257) | (118,967) | | | |
| | Total (11 + 12 + 13) | 19 | 775,228 | 759,364 | | | |
| **Underwriting expenditure** | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | 450,567 | 374,120 | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | 357,293 | 341,647 | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | (67,417) | (77,257) | | | |
| | Total (21 + 22 + 23) | 29 | 740,443 | 638,510 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | 34,785 | 120,854 | | | |
| **Other underwriting adjustments** | Premiums receivable but earned in previous financial years | 41 | 4,074 | 9,225 | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | (28,968) | (49,588) | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | 8,426 | 7,557 | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | 24,616 | 51,256 | | | |
| **Funded business** | Premiums receivable | 51 | | | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | | | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | | | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | | | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | | | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | 59,401 | 172,110 | | | |
| **Other attributed income and expenditure** | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | 59,401 | 172,110 | | | |

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **General Liability**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 7 | |

| Items to be shown net of outwards reinsurance | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| Underwriting income | Unearned premiums brought forward from previous years and earned in the financial year | 11 | 64,593 | 55,307 | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | 74,541 | 69,002 | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | | | | | |
| | Total (11 + 12 + 13) | 19 | 139,134 | 124,309 | | | |
| Underwriting expenditure | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | 142,903 | 127,600 | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | 54,739 | 46,494 | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | | | | | |
| | Total (21 + 22 + 23) | 29 | 197,642 | 174,094 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | (58,508) | (49,785) | | | |
| Other underwriting adjustments | Premiums receivable but earned in previous financial years | 41 | 1,864 | 10,997 | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | (24,043) | (2,347) | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | (6,822) | 828 | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | 32,729 | 12,516 | | | |
| Funded business | Premiums receivable | 51 | | | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | | | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | | | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | | | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | | | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | (25,779) | (37,269) | | | |
| Other attributed income and expenditure | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | (25,779) | (37,269) | | | |

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Pecuniary Loss**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 8 | |

| Items to be shown net of outwards reinsurance | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| Underwriting income | Unearned premiums brought forward from previous years and earned in the financial year | 11 | 25,250 | 46,326 | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | 38,998 | 50,640 | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | 214,124 | 214,567 | | | |
| | Total (11 + 12 + 13) | 19 | 278,372 | 311,533 | | | |
| Underwriting expenditure | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | 127,077 | 134,732 | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | 11,796 | 15,218 | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | 166,717 | 214,124 | | | |
| | Total (21 + 22 + 23) | 29 | 305,590 | 364,074 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | (27,218) | (52,541) | | | |
| Other underwriting adjustments | Premiums receivable but earned in previous financial years | 41 | (398) | 1,310 | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | (9,039) | (49,944) | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | (1,425) | (316) | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | 10,066 | 51,570 | | | |
| Funded business | Premiums receivable | 51 | | | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | | | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | | | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | | | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | | | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | (17,152) | (971) | | | |
| Other attributed income and expenditure | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | (17,152) | (971) | | | |

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Non Proportional Treaty**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 9 | |

| Items to be shown net of outwards reinsurance | | | The financial year 1 | Previous year 2 | Source Form | Line | Column |
|---|---|---|---|---|---|---|---|
| Underwriting income | Unearned premiums brought forward from previous years and earned in the financial year | 11 | | | 21 | 31 | 5 |
| | Premiums receivable earned in the financial year | 12 | | | 21 | 29 | 5 |
| | Additional amount for unexpired risks brought forward | 13 | | | | | |
| | Total (11 + 12 + 13) | 19 | | | | | |
| Underwriting expenditure | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | | | 22 | 16 | 4 |
| | Expenses incurred in respect of the financial year | 22 | | | 22 | 26 | 4 |
| | Additional amount for unexpired risks carried forward | 23 | | | | | |
| | Total (21 + 22 + 23) | 29 | | | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | | | | | |
| Other underwriting adjustments | Premiums receivable but earned in previous financial years | 41 | | | 21 | 11 | 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | | | 22 | 13 | 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | | | 22 | 21 | 4 |
| | **Balance** (41 - 42 - 43) | 49 | | | | | |
| Funded business | Premiums receivable | 51 | 7,284 | 14,139 | 24<br>27 | 19<br>19 | 5<br>3 |
| | Claims paid | 52 | 18,877 | 27,144 | 24<br>27 | 29<br>29 | 5<br>3 |
| | Total expenses | 53 | 2,615 | 2,846 | 24<br>27 | 39<br>39 | 5<br>3 |
| | Increase (decrease) in funds in the financial year | 54 | (16,840) | (5,685) | 24<br>27 | 49<br>49 | 5<br>3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | 2,632 | (10,166) | | | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | 2,632 | (10,166) | | | |
| Other attributed income and expenditure | Investment income receivable before deduction of tax | 71 | | | | | |
| | Other expenditure | 72 | | | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | 2,632 | (10,166) | | | |

Returns under Insurance Companies Legislation

**Form 20**

## General business: Revenue account

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Proportional Treaty**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F20 | 93792 | GL | 31 | 12 | 1995 | £000 | 10 | |

**Items to be shown net of outwards reinsurance**

| | | | The financial year 1 | Previous year 2 | Source Form . Line . Column |
|---|---|---|---|---|---|
| **Underwriting income** | Unearned premiums brought forward from previous years and earned in the financial year | 11 | | | 21 . 31 . 5 |
| | Premiums receivable earned in the financial year | 12 | | | 21 . 29 . 5 |
| | Additional amount for unexpired risks brought forward | 13 | | | |
| | Total (11 + 12 + 13) | 19 | | | |
| **Underwriting expenditure** | Claims paid and outstanding arising from incidents occurring in the financial year | 21 | | | 22 . 16 . 4 |
| | Expenses incurred in respect of the financial year | 22 | | | 22 . 26 . 4 |
| | Additional amount for unexpired risks carried forward | 23 | | | |
| | Total (21 + 22 + 23) | 29 | | | |
| **Balance of year's underwriting** (19 - 29) | | 39 | | | |
| **Other underwriting adjustments** | Premiums receivable but earned in previous financial years | 41 | | | 21 . 11 . 5 |
| | Increase (decrease) in the financial year in the estimated cost of claims arising from incidents occurring in previous financial year | 42 | | | 22 . 13 . 4 |
| | Increase (decrease) in the financial year in expenses for settling claims outstanding at the end of the previous financial y | 43 | | | 22 . 21 . 4 |
| | **Balance** (41 - 42 - 43) | 49 | | | |
| **Funded business** | Premiums receivable | 51 | 99,788 | 161,057 | 24 . 19 . 5<br>27 . 19 . 3 |
| | Claims paid | 52 | 71,541 | 75,259 | 24 . 29 . 5<br>27 . 29 . 3 |
| | Total expenses | 53 | 41,753 | 61,659 | 24 . 39 . 5<br>27 . 39 . 3 |
| | Increase (decrease) in funds in the financial year | 54 | (2,619) | 30,375 | 24 . 49 . 5<br>27 . 49 . 3 |
| | **Balance** (51 - 52 - 53 - 54) | 59 | (10,887) | (6,236) | |
| **Balance of all years' underwriting** (39 + 49 + 59) | | 69 | (10,887) | (6,236) | |
| **Other attributed income and expenditure** | Investment income receivable before deduction of tax | 71 | | | |
| | Other expenditure | 72 | | | |
| **Transfer to (from) statement of other income and expenditure** (69 + 71 - 72) | | 79 | (10,887) | (6,236) | |

Returns under Insurance Companies Legislation

**Form 21**
(Sheet 1)

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

| | |
|---|---|
| Name of company | **Royal Insurance plc** |
| Global business | |
| Financial year ended | **31st December 1995** |
| Accounting class | **Accident & Health** |

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 1 | |

| Premiums receivable (less rebates and refunds) in the financial years | | | | Gross: Earned in previous financial years 1 | | Reinsurance premiums payable: Earned in previous financial years 3 | | Net of reinsurance: Earned in previous financial years 5 | |
|---|---|---|---|---|---|---|---|---|---|
| In respect of risks incepted in previous financial years | | | 11 | (85) | | 113 | | (198) | |
| | | | | **Gross: Earned in the financial year 1** | **Gross: Unearned at end of the financial year 2** | **Reinsurance: Earned in the financial year 3** | **Reinsurance: Unearned at end of the financial year 4** | **Net: Earned in the financial year 5** | **Net: Unearned at end of the financial year 6** |
| In respect of risks incepted in previous financial years | | | 12 | (386) | 30 | 65 | 1 | (451) | 29 |
| In respect of risks incepted in the financial year for periods of less than 12 months | expiring by the end of the financial year | | 13 | 6,368 | | 292 | | 6,076 | |
| | expiring after the end of the financial year | | 14 | 111 | 304 | 3 | 14 | 108 | 290 |
| In respect of risks incepted in the financial year for periods of 12 months | commencing prior to the last 12 months of the financial year | | 15 | | | | | | |
| | commencing in each of the last 12 months of the financial year | Month 1 | 16 | 830 | 62 | 46 | 7 | 784 | 55 |
| | | Month 2 | 17 | 2,259 | 291 | 35 | 2 | 2,224 | 289 |
| | | Month 3 | 18 | 912 | 256 | 1 | 2 | 911 | 254 |
| | | Month 4 | 19 | 830 | 308 | | 2 | 830 | 306 |
| | | Month 5 | 20 | 2,384 | 1,161 | 37 | 1 | 2,347 | 1,160 |
| | | Month 6 | 21 | 534 | 424 | | 1 | 534 | 423 |
| | | Month 7 | 22 | 427 | 451 | 99 | 100 | 328 | 351 |

**Note**
- for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;
- when there are more than twelve months in the financial year, the total amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered at lines 16 - 27, starting with the first of the last 12 months at line 16;
- when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

Returns under Insurance Companies Legislation

**Form 21**
(Sheet 2)

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Accident & Health**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 1 | |

| | | | | Gross: Earned in the financial year 1 | Gross: Unearned at end of the financial year 2 | Reinsurance premiums payable: Earned in the financial year 3 | Reinsurance premiums payable: Unearned at end of the financial year 4 | Net of reinsurance: Earned in the financial year 5 | Net of reinsurance: Unearned at end of the financial year 6 |
|---|---|---|---|---|---|---|---|---|---|
| in respect of risks incepted in the financial year for periods of 12 months | commencing in each of the last 12 months of the financial year | Month 8 | 23 | 1,188 | 1,408 | 19 | 1 | 1,169 | 1,407 |
| | | Month 9 | 24 | 250 | 606 | 30 | 90 | 220 | 516 |
| | | Month 10 | 25 | 143 | 484 | | 1 | 143 | 483 |
| | | Month 11 | 26 | 809 | 2,493 | 15 | | 794 | 2,493 |
| | | Month 12 | 27 | 90 | 753 | | | 90 | 753 |
| in respect of risks incepted in the financial year for periods of more than12 months | | | 28 | 51 | 90 | | 18 | 51 | 72 |
| Total (12 to 28) | | | 29 | 16,800 | 9,121 | 642 | 240 | 16,158 | 8,881 |
| **Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year** | | | 31 | 8,834 | 379 | 59 | | 8,775 | 379 |

| | | | Gross 1 | | Reinsurance premiums payable 3 | | Net of reinsurance 5 | | Amount included in col 1 of premiums which have not been analysed by date of inception of risk 7 |
|---|---|---|---|---|---|---|---|---|---|
| **Total premiums receivable (less rebates and refunds) in the financial year** | | 41 | 25,836 | | 995 | | 24,841 | | 10,346 |
| **Total premiums at Line 41 attributable to** | UK | 42 | 15,259 | | 889 | | 14,370 | | |
| | Overseas | 43 | 10,577 | | 106 | | 10,471 | | 10,346 |

**Note** 41.1 is 11.1 + 29.1 + 29.2 41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6

Returns under Insurance Companies Legislation

**Form 21**
**(Sheet 1)**

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Motor Vehicle**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 2 | |

| Premiums receivable (less rebates and refunds) in the financial years | | | | Gross | | Reinsurance premiums payable | | Net of reinsurance | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | Earned in previous financial years 1 | | Earned in previous financial years 3 | | Earned in previous financial years 5 | |
| In respect of risks incepted in previous financial years | | | 11 | (715) | | 226 | | (941) | |
| | | | | Earned in the financial year 1 | Unearned at end of the financial year 2 | Earned in the financial year 3 | Unearned at end of the financial year 4 | Earned in the financial year 5 | Unearned at end of the financial year 6 |
| In respect of risks incepted in previous financial years | | | 12 | (3,635) | 241 | (2,629) | 142 | (1,006) | 99 |
| In respect of risks incepted in the financial year for periods of less than 12 months | expiring by the end of the financial year | | 13 | 25,202 | | 1,776 | | 23,426 | |
| | expiring after the end of the financial year | | 14 | 1,514 | 666 | 144 | 265 | 1,370 | 401 |
| In respect of risks incepted in the financial year for periods of 12 months | commencing prior to the last 12 months of the financial year | | 15 | | | | | | |
| | commencing in each of the last 12 months of the financial year | Month 1 | 16 | 33,154 | 2,302 | 706 | 632 | 32,448 | 1,670 |
| | | Month 2 | 17 | 34,078 | 5,394 | 860 | 391 | 33,218 | 5,003 |
| | | Month 3 | 18 | 34,183 | 9,949 | 35 | 300 | 34,148 | 9,649 |
| | | Month 4 | 19 | 31,022 | 12,553 | 188 | 319 | 30,834 | 12,234 |
| | | Month 5 | 20 | 25,654 | 15,443 | 441 | 413 | 25,213 | 15,030 |
| | | Month 6 | 21 | 17,960 | 15,688 | 26 | 223 | 17,934 | 15,465 |
| | | Month 7 | 22 | 15,558 | 18,145 | 37 | 216 | 15,521 | 17,929 |

**Note**

- for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;
- when there are more than twelve months in the financial year, the total amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered at lines 16 - 27, starting with the first of the last 12 months at line 16;
- when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

Returns under Insurance Companies Legislation

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

**Form 21**
(Sheet 2)

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Motor Vehicle**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 2 | |

| | | | | Gross: Earned in the financial year 1 | Gross: Unearned at end of the financial year 2 | Reinsurance premiums payable: Earned in the financial year 3 | Reinsurance premiums payable: Unearned at end of the financial year 4 | Net of reinsurance: Earned in the financial year 5 | Net of reinsurance: Unearned at end of the financial year 6 |
|---|---|---|---|---|---|---|---|---|---|
| in respect of risks incepted in the financial year for periods of 12 months | commencing in each of the last 12 months of the financial year | Month 8 | 23 | 13,032 | 21,362 | 139 | 327 | 12,893 | 21,035 |
| | | Month 9 | 24 | 9,622 | 24,446 | 12 | 144 | 9,610 | 24,302 |
| | | Month 10 | 25 | 6,532 | 24,452 | 6 | 103 | 6,526 | 24,349 |
| | | Month 11 | 26 | 3,999 | 35,395 | 31 | 179 | 3,968 | 35,216 |
| | | Month 12 | 27 | 2,722 | 40,561 | (144) | 19 | 2,866 | 40,542 |
| in respect of risks incepted in the financial year for periods of more than12 months | | | 28 | 686 | 2,763 | (6) | 48 | 692 | 2,715 |
| Total (12 to 28) | | | 29 | 251,283 | 229,360 | 1,622 | 3,721 | 249,661 | 225,639 |
| **Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year** | | | 31 | 217,740 | 825 | 4,701 | (21) | 213,039 | 846 |

| | | | Gross 1 | Reinsurance premiums payable 3 | Net of reinsurance 5 | Amount included in col 1 of premiums which have not been analysed by date of inception of risk 7 |
|---|---|---|---|---|---|---|
| **Total premiums receivable (less rebates and refunds) in the financial year** | | 41 | 479,928 | 5,569 | 474,359 | 23,125 |
| **Total premiums at Line 41 attributable to** | UK | 42 | 438,609 | 4,761 | 433,848 | |
| | Overseas | 43 | 41,319 | 808 | 40,511 | 23,125 |

**Note** 41.1 is 11.1 + 29.1 + 29.2 41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6

Returns under Insurance Companies Legislation

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

**Form 21**
(Sheet 1)

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Ships**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 4 | |

| Premiums receivable (less rebates and refunds) in the financial years | | | | Gross: Earned in previous financial years 1 | | Reinsurance premiums payable: Earned in previous financial years 3 | | Net of reinsurance: Earned in previous financial years 5 | |
|---|---|---|---|---|---|---|---|---|---|
| In respect of risks incepted in previous financial years | | | 11 | | | | | | |
| | | | | **Earned in the financial year 1** | **Unearned at end of the financial year 2** | **Earned in the financial year 3** | **Unearned at end of the financial year 4** | **Earned in the financial year 5** | **Unearned at end of the financial year 6** |
| In respect of risks incepted in previous financial years | | | 12 | | | | | | |
| In respect of risks incepted in the financial year for periods of less than 12 months | expiring by the end of the financial year | | 13 | | | | | | |
| | expiring after the end of the financial year | | 14 | | | | | | |
| In respect of risks incepted in the financial year for periods of 12 months | commencing prior to the last 12 months of the financial year | | 15 | | | | | | |
| | commencing in each of the last 12 months of the financial year | Month 1 | 16 | 1 | | | | 1 | |
| | | Month 2 | 17 | 1 | | | | 1 | |
| | | Month 3 | 18 | 2 | | | | 2 | |
| | | Month 4 | 19 | 2 | 1 | | | 2 | 1 |
| | | Month 5 | 20 | 1 | 1 | | | 1 | 1 |
| | | Month 6 | 21 | 3 | 1 | | | 3 | 1 |
| | | Month 7 | 22 | 1 | 1 | | | 1 | 1 |

**Note**
- for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;
- when there are more than twelve months in the financial year, the total amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered at lines 16 - 27, starting with the first of the last 12 months at line 16;
- when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

Returns under Insurance Companies Legislation

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

**Form 21**
(Sheet 2)

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Ships**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 4 | |

| | | | | Gross: Earned in the financial year 1 | Gross: Unearned at end of the financial year 2 | Reinsurance premiums payable: Earned in the financial year 3 | Reinsurance premiums payable: Unearned at end of the financial year 4 | Net of reinsurance: Earned in the financial year 5 | Net of reinsurance: Unearned at end of the financial year 6 |
|---|---|---|---|---|---|---|---|---|---|
| in respect of risks incepted in the financial year for periods of 12 months | commencing in each of the last 12 months of the financial year | Month 8 | 23 | 1 | 1 | | | 1 | 1 |
| | | Month 9 | 24 | 1 | 1 | | | 1 | 1 |
| | | Month 10 | 25 | | 1 | | | | 1 |
| | | Month 11 | 26 | | 1 | | | | 1 |
| | | Month 12 | 27 | | | | | | |
| in respect of risks incepted in the financial year for periods of more than12 months | | | 28 | | | | | | |
| **Total** (12 to 28) | | | 29 | 13 | 8 | | | 13 | 8 |
| **Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year** | | | 31 | 11 | | | | 11 | |

| | | | Gross 1 | Reinsurance premiums payable 3 | Net of reinsurance 5 | Amount included in col 1 of premiums which have not been analysed by date of inception of risk 7 |
|---|---|---|---|---|---|---|
| **Total premiums receivable (less rebates and refunds) in the financial year** | | 41 | 21 | | 21 | |
| **Total premiums at Line 41 attributable to** | UK | 42 | 21 | | 21 | |
| | Overseas | 43 | | | | |

**Note** 41.1 is 11.1 + 29.1 + 29.2 41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6

**Form 21**
(Sheet 1)

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

Name of company **Royal Insurance plc**
Global business
Financial year ended **31st December 1995**
Accounting class **Goods in Transit**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 5 | |

| Premiums receivable (less rebates and refunds) in the financial years | | | Gross | | Reinsurance premiums payable | | Net of reinsurance | |
|---|---|---|---|---|---|---|---|---|
| | | | Earned in previous financial years 1 | | Earned in previous financial years 3 | | Earned in previous financial years 5 | |
| In respect of risks incepted in previous financial years | | 11 | 580 | | 734 | | (154) | |
| | | | Earned in the financial year 1 | Unearned at end of the financial year 2 | Earned in the financial year 3 | Unearned at end of the financial year 4 | Earned in the financial year 5 | Unearned at end of the financial year 6 |
| In respect of risks incepted in previous financial years | | 12 | (920) | 1 | (531) | | (389) | 1 |
| In respect of risks incepted in the financial year for periods of less than 12 months | expiring by the end of the financial year | 13 | 3,827 | | 247 | | 3,580 | |
| | expiring after the end of the financial year | 14 | 982 | 1,086 | 324 | 132 | 658 | 954 |
| In respect of risks incepted in the financial year for periods of 12 months | commencing prior to the last 12 months of the financial year | 15 | | | | | | |
| | commencing in each of the last 12 months of the financial year — Month 1 | 16 | 1,162 | 13 | 271 | | 891 | 13 |
| | Month 2 | 17 | 786 | 29 | 17 | | 769 | 29 |
| | Month 3 | 18 | 914 | 71 | 13 | 2 | 901 | 69 |
| | Month 4 | 19 | 689 | 103 | 36 | 10 | 653 | 93 |
| | Month 5 | 20 | 1,304 | 240 | 254 | 124 | 1,050 | 116 |
| | Month 6 | 21 | 1,411 | 182 | | | 1,411 | 182 |
| | Month 7 | 22 | 726 | 143 | 12 | 8 | 714 | 135 |

**Note**
- for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;
- when there are more than twelve months in the financial year, the total amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered at lines 16 - 27, starting with the first of the last 12 months at line 16;
- when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

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

**Form 21**
(Sheet 2)

Name of company **Royal Insurance plc**
Global business
Financial year ended **31st December 1995**
Accounting class **Goods in Transit**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 5 | |

| | | | | Gross: Earned in the financial year 1 | Gross: Unearned at end of the financial year 2 | Reinsurance premiums payable: Earned in the financial year 3 | Reinsurance premiums payable: Unearned at end of the financial year 4 | Net of reinsurance: Earned in the financial year 5 | Net of reinsurance: Unearned at end of the financial year 6 |
|---|---|---|---|---|---|---|---|---|---|
| in respect of risks incepted in the financial year for periods of 12 months | commencing in each of the last 12 months of the financial year | Month 8 | 23 | 1,025 | 176 | 2 | 2 | 1,023 | 174 |
| | | Month 9 | 24 | 417 | 188 | | 2 | 417 | 186 |
| | | Month 10 | 25 | 1,034 | 268 | | 1 | 1,034 | 267 |
| | | Month 11 | 26 | 715 | 235 | | | 715 | 235 |
| | | Month 12 | 27 | 617 | 609 | (32) | 310 | 649 | 299 |
| in respect of risks incepted in the financial year for periods of more than12 months | | | 28 | 24 | 710 | 91 | 685 | (67) | 25 |
| Total (12 to 28) | | | 29 | 14,713 | 4,054 | 704 | 1,276 | 14,009 | 2,778 |
| **Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year** | | | 31 | 4,597 | 64 | 1,318 | | 3,279 | 64 |

| | | | Gross 1 | | Reinsurance premiums payable 3 | | Net of reinsurance 5 | | Amount included in col 1 of premiums which have not been analysed by date of inception of risk 7 |
|---|---|---|---|---|---|---|---|---|---|
| **Total premiums receivable (less rebates and refunds) in the financial year** | | 41 | 19,347 | | 2,714 | | 16,633 | | 15,479 |
| **Total premiums at Line 41 attributable to** | UK | 42 | 4,079 | | 2,422 | | 1,657 | | |
| | Overseas | 43 | 15,268 | | 292 | | 14,976 | | 15,479 |

**Note** 41.1 is 11.1 + 29.1 + 29.2 41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6

**Form 21**
(Sheet 1)

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

| | |
|---|---|
| Name of company | **Royal Insurance plc** |
| Global business | |
| Financial year ended | **31st December 1995** |
| Accounting class | **Property Damage** |

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 6 | |

| Premiums receivable (less rebates and refunds) in the financial years | | | | Gross: Earned in previous financial years 1 | | Reinsurance premiums payable: Earned in previous financial years 3 | | Net of reinsurance: Earned in previous financial years 5 | |
|---|---|---|---|---|---|---|---|---|---|
| In respect of risks incepted in previous financial years | | | 11 | 8,886 | | 4,812 | | 4,074 | |
| | | | | Earned in the financial year 1 | Unearned at end of the financial year 2 | Earned in the financial year 3 | Unearned at end of the financial year 4 | Earned in the financial year 5 | Unearned at end of the financial year 6 |
| In respect of risks incepted in previous financial years | | | 12 | 12,257 | 2,164 | 7,436 | 823 | 4,821 | 1,341 |
| In respect of risks incepted in the financial year for periods of less than 12 months | expiring by the end of the financial year | | 13 | 153,273 | | 64,591 | | 88,682 | |
| | expiring after the end of the financial year | | 14 | 7,898 | 11,790 | (205) | 931 | 8,103 | 10,859 |
| In respect of risks incepted in the financial year for periods of 12 months | commencing prior to the last 12 months of the financial year | | 15 | | | | | | |
| | commencing in each of the last 12 months of the financial year | Month 1 | 16 | 66,978 | 12,788 | 10,935 | 2,785 | 56,043 | 10,003 |
| | | Month 2 | 17 | 39,706 | 6,769 | 3,221 | 1,206 | 36,485 | 5,563 |
| | | Month 3 | 18 | 69,947 | 20,683 | 2,549 | 1,517 | 67,398 | 19,166 |
| | | Month 4 | 19 | 44,507 | 17,968 | 4,135 | 1,715 | 40,372 | 16,253 |
| | | Month 5 | 20 | 34,470 | 19,937 | 4,754 | 2,591 | 29,716 | 17,346 |
| | | Month 6 | 21 | 44,848 | 39,084 | 2,779 | 2,440 | 42,069 | 36,644 |
| | | Month 7 | 22 | 21,127 | 23,396 | 2,229 | 2,249 | 18,898 | 21,147 |

**Note**
- for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;
- when there are more than twelve months in the financial year, the total amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered at lines 16 - 27, starting with the first of the last 12 months at line 16;
- when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

Returns under Insurance Companies Legislation

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

**Form 21**
(Sheet 2)

Name of company **Royal Insurance plc**
Global business
Financial year ended **31st December 1995**
Accounting class **Property Damage**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 6 | |

| | | | | Gross | | Reinsurance premiums payable | | Net of reinsurance | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | Earned in the financial year 1 | Unearned at end of the financial year 2 | Earned in the financial year 3 | Unearned at end of the financial year 4 | Earned in the financial year 5 | Unearned at end of the financial year 6 |
| in respect of risks incepted in the financial year for periods of 12 months | commencing in each of the last 12 months of the financial year | Month 8 | 23 | 17,412 | 26,641 | 1,421 | 1,020 | 15,991 | 25,621 |
| | | Month 9 | 24 | 22,243 | 57,037 | 912 | 1,594 | 21,331 | 55,443 |
| | | Month 10 | 25 | 9,658 | 32,173 | 880 | 1,729 | 8,778 | 30,444 |
| | | Month 11 | 26 | 9,050 | 44,674 | 2,407 | 1,278 | 6,643 | 43,396 |
| | | Month 12 | 27 | 1,130 | 65,852 | 258 | 3,998 | 872 | 61,854 |
| in respect of risks incepted in the financial year for periods of more than12 months | | | 28 | 9,543 | 6,330 | 8,806 | 3,494 | 737 | 2,836 |
| Total (12 to 28) | | | 29 | 564,047 | 387,286 | 117,108 | 29,370 | 446,939 | 357,916 |
| **Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year** | | | 31 | 436,326 | 8,159 | 30,780 | 1,687 | 405,546 | 6,472 |

| | | | Gross 1 | | Reinsurance premiums payable 3 | | Net of reinsurance 5 | | Amount included in col 1 of premiums which have not been analysed by date of inception of risk 7 |
|---|---|---|---|---|---|---|---|---|---|
| **Total premiums receivable (less rebates and refunds) in the financial year** | | 41 | 960,219 | | 151,290 | | 808,929 | | 50,422 |
| **Total premiums at Line 41 attributable to** | UK | 42 | 885,748 | | 140,761 | | 744,987 | | |
| | Overseas | 43 | 74,471 | | 10,529 | | 63,942 | | 50,422 |

**Note** 41.1 is 11.1 + 29.1 + 29.2 41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6

Pipeline Premiums relating to certain facultative business have not been analysed by month of inception due to the absence of specific inception dates.

**Form 21**
(Sheet 1)

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

| | |
|---|---|
| Name of company | **Royal Insurance plc** |
| Global business | |
| Financial year ended | **31st December 1995** |
| Accounting class | **General Liability** |

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 7 | |

| Premiums receivable (less rebates and refunds) in the financial years | | | | Gross: Earned in previous financial years 1 | | Reinsurance premiums payable: Earned in previous financial years 3 | | Net of reinsurance: Earned in previous financial years 5 | |
|---|---|---|---|---|---|---|---|---|---|
| In respect of risks incepted in previous financial years | | | 11 | 8,688 | | 6,824 | | 1,864 | |
| | | | | **Earned in the financial year 1** | **Unearned at end of the financial year 2** | **Earned in the financial year 3** | **Unearned at end of the financial year 4** | **Earned in the financial year 5** | **Unearned at end of the financial year 6** |
| In respect of risks incepted in previous financial years | | | 12 | 2,803 | 249 | (262) | 3,407 | 3,065 | (3,158) |
| In respect of risks incepted in the financial year for periods of less than 12 months | expiring by the end of the financial year | | 13 | 11,537 | | 10,809 | | 728 | |
| | expiring after the end of the financial year | | 14 | 1,993 | 2,750 | 542 | 684 | 1,451 | 2,066 |
| In respect of risks incepted in the financial year for periods of 12 months | commencing prior to the last 12 months of the financial year | | 15 | | | | | | |
| | commencing in each of the last 12 months of the financial year | Month 1 | 16 | 16,441 | 652 | 4,426 | 56 | 12,015 | 596 |
| | | Month 2 | 17 | 5,262 | 836 | 177 | 40 | 5,085 | 796 |
| | | Month 3 | 18 | 11,547 | 3,377 | 112 | 49 | 11,435 | 3,328 |
| | | Month 4 | 19 | 17,638 | 6,323 | 5,854 | 1,996 | 11,784 | 4,327 |
| | | Month 5 | 20 | 6,822 | 3,862 | 775 | 432 | 6,047 | 3,430 |
| | | Month 6 | 21 | 6,082 | 5,405 | 299 | 280 | 5,783 | 5,125 |
| | | Month 7 | 22 | 7,558 | 7,921 | 2,783 | 2,812 | 4,775 | 5,109 |

**Note**
- for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;
- when there are more than twelve months in the financial year, the total amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered at lines 16 - 27, starting with the first of the last 12 months at line 16;
- when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

Returns under Insurance Companies Legislation

**Form 21**
(Sheet 2)

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

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Name of company | **Royal Insurance plc** | | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
| Global business | | | | | | | | | | |
| Financial year ended | **31st December 1995** | F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 7 | |
| Accounting class | **General Liability** | | | | | | | | | |

| | | | | Gross: Earned in the financial year 1 | Gross: Unearned at end of the financial year 2 | Reinsurance premiums payable: Earned in the financial year 3 | Reinsurance premiums payable: Unearned at end of the financial year 4 | Net of reinsurance: Earned in the financial year 5 | Net of reinsurance: Unearned at end of the financial year 6 |
|---|---|---|---|---|---|---|---|---|---|
| in respect of risks incepted in the financial year for periods of 12 months | commencing in each of the last 12 months of the financial year | Month 8 | 23 | 2,690 | 3,980 | 358 | 553 | 2,332 | 3,427 |
| | | Month 9 | 24 | 4,761 | 10,391 | 278 | 626 | 4,483 | 9,765 |
| | | Month 10 | 25 | 2,300 | 7,220 | 110 | 392 | 2,190 | 6,828 |
| | | Month 11 | 26 | 2,419 | 11,011 | 195 | 1,247 | 2,224 | 9,764 |
| | | Month 12 | 27 | 690 | 11,364 | 12 | 1,113 | 678 | 10,251 |
| in respect of risks incepted in the financial year for periods of more than12 months | | | 28 | 1,240 | 2,233 | 774 | 769 | 466 | 1,464 |
| Total (12 to 28) | | | 29 | 101,783 | 77,574 | 27,242 | 14,456 | 74,541 | 63,118 |
| **Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year** | | | 31 | 80,878 | 1,744 | 16,285 | 144 | 64,593 | 1,600 |

| | | | Gross 1 | Reinsurance premiums payable 3 | Net of reinsurance 5 | Amount included in col 1 of premiums which have not been analysed by date of inception of risk 7 |
|---|---|---|---|---|---|---|
| **Total premiums receivable (less rebates and refunds) in the financial year** | | 41 | 188,045 | 48,522 | 139,523 | 9,434 |
| **Total premiums at Line 41 attributable to** | UK | 42 | 169,548 | 48,083 | 121,465 | |
| | Overseas | 43 | 18,497 | 439 | 18,058 | 9,434 |

**Note** 41.1 is 11.1 + 29.1 + 29.2 41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6

Returns under Insurance Companies Legislation

**Form 21**
(Sheet 1)

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

| | |
|---|---|
| Name of company | **Royal Insurance plc** |
| Global business | |
| Financial year ended | **31st December 1995** |
| Accounting class | **Pecuniary Loss** |

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 8 | |

| Premiums receivable (less rebates and refunds) in the financial years | | | | Gross | | Reinsurance premiums payable | | Net of reinsurance | |
|---|---|---|---|---|---|---|---|---|---|
| | | | | Earned in previous financial years 1 | | Earned in previous financial years 3 | | Earned in previous financial years 5 | |
| In respect of risks incepted in previous financial years | | | 11 | (892) | | (494) | | (398) | |
| | | | | Earned in the financial year 1 | Unearned at end of the financial year 2 | Earned in the financial year 3 | Unearned at end of the financial year 4 | Earned in the financial year 5 | Unearned at end of the financial year 6 |
| In respect of risks incepted in previous financial years | | | 12 | (3,746) | 3,506 | 70 | 235 | (3,816) | 3,271 |
| In respect of risks incepted in the financial year for periods of less than 12 months | expiring by the end of the financial year | | 13 | 5,407 | | 3,510 | | 1,897 | |
| | expiring after the end of the financial year | | 14 | 2,027 | 737 | 119 | 187 | 1,908 | 550 |
| In respect of risks incepted in the financial year for periods of 12 months | commencing prior to the last 12 months of the financial year | | 15 | | | | | | |
| | commencing in each of the last 12 months of the financial year | Month 1 | 16 | 6,156 | 609 | 2,240 | 581 | 3,916 | 28 |
| | | Month 2 | 17 | 1,799 | 386 | 264 | 259 | 1,535 | 127 |
| | | Month 3 | 18 | 3,156 | 1,033 | 409 | 303 | 2,747 | 730 |
| | | Month 4 | 19 | 4,556 | 1,789 | 564 | 355 | 3,992 | 1,434 |
| | | Month 5 | 20 | 2,259 | 1,308 | 608 | 435 | 1,651 | 873 |
| | | Month 6 | 21 | 2,920 | 2,528 | 856 | 818 | 2,064 | 1,710 |
| | | Month 7 | 22 | 2,132 | 2,308 | 460 | 514 | 1,672 | 1,794 |

**Note**
- for the normal financial year of 12 months, the amounts for each month are entered at lines 16 to 27, commencing with the first month at line 16;
- when there are more than twelve months in the financial year, the total amounts for the months before the last 12 months in the financial year are entered at line 15, the amounts of each of the last 12 months are entered at lines 16 - 27, starting with the first of the last 12 months at line 16;
- when there are less than 12 months in the financial year, amounts shall be entered for each months with the amounts for the last month of the financial year at line 27, with the preceding months at lines 26, 25 etc.

Returns under Insurance Companies Legislation

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

**Form 21**
(Sheet 2)

| Name of company | **Royal Insurance plc** |
|---|---|
| Global business | |
| Financial year ended | **31st December 1995** |
| Accounting class | **Pecuniary Loss** |

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F21 | 93792 | GL | 31 | 12 | 1995 | £000 | 8 | |

| | | | | Gross: Earned in the financial year 1 | Gross: Unearned at end of the financial year 2 | Reinsurance premiums payable: Earned in the financial year 3 | Reinsurance premiums payable: Unearned at end of the financial year 4 | Net of reinsurance: Earned in the financial year 5 | Net of reinsurance: Unearned at end of the financial year 6 |
|---|---|---|---|---|---|---|---|---|---|
| in respect of risks incepted in the financial year for periods of 12 months | commencing in each of the last 12 months of the financial year | Month 8 | 23 | 684 | 1,098 | 121 | 193 | 563 | 905 |
| | | Month 9 | 24 | 1,211 | 3,277 | 419 | 1,040 | 792 | 2,237 |
| | | Month 10 | 25 | 692 | 2,490 | 247 | 681 | 445 | 1,809 |
| | | Month 11 | 26 | 325 | 2,204 | 38 | 95 | 287 | 2,109 |
| | | Month 12 | 27 | 13 | 7,339 | 9 | 447 | 4 | 6,892 |
| in respect of risks incepted in the financial year for periods of more than12 months | | | 28 | 19,725 | 4,632 | 384 | 384 | 19,341 | 4,248 |
| Total (12 to 28) | | | 29 | 49,316 | 35,244 | 10,318 | 6,527 | 38,998 | 28,717 |
| **Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year** | | | 31 | 34,447 | 57,410 | 9,197 | 383 | 25,250 | 57,027 |

| | | | Gross 1 | | Reinsurance premiums payable 3 | | Net of reinsurance 5 | | Amount included in col 1 of premiums which have not been analysed by date of inception of risk 7 |
|---|---|---|---|---|---|---|---|---|---|
| **Total premiums receivable (less rebates and refunds) in the financial year** | | 41 | 83,668 | | 16,351 | | 67,317 | | |
| **Total premiums at Line 41 attributable to** | UK | 42 | 81,864 | | 16,167 | | 65,697 | | |
| | Overseas | 43 | 1,804 | | 184 | | 1,620 | | |

**Note** 41.1 is 11.1 + 29.1 + 29.2 41.3 is 11.3 + 29.3 + 29.4 41.5 is 11.5 + 29.5 + 29.6

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Accident & Health**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F22 | 93792 | GL | 31 | 12 | 1995 | £000 | 1 | |

| | | | Amount brought forward from previous financial year 1 | Amount payable/ receivable in the financial year 2 | Amount carried forward to next financial year 3 | Amount attributable to the financial year 4 |
|---|---|---|---|---|---|---|
| Claims arising from incidents occuring in previous financial years | gross | 11 | 12,812 | 4,593 | 4,952 | (3,267) |
| | recoverable from reinsurers | 12 | 1,618 | 57 | 1,465 | (96) |
| | net (11 - 12) | 13 | 11,194 | 4,536 | 3,487 | (3,171) |
| Claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33) | gross | 14 | 5,172 | 7,862 | 7,913 | 10,603 |
| | recoverable from reinsurers | 15 | | | | |
| | net (14 - 15) | 16 | 5,172 | 7,862 | 7,913 | 10,603 |
| Expenses | expenses for settling claims arising from incidents occuring in previous financial years | 21 | 112 | 274 | 54 | 216 |
| | expenses for settling claims arising from incidents occuring in the financial year (includng claims reported in the reconciliation return on Form 33) | 22 | 83 | 904 | 231 | 1,052 |
| | management expenses | 23 | 217 | 12,899 | 102 | 13,014 |
| | commission payable | 24 | 1,729 | 5,436 | 1,804 | 5,361 |
| | reinsurance commission receivable | 25 | 2 | 15 | 4 | 13 |
| | expenses in respect of the financial year (22 + 23 + 24 - 25) | 26 | | 19,224 | | 19,414 |
| | **total** (21 + 26) | 29 | | 19,498 | | 19,630 |

| | | | | | | |
|---|---|---|---|---|---|---|
| Amount included in line 13 attributable to | reported claims | 31 | | | 2,541 | |
| | claims incurred but not reported | 32 | | | 946 | |
| Amount included in line 16 attributable to | reported claims | 41 | | | 6,182 | |
| | claims incurred but not reported | 42 | | | 1,731 | |

**Notes**

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

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Motor Vehicle**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F22 | 93792 | GL | 31 | 12 | 1995 | £000 | 2 | |

| | | | Amount brought forward from previous financial year 1 | Amount payable/ receivable in the financial year 2 | Amount carried forward to next financial year 3 | Amount attributable to the financial year 4 |
|---|---|---|---|---|---|---|
| Claims arising from incidents occuring in previous financial years | gross | 11 | 484,661 | 137,397 | 316,387 | (30,877) |
| | recoverable from reinsurers | 12 | 6,924 | 2,727 | 6,765 | 2,568 |
| | net (11 - 12) | 13 | 477,737 | 134,670 | 309,622 | (33,445) |
| Claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33) | gross | 14 | 11,828 | 167,774 | 181,622 | 337,568 |
| | recoverable from reinsurers | 15 | | 1,009 | 1,240 | 2,249 |
| | net (14 - 15) | 16 | 11,828 | 166,765 | 180,382 | 335,319 |
| Expenses | expenses for settling claims arising from incidents occuring in previous financial years | 21 | 10,179 | 10,202 | 3,569 | 3,592 |
| | expenses for settling claims arising from incidents occuring in the financial year (includng claims reported in the reconciliation return on Form 33) | 22 | 257 | 26,373 | 12,486 | 38,602 |
| | management expenses | 23 | 18,813 | 77,989 | 19,613 | 77,189 |
| | commission payable | 24 | 17,865 | 32,074 | 15,590 | 34,349 |
| | reinsurance commission receivable | 25 | 375 | 77 | 54 | 398 |
| | expenses in respect of the financial year (22 + 23 + 24 - 25) | 26 | | 136,359 | | 149,742 |
| | **total** (21 + 26) | 29 | | 146,561 | | 153,334 |
| Amount included in line 13 attributable to | reported claims | 31 | | | 305,180 | |
| | claims incurred but not reported | 32 | | | 4,442 | |
| Amount included in line 16 attributable to | reported claims | 41 | | | 159,587 | |
| | claims incurred but not reported | 42 | | | 20,795 | |

**Notes**

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

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

Returns under Insurance Companies Legislation **Form 22**

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Ships**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F22 | 93792 | GL | 31 | 12 | 1995 | £000 | 4 | |

| | | | Amount brought forward from previous financial year 1 | Amount payable/ receivable in the financial year 2 | Amount carried forward to next financial year 3 | Amount attributable to the financial year 4 |
|---|---|---|---|---|---|---|
| Claims arising from incidents occuring in previous financial years | gross | 11 | 2 | 9 | | 7 |
| | recoverable from reinsurers | 12 | | | | |
| | net (11 - 12) | 13 | 2 | 9 | | 7 |
| Claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33) | gross | 14 | | 5 | 4 | 9 |
| | recoverable from reinsurers | 15 | | | | |
| | net (14 - 15) | 16 | | 5 | 4 | 9 |
| Expenses | expenses for settling claims arising from incidents occuring in previous financial years | 21 | | | | |
| | expenses for settling claims arising from incidents occuring in the financial year (includng claims reported in the reconciliation return on Form 33) | 22 | | | | |
| | management expenses | 23 | 3 | | 2 | 1 |
| | commission payable | 24 | 1 | 2 | 1 | 2 |
| | reinsurance commission receivable | 25 | | | | |
| | expenses in respect of the financial year (22 + 23 + 24 - 25) | 26 | | 2 | | 3 |
| | total (21 + 26) | 29 | | 2 | | 3 |

| | | | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| Amount included in line 13 attributable to | reported claims | 31 | | | | |
| | claims incurred but not reported | 32 | | | | |
| Amount included in line 16 attributable to | reported claims | 41 | | | 1 | |
| | claims incurred but not reported | 42 | | | 3 | |

**Notes**

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

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Goods in Transit**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F22 | 93792 | GL | 31 | 12 | 1995 | £000 | 5 | |

| | | | Amount brought forward from previous financial year 1 | Amount payable/ receivable in the financial year 2 | Amount carried forward to next financial year 3 | Amount attributable to the financial year 4 |
|---|---|---|---|---|---|---|
| **Claims arising from incidents occuring in previous financial years** | gross | 11 | 680 | 900 | 384 | 604 |
| | recoverable from reinsurers | 12 | 322 | 719 | 180 | 577 |
| | net (11 - 12) | 13 | 358 | 181 | 204 | 27 |
| **Claims arising from incidents occuring in the financial year** (including claims reported in the reconciliation return on Form 33) | gross | 14 | 12,112 | 7,985 | 10,987 | 6,860 |
| | recoverable from reinsurers | 15 | 82 | (421) | 547 | 44 |
| | net (14 - 15) | 16 | 12,030 | 8,406 | 10,440 | 6,816 |
| **Expenses** | expenses for settling claims arising from incidents occuring in previous financial years | 21 | 7 | 7 | | |
| | expenses for settling claims arising from incidents occuring in the financial year (includng claims reported in the reconciliation return on Form 33) | 22 | 289 | 503 | 636 | 850 |
| | management expenses | 23 | 87 | 2,188 | 85 | 2,190 |
| | commission payable | 24 | 936 | 5,539 | 686 | 5,789 |
| | reinsurance commission receivable | 25 | 211 | 178 | 94 | 295 |
| | expenses in respect of the financial year (22 + 23 + 24 - 25) | 26 | | 8,052 | | 8,534 |
| | **total** (21 + 26) | 29 | | 8,059 | | 8,534 |

| | | | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| Amount included in line 13 attributable to | reported claims | 31 | | | 192 | |
| | claims incurred but not reported | 32 | | | 12 | |
| Amount included in line 16 attributable to | reported claims | 41 | | | 8,613 | |
| | claims incurred but not reported | 42 | | | 1,827 | |

**Notes**

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

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Property Damage**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F22 | 93792 | GL | 31 | 12 | 1995 | £000 | 6 | |

| | | | Amount brought forward from previous financial year 1 | Amount payable/ receivable in the financial year 2 | Amount carried forward to next financial year 3 | Amount attributable to the financial year 4 |
|---|---|---|---|---|---|---|
| **Claims arising from incidents occuring in previous financial years** | gross | 11 | 416,847 | 186,246 | 203,645 | (26,956) |
| | recoverable from reinsurers | 12 | 81,588 | 31,082 | 52,518 | 2,012 |
| | net (11 - 12) | 13 | 335,259 | 155,164 | 151,127 | (28,968) |
| **Claims arising from incidents occuring in the financial year** (including claims reported in the reconciliation return on Form 33) | gross | 14 | 28,101 | 221,486 | 297,826 | 491,211 |
| | recoverable from reinsurers | 15 | 282 | 5,189 | 35,737 | 40,644 |
| | net (14 - 15) | 16 | 27,819 | 216,297 | 262,089 | 450,567 |
| **Expenses** | expenses for settling claims arising from incidents occuring in previous financial years | 21 | 7,838 | 14,374 | 1,890 | 8,426 |
| | expenses for settling claims arising from incidents occuring in the financial year (includng claims reported in the reconciliation return on Form 33) | 22 | 692 | 36,600 | 10,085 | 45,993 |
| | management expenses | 23 | 15,539 | 102,741 | 8,857 | 109,423 |
| | commission payable | 24 | 93,850 | 199,558 | 82,071 | 211,337 |
| | reinsurance commission receivable | 25 | 2,686 | 8,726 | 1,952 | 9,460 |
| | expenses in respect of the financial year (22 + 23 + 24 - 25) | 26 | | 330,173 | | 357,293 |
| | total (21 + 26) | 29 | | 344,547 | | 365,719 |

| | | | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| Amount included in line 13 attributable to | reported claims | 31 | | | 136,698 | |
| | claims incurred but not reported | 32 | | | 14,429 | |
| Amount included in line 16 attributable to | reported claims | 41 | | | 163,491 | |
| | claims incurred but not reported | 42 | | | 98,598 | |

**Notes**

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

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **General Liability**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F22 | 93792 | GL | 31 | 12 | 1995 | £000 | 7 | |

| | | | Amount brought forward from previous financial year 1 | Amount payable/ receivable in the financial year 2 | Amount carried forward to next financial year 3 | Amount attributable to the financial year 4 |
|---|---|---|---|---|---|---|
| Claims arising from incidents occuring in previous financial years | gross | 11 | 655,046 | 99,291 | 542,915 | (12,840) |
| | recoverable from reinsurers | 12 | 66,171 | 12,612 | 64,762 | 11,203 |
| | net (11 - 12) | 13 | 588,875 | 86,679 | 478,153 | (24,043) |
| Claims arising from incidents occuring in the financial year (including claims reported in the reconciliation return on Form 33) | gross | 14 | 15,893 | 7,697 | 156,472 | 148,276 |
| | recoverable from reinsurers | 15 | | 951 | 4,422 | 5,373 |
| | net (14 - 15) | 16 | 15,893 | 6,746 | 152,050 | 142,903 |
| Expenses | expenses for settling claims arising from incidents occuring in previous financial years | 21 | 12,030 | 1,722 | 3,486 | (6,822) |
| | expenses for settling claims arising from incidents occuring in the financial year (includng claims reported in the reconciliation return on Form 33) | 22 | 364 | 4,549 | 7,682 | 11,867 |
| | management expenses | 23 | 4,098 | 21,739 | 4,983 | 20,854 |
| | commission payable | 24 | 11,191 | 23,820 | 10,219 | 24,792 |
| | reinsurance commission receivable | 25 | 740 | 2,911 | 877 | 2,774 |
| | expenses in respect of the financial year (22 + 23 + 24 - 25) | 26 | | 47,197 | | 54,739 |
| | **total** (21 + 26) | 29 | | 48,919 | | 47,917 |

| | | | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| Amount included in line 13 attributable to | reported claims | 31 | | | 328,595 | |
| | claims incurred but not reported | 32 | | | 149,558 | |
| Amount included in line 16 attributable to | reported claims | 41 | | | 90,287 | |
| | claims incurred but not reported | 42 | | | 61,763 | |

**Notes**

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

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Pecuniary Loss**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F22 | 93792 | GL | 31 | 12 | 1995 | £000 | 8 | |

| | | | Amount brought forward from previous financial year 1 | Amount payable/ receivable in the financial year 2 | Amount carried forward to next financial year 3 | Amount attributable to the financial year 4 |
|---|---|---|---|---|---|---|
| **Claims arising from incidents occuring in previous financial years** | gross | 11 | 124,439 | 45,820 | 73,133 | (5,486) |
| | recoverable from reinsurers | 12 | 16,897 | 7,257 | 13,193 | 3,553 |
| | net (11 - 12) | 13 | 107,542 | 38,563 | 59,940 | (9,039) |
| **Claims arising from incidents occuring in the financial year** (including claims reported in the reconciliation return on Form 33) | gross | 14 | 44 | 73,920 | 65,487 | 139,363 |
| | recoverable from reinsurers | 15 | | 1,052 | 11,234 | 12,286 |
| | net (14 - 15) | 16 | 44 | 72,868 | 54,253 | 127,077 |
| **Expenses** | expenses for settling claims arising from incidents occuring in previous financial years | 21 | 2,267 | 300 | 542 | (1,425) |
| | expenses for settling claims arising from incidents occuring in the financial year (includng claims reported in the reconciliation return on Form 33) | 22 | | 757 | 974 | 1,731 |
| | management expenses | 23 | 2,794 | 4,018 | 964 | 5,848 |
| | commission payable | 24 | 4,567 | 7,034 | 5,947 | 5,654 |
| | reinsurance commission receivable | 25 | 830 | 1,052 | 445 | 1,437 |
| | expenses in respect of the financial year (22 + 23 + 24 - 25) | 26 | | 10,757 | | 11,796 |
| | **total** (21 + 26) | 29 | | 11,057 | | 10,371 |

| | | | 1 | 2 | 3 | 4 |
|---|---|---|---|---|---|---|
| Amount included in line 13 attributable to | reported claims | 31 | | | 48,492 | |
| | claims incurred but not reported | 32 | | | 11,448 | |
| Amount included in line 16 attributable to | reported claims | 41 | | | 29,522 | |
| | claims incurred but not reported | 42 | | | 24,731 | |

**Notes**

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

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F23 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| Year of origin ended Month | Year | Accounting class code | | Claims outstanding(net) as at the end of year of origin 1 | Total claims paid (net) in all years since year of origin 2 | Claims outstanding (net) at end of financial year 3 |
|---|---|---|---|---|---|---|

**Accounting class Accident & Health**

| Month | Year | Accounting class code | Line | 1 | 2 | 3 |
|---|---|---|---|---|---|---|
| 12 | 1995 | 1 | 11 | 3,326 | | 3,326 |
| 12 | 1994 | | 12 | 3,612 | 3,166 | 1,491 |
| 12 | 1993 | | 13 | 5,114 | 3,246 | 988 |
| 12 | 1992 | | 14 | 5,843 | 5,585 | 523 |
| 12 | 1991 | | 15 | 10,099 | 7,542 | 801 |
| 12 | 1990 | | 16 | 6,726 | 6,352 | 170 |
| 12 | 1989 | | 17 | 5,352 | 5,470 | 351 |
| Previous years | | | 18 | 24,130 | 32,431 | (926) |
| Reconciliation | | | 19 | | | 4,676 |
| Total | | | 29 | | | 11,400 |

**Accounting class Motor Vehicle**

| Month | Year | Accounting class code | Line | 1 | 2 | 3 |
|---|---|---|---|---|---|---|
| 12 | 1995 | 2 | 11 | 157,000 | | 157,000 |
| 12 | 1994 | | 12 | 159,173 | 56,769 | 86,191 |
| 12 | 1993 | | 13 | 165,138 | 71,742 | 56,432 |
| 12 | 1992 | | 14 | 149,345 | 87,695 | 43,417 |
| 12 | 1991 | | 15 | 169,742 | 113,214 | 30,544 |
| 12 | 1990 | | 16 | 170,914 | 157,904 | 26,156 |
| 12 | 1989 | | 17 | 143,927 | 142,175 | 12,817 |
| Previous years | | | 18 | 662,004 | 623,919 | 21,323 |
| Reconciliation | | | 19 | | | 56,124 |
| Total | | | 29 | | | 490,004 |

**Notes**
1 All figures are net of reinsurance recoveries
2 Line 19 relates to claims reported in the reconciliation return on Form 33. These claims are not included in lines 11 to 18.
3 23.29.3 = 22.13.3+22.16.3

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F23 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| Year of origin ended Month | Year | Accounting class code | | Claims outstanding(net) as at the end of year of origin 1 | Total claims paid (net) in all years since year of origin 2 | Claims outstanding (net) at end of financial year 3 |
|---|---|---|---|---|---|---|

Accounting class **Ships**

| Month | Year | Accounting class code | Line | 1 | 2 | 3 |
|---|---|---|---|---|---|---|
| 12 | 1995 | 4 | 11 | 4 | | 4 |
| 12 | 1994 | | 12 | 2 | 5 | |
| 12 | 1993 | | 13 | 9 | 5 | |
| 12 | 1992 | | 14 | 14 | 5 | |
| 12 | 1991 | | 15 | 31 | 5 | |
| 12 | 1990 | | 16 | 57 | 43 | |
| 12 | 1989 | | 17 | 143 | 73 | |
| Previous years | | | 18 | 1,181 | 1,476 | |
| Reconciliation | | | 19 | | | |
| **Total** | | | 29 | | | 4 |

Accounting class **Goods in Transit**

| Month | Year | Accounting class code | Line | 1 | 2 | 3 |
|---|---|---|---|---|---|---|
| 12 | 1995 | 5 | 11 | 183 | | 183 |
| 12 | 1994 | | 12 | 150 | 165 | 26 |
| 12 | 1993 | | 13 | 338 | 213 | 54 |
| 12 | 1992 | | 14 | 114 | 153 | 26 |
| 12 | 1991 | | 15 | 398 | 561 | 8 |
| 12 | 1990 | | 16 | 438 | 285 | 5 |
| 12 | 1989 | | 17 | 424 | 462 | 34 |
| Previous years | | | 18 | 2,378 | 2,614 | 34 |
| Reconciliation | | | 19 | | | 10,276 |
| **Total** | | | 29 | | | 10,646 |

**Notes**
1 All figures are net of reinsurance recoveries
2 Line 19 relates to claims reported in the reconciliation return on Form 33. These claims are not included in lines 11 to 18.
3 23.29.3 = 22.13.3+22.16.3

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F23 | 93792 | GL | 31 | 12 | 1995 | £000 | |

| Year of origin ended Month | Year | Accounting class code | | Claims outstanding(net) as at the end of year of origin 1 | Total claims paid (net) in all years since year of origin 2 | Claims outstanding (net) at end of financial year 3 |
|---|---|---|---|---|---|---|
| **Accounting class** | | **Property Damage** | | | | |
| 12 | 1995 | 6 | 11 | 226,717 | | 226,717 |
| 12 | 1994 | | 12 | 175,278 | 100,437 | 57,255 |
| 12 | 1993 | | 13 | 220,065 | 131,886 | 35,331 |
| 12 | 1992 | | 14 | 230,700 | 156,943 | 13,345 |
| 12 | 1991 | | 15 | 254,335 | 191,882 | 19,471 |
| 12 | 1990 | | 16 | 298,838 | 228,713 | 9,494 |
| 12 | 1989 | | 17 | 212,418 | 185,144 | 9,275 |
| Previous years | | | 18 | 815,306 | 784,738 | 4,194 |
| Reconciliation | | | 19 | | | 38,130 |
| **Total** | | | 29 | | | 413,212 |
| **Accounting class** | | **General Liability** | | | | |
| 12 | 1995 | 7 | 11 | 128,129 | | 128,129 |
| 12 | 1994 | | 12 | 116,843 | 6,443 | 86,837 |
| 12 | 1993 | | 13 | 101,377 | 13,975 | 76,755 |
| 12 | 1992 | | 14 | 103,431 | 34,180 | 66,102 |
| 12 | 1991 | | 15 | 97,224 | 55,456 | 49,000 |
| 12 | 1990 | | 16 | 79,573 | 63,683 | 41,574 |
| 12 | 1989 | | 17 | 72,915 | 60,535 | 20,848 |
| Previous years | | | 18 | 426,369 | 369,352 | 100,851 |
| Reconciliation | | | 19 | | | 60,103 |
| **Total** | | | 29 | | | 630,199 |

**Notes**
1 All figures are net of reinsurance recoveries
2 Line 19 relates to claims reported in the reconciliation return on Form 33. These claims are not included in lines 11 to 18.
3 23.29.3 = 22.13.3+22.16.3

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

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

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | For official use |
|---|---|---|---|---|---|---|---|
| F23 | 93792 | GL | 31 | 12 | 1995 | £000 | |

Accounting class **Pecuniary Loss**

| Year of origin ended Month | Year | Accounting class code | | Claims outstanding(net) as at the end of year of origin 1 | Total claims paid (net) in all years since year of origin 2 | Claims outstanding (net) at end of financial year 3 |
|---|---|---|---|---|---|---|
| 12 | 1995 | 8 | 11 | 53,960 | | 53,960 |
| 12 | 1994 | | 12 | 47,777 | 28,645 | 13,962 |
| 12 | 1993 | | 13 | 114,107 | 64,785 | 7,451 |
| 12 | 1992 | | 14 | 177,239 | 142,319 | 7,159 |
| 12 | 1991 | | 15 | 277,282 | 91,252 | 15,636 |
| 12 | 1990 | | 16 | 49,156 | 55,121 | 13,250 |
| 12 | 1989 | | 17 | 30,770 | 27,104 | 1,067 |
| Previous years | | | 18 | 136,787 | 109,271 | 1,390 |
| Reconciliation | | | 19 | | | 317 |
| Total | | | 29 | | | 114,192 |

Accounting class

| Month | Year | Accounting class code | | 1 | 2 | 3 |
|---|---|---|---|---|---|---|
| | 19 | | 11 | | | |
| | 19 | | 12 | | | |
| | 19 | | 13 | | | |
| | 19 | | 14 | | | |
| | 19 | | 15 | | | |
| | 19 | | 16 | | | |
| | 19 | | 17 | | | |
| Previous years | | | 18 | | | |
| Reconciliation | | | 19 | | | |
| Total | | | 29 | | | |

**Notes**

1 All figures are net of reinsurance recoveries

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

3 23.29.3 = 22.13.3+22.16.3

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

## General business (three year accounting): Analysis of premiums, claims, expenses and funds

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Aircraft**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F24 | 93792 | GL | 31 | 12 | 1995 | £000 | 3 | |

| Amounts receivable or payable in the financial year | | | | Insurance business incepted in: All years prior to second year preceding the financial year 1 | Second year preceding the financial year 2 | First year preceding the financial year 3 | The financial year 4 | Total (1 + 2 + 3 + 4) 5 |
|---|---|---|---|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | | 11 | (42) | (82) | 6,282 | 25,965 | 32,123 |
| | receivable under reinsurance treaties accepted | | 12 | (935) | 137 | 652 | 357 | 211 |
| | payable to reinsurers to reinsure business of kind shown at line 11 | | 13 | 289 | 17 | 1,929 | 8,558 | 10,793 |
| | payable to retrocessionaires to reinsure business of kind shown at line 12 | | 14 | (2,080) | 5 | | 20 | (2,055) |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | | 15 | | | | | |
| | receivable net (11 + 12 - 13 - 14 + 15) | | 19 | 814 | 33 | 5,005 | 17,744 | 23,596 |
| Claims | paid under contracts of a kind shown at | line 11 | 21 | 1,984 | 2,518 | 6,574 | 2,320 | 13,396 |
| | | line 12 | 22 | 3,978 | 287 | 393 | 34 | 4,692 |
| | recoverable from reinsurers under contracts of a kind shown at | line 13 | 23 | 578 | 562 | 1,438 | 492 | 3,070 |
| | | line 14 | 24 | 614 | | | | 614 |
| | paid net (21 + 22 - 23 - 24) | | 29 | 4,770 | 2,243 | 5,529 | 1,862 | 14,404 |
| Expenses | management expenses and expenses for settling claims | | 31 | 165 | | | 917 | 1,082 |
| | commission payable | | 32 | (9) | | | | (9) |
| | reinsurance commission receivable | | 33 | 86 | | | | 86 |
| | total (31 + 32 - 33) | | 39 | 70 | | | 917 | 987 |
| Funds | brought forward | | 41 | 18,904 | 6,339 | 9,110 | | 34,353 |
| | carried forward | | 42 | 17,434 | 5,976 | 8,586 | 14,966 | 46,962 |
| | increase (decrease) in the financial year (42 - 41) | | 49 | (1,470) | (363) | (524) | 14,966 | 12,609 |
| Balance on each underwriting year (19 - 29 - 39 - 49) | | | 51 | (2,556) | (1,847) | | (1) | (4,404) |

**Note**

The references to reinsurers and reinsurance in lines 13, 23 and 33 include retrocessionaires and retrocessio

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

## General business (three year accounting): Analysis of premiums, claims, expenses and funds

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Ships**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F24 | 93792 | GL | 31 | 12 | 1995 | £000 | 4 | |

| Amounts receivable or payable in the financial year | | | | Insurance business incepted in: All years prior to second year preceding the financial year 1 | Second year preceding the financial year 2 | First year preceding the financial year 3 | The financial year 4 | Total (1 + 2 + 3 + 4) 5 |
|---|---|---|---|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | | 11 | 959 | 766 | 5,760 | 29,771 | 37,256 |
| | receivable under reinsurance treaties accepted | | 12 | (92) | 14 | 936 | 1,629 | 2,487 |
| | payable to reinsurers to reinsure business of kind shown at line 11 | | 13 | 433 | 114 | 759 | 5,654 | 6,960 |
| | payable to retrocessionaires to reinsure business of kind shown at line 12 | | 14 | 1,002 | (277) | 592 | 381 | 1,698 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | | 15 | | | | | - |
| | receivable net (11 + 12 - 13 - 14 + 15) | | 19 | (568) | 943 | 5,345 | 25,365 | 31,085 |
| Claims | paid under contracts of a kind shown at | line 11 | 21 | 10,792 | 2,195 | 5,036 | 1,132 | 19,155 |
| | | line 12 | 22 | 12,766 | 112 | 697 | 385 | 13,960 |
| | recoverable from reinsurers under contracts of a kind shown at | line 13 | 23 | 1,385 | 221 | 1,514 | 170 | 3,290 |
| | | line 14 | 24 | 4,819 | | 290 | | 5,109 |
| | paid net (21 + 22 - 23 - 24) | | 29 | 17,354 | 2,086 | 3,929 | 1,347 | 24,716 |
| Expenses | management expenses and expenses for settling claims | | 31 | 880 | 86 | 753 | 2,137 | 3,856 |
| | commission payable | | 32 | 342 | 154 | 1,058 | 5,251 | 6,805 |
| | reinsurance commission receivable | | 33 | | 4 | 101 | 80 | 185 |
| | total (31 + 32 - 33) | | 39 | 1,222 | 236 | 1,710 | 7,308 | 10,476 |
| Funds | brought forward | | 41 | 65,517 | 12,256 | 14,892 | | 92,665 |
| | carried forward | | 42 | 54,259 | 8,301 | 14,598 | 21,587 | 98,745 |
| | increase (decrease) in the financial year (42 - 41) | | 49 | (11,258) | (3,955) | (294) | 21,587 | 6,080 |
| Balance on each underwriting year (19 - 29 - 39 - 49) | | | 51 | (7,886) | 2,576 | | (4,877) | (10,187) |

**Note**
The references to reinsurers and reinsurance in lines 13, 23 and 33 include retrocessionaires and retrocessio

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

**Form 24**

## General business (three year accounting): Analysis of premiums, claims, expenses and funds

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Goods in Transit**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F24 | 93792 | GL | 31 | 12 | 1995 | £000 | 5 | |

| Amounts receivable or payable in the financial year | | | | Insurance business incepted in: All years prior to second year preceding the financial year 1 | Second year preceding the financial year 2 | First year preceding the financial year 3 | The financial year 4 | Total (1 + 2 + 3 + 4) 5 |
|---|---|---|---|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | | 11 | 1,065 | 1,674 | 10,762 | 32,913 | 46,414 |
| | receivable under reinsurance treaties accepted | | 12 | 83 | 66 | 170 | 248 | 567 |
| | payable to reinsurers to reinsure business of kind shown at line 11 | | 13 | 205 | 70 | 1,603 | 8,574 | 10,452 |
| | payable to retrocessionaires to reinsure business of kind shown at line 12 | | 14 | 5 | | | | 5 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | | 15 | | | | | - |
| | receivable net (11 + 12 - 13 - 14 + 15) | | 19 | 938 | 1,670 | 9,329 | 24,587 | 36,524 |
| Claims | paid under contracts of a kind shown at | line 11 | 21 | 2,303 | 1,852 | 6,211 | 1,793 | 12,159 |
| | | line 12 | 22 | 715 | 65 | 82 | 65 | 927 |
| | recoverable from reinsurers under contracts of a kind shown at | line 13 | 23 | 501 | 313 | 1,142 | 315 | 2,271 |
| | | line 14 | 24 | 2 | | | | 2 |
| | paid net (21 + 22 - 23 - 24) | | 29 | 2,515 | 1,604 | 5,151 | 1,543 | 10,813 |
| Expenses | management expenses and expenses for settling claims | | 31 | 137 | 68 | 2,283 | 3,196 | 5,684 |
| | commission payable | | 32 | 239 | 373 | 1,902 | 5,490 | 8,004 |
| | reinsurance commission receivable | | 33 | 26 | 10 | 162 | 825 | 1,023 |
| | total (31 + 32 - 33) | | 39 | 350 | 431 | 4,023 | 7,861 | 12,665 |
| Funds | brought forward | | 41 | 7,551 | 3,972 | 8,288 | | 19,811 |
| | carried forward | | 42 | 4,332 | 736 | 8,443 | 15,183 | 28,694 |
| | increase (decrease) in the financial year (42 - 41) | | 49 | (3,219) | (3,236) | 155 | 15,183 | 8,883 |
| **Balance on each underwriting year** (19 - 29 - 39 - 49) | | | 51 | 1,292 | 2,871 | | | 4,163 |

**Note**

The references to reinsurers and reinsurance in lines 13, 23 and 33 include retrocessionaires and retrocessio

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

 **Form 24**

## General business (three year accounting): Analysis of premiums, claims, expenses and funds

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Non Proportional Treaty**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F24 | 93792 | GL | 31 | 12 | 1995 | £000 | 9 | |

| Amounts receivable or payable in the financial year | | | | Insurance business incepted in: All years prior to second year preceding the financial year 1 | Second year preceding the financial year 2 | First year preceding the financial year 3 | The financial year 4 | Total (1 + 2 + 3 + 4) 5 |
|---|---|---|---|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | | 11 | | | | | |
| | receivable under reinsurance treaties accepted | | 12 | 777 | (1,250) | 61 | 9,677 | 9,265 |
| | payable to reinsurers to reinsure business of kind shown at line 11 | | 13 | | | | | |
| | payable to retrocessionaires to reinsure business of kind shown at line 12 | | 14 | 1,575 | 1 | 85 | 404 | 2,065 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | | 15 | 84 | | | | 84 |
| | receivable net (11 + 12 - 13 - 14 + 15) | | 19 | (714) | (1,251) | (24) | 9,273 | 7,284 |
| Claims | paid under contracts of a kind shown at | line 11 | 21 | | | | | |
| | | line 12 | 22 | 19,696 | 1,574 | 1,855 | 692 | 23,817 |
| | recoverable from reinsurers under contracts of a kind shown at | line 13 | 23 | | | | | |
| | | line 14 | 24 | 4,612 | | 328 | | 4,940 |
| | paid net (21 + 22 - 23 - 24) | | 29 | 15,084 | 1,574 | 1,527 | 692 | 18,877 |
| Expenses | management expenses and expenses for settling claims | | 31 | 1,178 | 195 | 2 | 398 | 1,773 |
| | commission payable | | 32 | 57 | 5 | (73) | 870 | 859 |
| | reinsurance commission receivable | | 33 | 17 | | | | 17 |
| | total (31 + 32 - 33) | | 39 | 1,218 | 200 | (71) | 1,268 | 2,615 |
| Funds | brought forward | | 41 | 111,893 | 27,637 | 8,029 | | 147,559 |
| | carried forward | | 42 | 101,294 | 14,395 | 4,832 | 10,198 | 130,719 |
| | increase (decrease) in the financial year (42 - 41) | | 49 | (10,599) | (13,242) | (3,197) | 10,198 | (16,840) |
| Balance on each underwriting year (19 - 29 - 39 - 49) | | | 51 | (6,417) | 10,217 | 1,717 | (2,885) | 2,632 |

**Note**
The references to reinsurers and reinsurance in lines 13, 23 and 33 include retrocessionaires and retrocessio

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

## General business (three year accounting): Additional information relating to premiums

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Aircraft**

| | | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|---|
| **Division of premiums between UK and overseas** | F25 | 93792 | GL | 31 | 12 | 1995 | £000 | 3 | |

| | Premiums on Form 24 attributed to | | UK 6 | Overseas 7 |
|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | 11 | 32,123 | |
| | receivable under reinsurance treaties accepted | 12 | (304) | 515 |
| | payable to reinsurance and retrocessionaires to reinsure business of a kind shown at line 11 | 13 | 10,793 | |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | (734) | (1,321) |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | | |
| | **receivable net** (11 + 12 - 13 - 14 + 15) | 19 | 21,760 | 1,836 |

**Note** 25.19.6 + 25.19.7 = 24.19.5

**Grossed-up premiums** (only to be completed if values in the first part of the form are net of commission)

| **Grossed up values of entries shown at lines 11 to 14 on Form 24** | | | Insurance business incepted in: All years prior to second year preceding the financial year 1 | Second year preceding the financial year 2 | First year preceding the financial year 3 | The financial year 4 | Total (1 + 2 + 3 + 4) 5 |
|---|---|---|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | 71 | 5 | (90) | 6,866 | 28,377 | 35,158 |
| | receivable under reinsurance treaties accepted | 72 | (8) | 150 | 713 | 390 | 1,245 |
| | payable to reinsurers and retrocessionaires to reinsure business of kind shown at line 71 | 73 | (3) | 21 | 2,108 | 9,353 | 11,479 |
| | payable to retrocessionaires to reinsure business of kind shown at line 72 | 74 | 18 | 5 | | 21 | 44 |
| | **Balance** (71 + 72 - 73 - 74) | 79 | (18) | 34 | 5,471 | 19,393 | 24,880 |

## General business (three year accounting): Additional information relating to premiums

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Ships**

| | | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|---|
| **Division of premiums between UK and overseas** | F25 | 93792 | GL | 31 | 12 | 1995 | £000 | 4 | |

| | **Premiums on Form 24 attributed to** | | UK<br>6 | Overseas<br>7 |
|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | 11 | 37,216 | 40 |
| | receivable under reinsurance treaties accepted | 12 | 23 | 2,464 |
| | payable to reinsurance and retrocessionaires to reinsure business of a kind shown at line 11 | 13 | 6,960 | |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | 285 | 1,413 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | | |
| | **receivable net** (11 + 12 - 13 - 14 + 15) | 19 | 29,994 | 1,091 |

**Note** 25.19.6 + 25.19.7 = 24.19.5

**Grossed-up premiums** (only to be completed if values in the first part of the form are net of commission)

| **Grossed up values of entries shown at lines 11 to 14 on Form 24** | | | **Insurance business incepted in:** All years prior to second year preceding the financial year<br>1 | Second year preceding the financial year<br>2 | First year preceding the financial year<br>3 | The financial year<br>4 | Total (1 + 2 + 3 + 4)<br>5 |
|---|---|---|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | 71 | | | | | |
| | receivable under reinsurance treaties accepted | 72 | | | | | |
| | payable to reinsurers and retrocessionaires to reinsure business of kind shown at line 71 | 73 | | | | | |
| | payable to retrocessionaires to reinsure business of kind shown at line 72 | 74 | | | | | |
| | **Balance** (71 + 72 - 73 - 74) | 79 | | | | | |

## General business (three year accounting): Additional information relating to premiums

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Goods in Transit**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| **Division of premiums between UK and overseas** F25 | 93792 | GL | 31 | 12 | 1995 | £000 | 5 | |

| | **Premiums on Form 24 attributed to** | | UK 6 | Overseas 7 |
|---|---|---|---|---|
| **Premiums** | receivable under direct insurance and facultative reinsurance contracts | 11 | 45,335 | 1,079 |
| | receivable under reinsurance treaties accepted | 12 | 48 | 519 |
| | payable to reinsurance and retrocessionaires to reinsure business of a kind shown at line 11 | 13 | 10,440 | 12 |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | | 5 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | | |
| | **receivable net** (11 + 12 - 13 - 14 + 15) | 19 | 34,943 | 1,581 |

**Note** 25.19.6 + 25.19.7 = 24.19.5

**Grossed-up premiums** (only to be completed if values in the first part of the form are net of commission)

| **Grossed up values of entries shown at lines 11 to 14 on Form 24** | | | **Insurance business incepted in:** All years prior to second year preceding the financial year 1 | Second year preceding the financial year 2 | First year preceding the financial year 3 | The financial year 4 | Total (1 + 2 + 3 + 4) 5 |
|---|---|---|---|---|---|---|---|
| **Premiums** | receivable under direct insurance and facultative reinsurance contracts | 71 | | | | | |
| | receivable under reinsurance treaties accepted | 72 | | | | | |
| | payable to reinsurers and retrocessionaires to reinsure business of kind shown at line 71 | 73 | | | | | |
| | payable to retrocessionaires to reinsure business of kind shown at line 72 | 74 | | | | | |
| | **Balance** (71 + 72 - 73 - 74) | 79 | | | | | |

## General business (three year accounting): Additional information relating to premiums

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Accounting class **Non Proportional Treaty**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| **Division of premiums between UK and overseas** F25 | 93792 | GL | 31 | 12 | 1995 | £000 | 9 | |

| | Premiums on Form 24 attributed to | | UK 6 | Overseas 7 |
|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | 11 | | |
| | receivable under reinsurance treaties accepted | 12 | 1,807 | 7,458 |
| | payable to reinsurance and retrocessionaires to reinsure business of a kind shown at line 11 | 13 | | |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | 369 | 1,696 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | | 84 |
| | **receivable net** (11 + 12 - 13 - 14 + 15) | 19 | 1,438 | 5,846 |

**Note** 25.19.6 + 25.19.7 = 24.19.5

**Grossed-up premiums** (only to be completed if values in the first part of the form are net of commission)

| **Grossed up values of entries shown at lines 11 to 14 on Form 24** | | | **Insurance business incepted in:** All years prior to second year preceding the financial year 1 | Second year preceding the financial year 2 | First year preceding the financial year 3 | The financial year 4 | Total (1 + 2 + 3 + 4) 5 |
|---|---|---|---|---|---|---|---|
| Premiums | receivable under direct insurance and facultative reinsurance contracts | 71 | | | | | |
| | receivable under reinsurance treaties accepted | 72 | | | | | |
| | payable to reinsurers and retrocessionaires to reinsure business of kind shown at line 71 | 73 | | | | | |
| | payable to retrocessionaires to reinsure business of kind shown at line 72 | 74 | | | | | |
| | **Balance** (71 + 72 - 73 - 74) | 79 | | | | | |

**Form 26**

## General business: Analysis of premiums for non-proportional treaty reinsurance business

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F26 | 93792 | GL | 31 | 12 | 1995 | £000 | 9 | |

| Amounts receivable or payable in the financial year | | In respect of treaties commencing in: All years prior to second year preceding the financial year 1 | Second year preceding the financial year 2 | First year preceding the financial year 3 | The financial year 4 | Total (1 + 2 + 3 + 4) 5 |
|---|---|---|---|---|---|---|
| Premiums receivable (other than to assume portfolios) | 11 | 777 | (1,250) | 61 | 9,677 | 9,265 |
| Premiums receivable to assume unearned premium portfolios | 12 | | | | | |
| Premium portfolios payable to cedants | 13 | | | | | |
| Total premiums receivable (11 + 12 - 13) | 19 | 777 | (1,250) | 61 | 9,677 | 9,265 |
| Premiums payable to retrocessionaires (other than to assume portfolios) | 21 | 1,575 | 1 | 85 | 404 | 2,065 |
| Premiums payable to retrocessionaires to assume unearned premium portfolios | 22 | | | | | |
| Premium portfolios receivable from retrocessionaires | 23 | | | | | |
| Total premiums payable to retrocessionaires (21 + 22 - 23) | 29 | 1,575 | 1 | 85 | 404 | 2,065 |
| **Net premiums receivable** (19 - 29) | 31 | (798) | (1,251) | (24) | 9,273 | 7,200 |
| Amounts receivable to assume outstanding claims portfolios | 41 | 84 | | | | 84 |
| Loss portfolios payable to cedants | 42 | | | | | |
| Net amounts receivable from cedants in respect of outstanding claims and loss portfolios (41 - 42) | 49 | 84 | | | | 84 |
| Amounts payable to retrocessionaires to assume outstanding claims portfolios | 51 | | | | | |
| Loss portfolios receivable from retrocessionaires | 52 | | | | | |
| Net amounts payable to retrocessionaires in respect of outstanding claims and loss portfolios (51 - 52) | 59 | | | | | |
| **Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios** (49 - 59) | 61 | 84 | | | | 84 |

**Note**
The amounts shown in lines 19, 29 and 61 are carried forward to Form 24.

## General business: Revenue analysis of proportional treaty reinsurance business

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

| | Company registration number | Global / UK/CM | Period ended: day | month | year | Units | Accounting class | For official use |
|---|---|---|---|---|---|---|---|---|
| F27 | 93792 | GL | 31 | 12 | 1995 | £000 | 10 | |

| Amounts receivable or payable in the financial year | | | Insurance business written under treaties: closed in the financial year ('closed treaty year') 1 | Insurance business written under treaties: to be closed in the next financial year ('open treaty year') 2 | Total (1 + 2) 3 | Source Form Line |
|---|---|---|---|---|---|---|
| Premiums | receivable under reinsurance treaties accepted | 12 | 65,108 | 43,104 | 108,212 | 28 . 19 |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | 14,268 | 3,055 | 17,323 | 28 . 29 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | 5,794 | 3,105 | 8,899 | 28 . 61 |
| | receivable net (12 - 14 + 15) | 19 | 56,634 | 43,154 | 99,788 | |
| Claims | paid under contracts of a kind shown at line 12 | 22 | 66,804 | 12,764 | 79,568 | |
| | recoverable from retrocessionaires under contracts of a kind shown at line 14 | 24 | 7,570 | 457 | 8,027 | |
| | paid net (22 - 24) | 29 | 59,234 | 12,307 | 71,541 | |
| Expenses | management expenses and expenses for settling claims | 31 | 7,610 | 1,902 | 9,512 | |
| | commission payable | 32 | 19,486 | 13,469 | 32,955 | |
| | reinsurance commission receivable from retrocessionaires | 33 | 250 | 464 | 714 | |
| | total (31 + 32 - 33) | 39 | 26,846 | 14,907 | 41,753 | |
| Funds and other amounts set aside for unearned premiums and outstanding claims | fund brought forward from previous financial year | 41 | 195,439 | | 195,439 | |
| | unearned premiums carried over to 'open treaty year' | 42 | 30,191 | | | |
| | unearned premiums brought forward from 'closed treaty year' | 43 | | 30,191 | | 27 . 42 |
| | claims outstanding carried over to 'open treaty year' | 44 | 146,689 | | | |
| | claims outstanding brought forward from 'closed treaty year' | 45 | | 146,689 | | 27 . 44 |
| | fund carried forward to next financial year | 46 | | 192,820 | 192,820 | |
| | Increase (decrease) in the financial year (42 + 44 + 46 - 41 - 43 - 45) | 49 | (18,559) | 15,940 | (2,619) | |
| Balance on each treaty year (19 - 29 - 39 - 49) | | 51 | (10,887) | | (10,887) | |

## General business: Revenue analysis of certain proportional treaty reinsurance business

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Motor Vehicle**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | Category | Classes of General Business | | | | | | Risk group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F27A | 93792 | GL | 31 | 12 | 1995 | £000 | 10 | 2 | 3 | 10 | | | | | | |

| Amounts receivable or payable in the financial year | | | Insurance business written under treaties: closed in the financial year ('closed treaty year') 1 | to be closed in the next financial year ('open treaty year') 2 | Total (1 + 2) 3 |
|---|---|---|---|---|---|
| Premiums | receivable under reinsurance treaties accepted | 12 | 4,433 | | 4,433 |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | 83 | | 83 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | 10,613 | | 10,613 |
| | receivable net (12 - 14 + 15) | 19 | 14,963 | | 14,963 |
| Claims | paid under contracts of a kind shown at line 12 | 22 | 4,217 | 36 | 4,253 |
| | recoverable from retrocessionaires under contracts of a kind shown at line 14 | 24 | | | |
| | paid net (22 - 24) | 29 | 4,217 | 36 | 4,253 |
| Expenses | management expenses and expenses for settling claims | 31 | 266 | | 266 |
| | commission payable | 32 | 1,457 | | 1,457 |
| | reinsurance commission receivable from retrocessionaires | 33 | | | |
| | total (31 + 32 - 33) | 39 | 1,723 | | 1,723 |
| Funds and other amounts set aside for unearned premiums and outstanding claims | fund brought forward from previous financial year | 41 | 2,025 | | 2,025 |
| | unearned premiums carried over to 'open treaty year' | 42 | 1,830 | | |
| | unearned premiums brought forward from 'closed treaty year' | 43 | | 1,830 | |
| | claims outstanding carried over to 'open treaty year' | 44 | 9,748 | | |
| | claims outstanding brought forward from 'closed treaty year' | 45 | | 9,748 | |
| | fund carried forward to next financial year | 46 | | 11,542 | 11,542 |
| | Increase (decrease) in the financial year (42 + 44 + 46 - 41 - 43 - 45) | 49 | 9,553 | (36) | 9,517 |
| Balance on each treaty year (19 - 29 - 39 - 49) | | 51 | (530) | | (530) |

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

## General business: Revenue analysis of certain proportional treaty reinsurance business

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Goods in Transit**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | Category | Classes of General Business | | | | | | Risk group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F27A | 93792 | GL | 31 | 12 | 1995 | £000 | 10 | 5 | 7 | | | | | | | |

| Amounts receivable or payable in the financial year | | | Insurance business written under treaties: closed in the financial year ('closed treaty year') 1 | to be closed in the next financial year ('open treaty year') 2 | Total (1 + 2) 3 |
|---|---|---|---|---|---|
| Premiums | receivable under reinsurance treaties accepted | 12 | 1,733 | 38 | 1,771 |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | 74 | | 74 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | (82) | 27 | (55) |
| | receivable net (12 - 14 + 15) | 19 | 1,577 | 65 | 1,642 |
| Claims | paid under contracts of a kind shown at line 12 | 22 | 1,840 | 232 | 2,072 |
| | recoverable from retrocessionaires under contracts of a kind shown at line 14 | 24 | | | |
| | paid net (22 - 24) | 29 | 1,840 | 232 | 2,072 |
| Expenses | management expenses and expenses for settling claims | 31 | 4 | | 4 |
| | commission payable | 32 | 571 | 9 | 580 |
| | reinsurance commission receivable from retrocessionaires | 33 | | | |
| | total (31 + 32 - 33) | 39 | 575 | 9 | 584 |
| Funds and other amounts set aside for unearned premiums and outstanding claims | fund brought forward from previous financial year | 41 | 1,377 | | 1,377 |
| | unearned premiums carried over to 'open treaty year' | 42 | 341 | | |
| | unearned premiums brought forward from 'closed treaty year' | 43 | | 341 | |
| | claims outstanding carried over to 'open treaty year' | 44 | 1,112 | | |
| | claims outstanding brought forward from 'closed treaty year' | 45 | | 1,112 | |
| | fund carried forward to next financial year | 46 | | 1,277 | 1,277 |
| | Increase (decrease) in the financial year (42 + 44 + 46 - 41 - 43 - 45) | 49 | 76 | (176) | (100) |
| Balance on each treaty year (19 - 29 - 39 - 49) | | 51 | (914) | | (914) |

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

## General business: Revenue analysis of certain proportional treaty reinsurance business

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Property**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | Category | Classes of General Business | | | | | | Risk group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F27A | 93792 | GL | 31 | 12 | 1995 | £000 | 10 | 6 | 4 | 8 | 9 | | | | | |

| Amounts receivable or payable in the financial year | | | Insurance business written under treaties: closed in the financial year ('closed treaty year') 1 | Insurance business written under treaties: to be closed in the next financial year ('open treaty year') 2 | Total (1 + 2) 3 |
|---|---|---|---|---|---|
| Premiums | receivable under reinsurance treaties accepted | 12 | 43,450 | 39,462 | 82,912 |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | 14,001 | 2,643 | 16,644 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | (4,513) | 3,078 | (1,435) |
| | receivable net (12 - 14 + 15) | 19 | 24,936 | 39,897 | 64,833 |
| Claims | paid under contracts of a kind shown at line 12 | 22 | 49,325 | 10,499 | 59,824 |
| | recoverable from retrocessionaires under contracts of a kind shown at line 14 | 24 | 7,570 | 125 | 7,695 |
| | paid net (22 - 24) | 29 | 41,755 | 10,374 | 52,129 |
| Expenses | management expenses and expenses for settling claims | 31 | 5,034 | 1,735 | 6,769 |
| | commission payable | 32 | 13,545 | 12,382 | 25,927 |
| | reinsurance commission receivable from retrocessionaires | 33 | 280 | 396 | 676 |
| | total (31 + 32 - 33) | 39 | 18,299 | 13,721 | 32,020 |
| Funds and other amounts set aside for unearned premiums and outstanding claims | fund brought forward from previous financial year | 41 | 136,702 | | 136,702 |
| | unearned premiums carried over to 'open treaty year' | 42 | 20,468 | | |
| | unearned premiums brought forward from 'closed treaty year' | 43 | | 20,468 | |
| | claims outstanding carried over to 'open treaty year' | 44 | 93,088 | | |
| | claims outstanding brought forward from 'closed treaty year' | 45 | | 93,088 | |
| | fund carried forward to next financial year | 46 | | 129,358 | 129,358 |
| | Increase (decrease) in the financial year (42 + 44 + 46 - 41 - 43 - 45) | 49 | (23,146) | 15,802 | (7,344) |
| Balance on each treaty year (19 - 29 - 39 - 49) | | 51 | (11,972) | | (11,972) |

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

## General business: Revenue analysis of certain proportional treaty reinsurance business

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Casualty**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | Category | Classes of General Business | | | | | | Risk group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F27A | 93792 | GL | 31 | 12 | 1995 | £000 | 10 | 7 | 1 | 2 | 13 | | | | | |

| Amounts receivable or payable in the financial year | | | Insurance business written under treaties: closed in the financial year ('closed treaty year') 1 | to be closed in the next financial year ('open treaty year') 2 | Total (1 + 2) 3 |
|---|---|---|---|---|---|
| Premiums | receivable under reinsurance treaties accepted | 12 | 15,466 | 353 | 15,819 |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | 246 | 186 | 432 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | (224) | | (224) |
| | receivable net (12 - 14 + 15) | 19 | 14,996 | 167 | 15,163 |
| Claims | paid under contracts of a kind shown at line 12 | 22 | 9,432 | 1,538 | 10,970 |
| | recoverable from retrocessionaires under contracts of a kind shown at line 14 | 24 | | 332 | 332 |
| | paid net (22 - 24) | 29 | 9,432 | 1,206 | 10,638 |
| Expenses | management expenses and expenses for settling claims | 31 | 2,221 | 19 | 2,240 |
| | commission payable | 32 | 3,959 | 91 | 4,050 |
| | reinsurance commission receivable from retrocessionaires | 33 | | | |
| | total (31 + 32 - 33) | 39 | 6,180 | 110 | 6,290 |
| Funds and other amounts set aside for unearned premiums and outstanding claims | fund brought forward from previous financial year | 41 | 37,209 | | 37,209 |
| | unearned premiums carried over to 'open treaty year' | 42 | 2,751 | | |
| | unearned premiums brought forward from 'closed treaty year' | 43 | | 2,751 | |
| | claims outstanding carried over to 'open treaty year' | 44 | 32,151 | | |
| | claims outstanding brought forward from 'closed treaty year' | 45 | | 32,151 | |
| | fund carried forward to next financial year | 46 | | 33,753 | 33,753 |
| | Increase (decrease) in the financial year (42 + 44 + 46 - 41 - 43 - 45) | 49 | (2,307) | (1,149) | (3,456) |
| Balance on each treaty year (19 - 29 - 39 - 49) | | 51 | 1,691 | | 1,691 |

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

**Form 27A**

**General business: Revenue analysis of certain proportional treaty reinsurance business**

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Pecuniary Loss**

| | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | Category | Classes of General Business | | | | | | Risk group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F27A | 93792 | GL | 31 | 12 | 1995 | £000 | 10 | 8 | 15 | 16 | 17 | | | | | |

| Amounts receivable or payable in the financial year | | | Insurance business written under treaties: closed in the financial year ('closed treaty year') 1 | to be closed in the next financial year ('open treaty year') 2 | Total (1 + 2) 3 |
|---|---|---|---|---|---|
| Premiums | receivable under reinsurance treaties accepted | 12 | 26 | 3,251 | 3,277 |
| | payable to retrocessionaires to reinsure business of a kind shown at line 12 | 14 | (136) | 226 | 90 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 15 | | | |
| | receivable net (12 - 14 + 15) | 19 | 162 | 3,025 | 3,187 |
| Claims | paid under contracts of a kind shown at line 12 | 22 | 1,990 | 459 | 2,449 |
| | recoverable from retrocessionaires under contracts of a kind shown at line 14 | 24 | | | |
| | paid net (22 - 24) | 29 | 1,990 | 459 | 2,449 |
| Expenses | management expenses and expenses for settling claims | 31 | 85 | 148 | 233 |
| | commission payable | 32 | (46) | 987 | 941 |
| | reinsurance commission receivable from retrocessionaires | 33 | (30) | 68 | 38 |
| | total (31 + 32 - 33) | 39 | 69 | 1,067 | 1,136 |
| Funds and other amounts set aside for unearned premiums and outstanding claims | fund brought forward from previous financial year | 41 | 18,126 | | 18,126 |
| | unearned premiums carried over to 'open treaty year' | 42 | 4,801 | | |
| | unearned premiums brought forward from 'closed treaty year' | 43 | | 4,801 | |
| | claims outstanding carried over to 'open treaty year' | 44 | 10,590 | | |
| | claims outstanding brought forward from 'closed treaty year' | 45 | | 10,590 | |
| | fund carried forward to next financial year | 46 | | 16,890 | 16,890 |
| | Increase (decrease) in the financial year (42 + 44 + 46 - 41 - 43 - 45) | 49 | (2,735) | 1,499 | (1,236) |
| Balance on each treaty year (19 - 29 - 39 - 49) | | 51 | 838 | | 838 |

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

**Name of Company** **Royal Insurance plc**

**Global business**

**Financial year ended** **31st December 1995**

**General business Reinsurance**

**Reconciliation of Form 27 with Form 27A returns by category and Form 29**

All business written in classes 5, 6, 11, 12 and 7 (where accounted for on a three year basis) is included in Form 29. The total Form 27 therefore represents the sum of the Form 27A returns by category.

## General business: Analysis of premiums for proportional treaty reinsurance business

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Name of company | Royal Insurance plc | | | | | | | | | |
| Global business | | Company registration number | Global / UK/CM | Period ended day | month | year | Units | Accounting class | | For official use |
| Financial year ended 31st December 1995 | F28 | 93792 | GL | 31 | 12 | 1995 | £000 | 10 | | |

| Amounts receivable or payable in the financial year | | Insurance business written under treaties: closed in the financial year ('closed treaty year') 1 | to be closed in the next financial year ('open treaty year') 2 | Total (1 + 2) 3 |
|---|---|---|---|---|
| Premiums receivable (other than to assume portfolios) | 11 | 68,525 | 42,611 | 111,136 |
| Premiums receivable to assume unearned premium portfolios | 12 | 3,012 | 1,851 | 4,863 |
| Premium portfolios payable to cedants | 13 | 6,429 | 1,358 | 7,787 |
| Total premiums receivable (11 + 12 - 13) | 19 | 65,108 | 43,104 | 108,212 |
| Premiums payable to retrocessionaires (other than to assume portfolios) | 21 | 14,322 | 3,055 | 17,377 |
| Premiums payable to retrocessionaires to assume unearned premium portfolios | 22 | 6 | | 6 |
| Premium portfolios receivable from retrocessionaires | 23 | 60 | | 60 |
| Total premium payable to retrocessionaires (21 + 22 - 23) | 29 | 14,268 | 3,055 | 17,323 |
| **Net premiums receivable** (19 - 29) | 31 | 50,840 | 40,049 | 90,889 |
| Amounts receivable to assume outstanding claims portfolios | 41 | 13,373 | 3,565 | 16,938 |
| Loss portfolios payable to cedants | 42 | 7,589 | 460 | 8,049 |
| Net amounts receivable from cedants in respect of outstanding claims and loss portfolios (41 - 42) | 49 | 5,784 | 3,105 | 8,889 |
| Amounts payable to retrocessionaires to assume outstanding claims portfolios | 51 | | | |
| Loss portfolios receivable from retrocessionaires | 52 | 10 | | 10 |
| Net amounts payable to retrocessionaires in respect of outstanding claims and loss portfolios (51 - 52) | 59 | (10) | | (10) |
| **Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios** (49 - 59) | 61 | 5,794 | 3,105 | 8,899 |

**Division of premiums between UK and overseas**

| | Premiums on Form 27 attributed to | | UK 4 | Overseas 5 |
|---|---|---|---|---|
| **Premiums** | receivable under reinsurance treaties accepted | 72 | 3,527 | 104,685 |
| | payable to retrocessionaires to reinsure business of a kind shown at line 72 | 74 | 1,485 | 15,838 |
| | amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 75 | (77) | 8,976 |
| | **receivable net** (72 - 74 + 75) | 79 | 1,965 | 97,823 |

**Note** 28.79.4 + 28.79.5 = 27.19.3

Returns under Insurance Companies Legislation

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

**Form 29**
(Sheet 1)

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Motor Vehicle**

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 2 | 3 | 10 | | | | | | |

| | | | Total | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | All years beginning before 1 January 1983 | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 9 | 8 | 12 | 83 | 12 | 84 | 12 | 85 | 12 | 86 | 12 | 87 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 832 | | | 1 | | | | 4 | | 11 | | |
| | Payable to retrocessionaires | 3 | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 832 | | | 1 | | | | 4 | | 11 | | |
| Claims | Paid under reinsurance treaties accepted | 11 | 3,866 | 84 | | 65 | | 36 | | 98 | | 163 | | 179 |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 3,866 | 84 | | 65 | | 36 | | 98 | | 163 | | 179 |
| Expenses | Expenses and commissions (net) | 21 | 89 | 1 | | 1 | | | | 1 | | 2 | | 1 |
| Funds | Brought forward | 22 | 16,019 | 313 | | 348 | | 216 | | 527 | | 713 | | 539 |
| | Carried forward | 23 | 12,269 | 225 | | 301 | | 136 | | 413 | | 452 | | 395 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | (3,750) | (88) | | (47) | | (80) | | (114) | | (261) | | (144) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | 627 | 3 | | (18) | | 44 | | 19 | | 107 | | (36) |

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

**Form 29**
(Sheet 2)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Motor Vehicle**

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 2 | 3 | 10 | | | | | | |

| | | | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 12 | 88 | 12 | 89 | 12 | 90 | 12 | 91 | 12 | 92 | 12 | 93 | 12 | 94 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 1 | | 5 | | 2 | | 23 | | 91 | | 73 | | 23 | |
| | Payable to retrocessionaires | 3 | | | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 1 | | 5 | | 2 | | 23 | | 91 | | 73 | | 23 | |
| Claims | Paid under reinsurance treaties accepted | 11 | 259 | | 548 | | 985 | | 542 | | 475 | | 42 | | 365 | |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 259 | | 548 | | 985 | | 542 | | 475 | | 42 | | 365 | |
| Expenses | Expenses and commissions (net) | 21 | 3 | | 4 | | 16 | | 9 | | 14 | | 8 | | 2 | |
| Funds | Brought forward | 22 | 1,284 | | 1,937 | | 2,163 | | 2,456 | | 1,635 | | 3,401 | | 487 | |
| | Carried forward | 23 | 981 | | 1,420 | | 1,739 | | 2,784 | | 2,035 | | 699 | | 143 | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | (303) | | (517) | | (424) | | 328 | | 400 | | (2,702) | | (344) | |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | 42 | | (30) | | (575) | | (856) | | (798) | | 2,725 | | | |

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

Returns under Insurance Companies Legislation

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

**Form 29**
(Sheet 3)

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Motor Vehicle**

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 2 | 3 | 10 | | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 12 | 95 | | | | | | | | | | | | |
| Premiums | Receivable under reinsurance treaties accepted | 2 | | 598 | | | | | | | | | | | | |
| | Payable to retrocessionaires | 3 | | | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | | 598 | | | | | | | | | | | | |
| Claims | Paid under reinsurance treaties accepted | 11 | | 25 | | | | | | | | | | | | |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | | 25 | | | | | | | | | | | | |
| Expenses | Expenses and commissions (net) | 21 | | 27 | | | | | | | | | | | | |
| Funds | Brought forward | 22 | | | | | | | | | | | | | | |
| | Carried forward | 23 | | 546 | | | | | | | | | | | | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | | 546 | | | | | | | | | | | | |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | | | | | | | | | | | | | |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 1)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Name of company **Royal Insurance plc**

Category **Aircraft**

Global business

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 3 | 5 | 11 | | | | | |

| | | | Total | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | All years beginning before 1 January 1983 | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 9 | 8 | 12 | 83 | 12 | 84 | 12 | 85 | 12 | 86 | 12 | 87 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 212 | | | | | | | 1 | | | | (16) |
| | Payable to retrocessionaires | 3 | (2,055) | | | | | | | | | | | 3 |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 2,267 | | | | | | | 1 | | | | (19) |
| Claims | Paid under reinsurance treaties accepted | 11 | 4,692 | 22 | | | | 33 | | 198 | | 74 | | 88 |
| | Recoverable from retrocessionaires | 12 | 614 | 1 | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 4,078 | 21 | | | | 33 | | 198 | | 74 | | 88 |
| Expenses | Expenses and commissions (net) | 21 | 154 | | | | | | | | | | | (4) |
| Funds | Brought forward | 22 | 8,161 | 303 | | | | | | 394 | | 213 | | 19 |
| | Carried forward | 23 | 7,505 | 18 | | | | | | 1,017 | | 550 | | 146 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | (656) | (285) | | | | | | 623 | | 337 | | 127 |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | (1,309) | 264 | | | | (33) | | (820) | | (411) | | (230) |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 2)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Aircraft**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 3 | 5 | 11 | | | | . | |

| | | | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 12 | 88 | 12 | 89 | 12 | 90 | 12 | 91 | 12 | 92 | 12 | 93 | 12 | 94 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | | 47 | | (285) | | (500) | | (96) | | (85) | | 137 | | 652 |
| | Payable to retrocessionaires | 3 | | (52) | | (511) | | (385) | | (451) | | (684) | | 5 | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | | 99 | | 226 | | (115) | | 355 | | 599 | | 132 | | 652 |
| Claims | Paid under reinsurance treaties accepted | 11 | | 663 | | 605 | | 1,562 | | 576 | | 157 | | 287 | | 393 |
| | Recoverable from retrocessionaires | 12 | | (1) | | 323 | | 291 | | | | | | | | |
| | Paid net (11 - 12) | 19 | | 664 | | 282 | | 1,271 | | 576 | | 157 | | 287 | | 393 |
| Expenses | Expenses and commissions (net) | 21 | | 5 | | (2) | | 114 | | 25 | | 16 | | | | |
| Funds | Brought forward | 22 | | (394) | | (120) | | 5,407 | | 1,611 | | 336 | | 182 | | 210 |
| | Carried forward | 23 | | (13) | | 479 | | 5,077 | | (757) | | 216 | | | | 469 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | | 381 | | 599 | | (330) | | (2,368) | | (120) | | (182) | | 259 |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | (951) | | (653) | | (1,170) | | 2,122 | | 546 | | 27 | | |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 3)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Aircraft**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 3 | 5 | 11 | | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 12 | 95 | | | | | | | | | | | | |
| Premiums | Receivable under reinsurance treaties accepted | 2 | | 357 | | | | | | | | | | | | |
| | Payable to retrocessionaires | 3 | | 20 | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | | 337 | | | | | | | | | | | | |
| Claims | Paid under reinsurance treaties accepted | 11 | | 34 | | | | | | | | | | | | |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | | 34 | | | | | | | | | | | | |
| Expenses | Expenses and commissions (net) | 21 | | | | | | | | | | | | | | |
| Funds | Brought forward | 22 | | | | | | | | | | | | | | |
| | Carried forward | 23 | | 303 | | | | | | | | | | | | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | | 303 | | | | | | | | | | | | |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | | | | | | | | | | | | | |

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

Returns under Insurance Companies Legislation

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

**Form 29**
(Sheet 1)

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Ships**

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 4 | 6 | 12 | | | | | | |

| | | | Total | All years beginning before 1 January 1983 | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | |
| | | 1 | 9 | 8 | 12 | 83 | 12 | 84 | 12 | 85 | 12 | 86 | 12 | 87 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 2,561 | | | 1 | | 2 | | 1 | | (4) | | 6 |
| | Payable to retrocessionaires | 3 | 1,698 | | | | | | | 1 | | | | 20 |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 863 | | | 1 | | 2 | | | | (4) | | (14) |
| Claims | Paid under reinsurance treaties accepted | 11 | 13,960 | (8) | | 4 | | 13 | | 4 | | 10 | | 90 |
| | Recoverable from retrocessionaires | 12 | 5,109 | (1) | | | | (1) | | | | | | (29) |
| | Paid net (11 - 12) | 19 | 8,851 | (7) | | 4 | | 14 | | 4 | | 10 | | 119 |
| Expenses | Expenses and commissions (net) | 21 | 1,674 | | | | | | | | | | | 3 |
| Funds | Brought forward | 22 | 42,662 | | | 6 | | 8 | | 19 | | 30 | | 228 |
| | Carried forward | 23 | 36,985 | | | 12 | | 21 | | 14 | | 17 | | 180 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | (5,677) | | | 6 | | 13 | | (5) | | (13) | | (48) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | (3,985) | 7 | | (9) | | (25) | | 1 | | (1) | | (88) |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 2)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Ships**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 4 | 6 | 12 | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 12 | 88 | 12 | 89 | 12 | 90 | 12 | 91 | 12 | 92 | 12 | 93 | 12 | 94 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | | (35) | | 164 | | 320 | | (473) | | (74) | | 14 | | 936 |
| | Payable to retrocessionaires | 3 | | (29) | | 58 | | 471 | | 161 | | 320 | | (277) | | 592 |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | | (6) | | 106 | | (151) | | (634) | | (394) | | 291 | | 344 |
| Claims | Paid under reinsurance treaties accepted | 11 | | 766 | | 3,210 | | 5,421 | | 2,730 | | 525 | | 112 | | 698 |
| | Recoverable from retrocessionaires | 12 | | 518 | | 50 | | 2,830 | | 1,227 | | 224 | | | | 291 |
| | Paid net (11 - 12) | 19 | | 248 | | 3,160 | | 2,591 | | 1,503 | | 301 | | 112 | | 407 |
| Expenses | Expenses and commissions (net) | 21 | | 71 | | 122 | | 332 | | 266 | | 114 | | 77 | | 253 |
| Funds | Brought forward | 22 | | (2,683) | | 6,169 | | 14,468 | | 16,373 | | 3,797 | | 2,304 | | 1,943 |
| | Carried forward | 23 | | (3,439) | | 5,172 | | 14,281 | | 10,534 | | 4,045 | | 2,704 | | 1,627 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | | (756) | | (997) | | (187) | | (5,839) | | 248 | | 400 | | (316) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | 431 | | (2,179) | | (2,887) | | 3,436 | | (1,057) | | (298) | | |

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

Returns under Insurance Companies Legislation

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

**Form 29**
(Sheet 3)

Financial year ended **31st December 1995**

Name of company **Royal Insurance plc**

Category **Ships**

Global business

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 4 | 6 | 12 | | | | | |

| | | | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 12 | 95 | | | | | | | | | | | | |
| Premiums | Receivable under reinsurance treaties accepted | 2 | | 1,703 | | | | | | | | | | | | |
| | Payable to retrocessionaires | 3 | | 381 | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | | 1,322 | | | | | | | | | | | | |
| Claims | Paid under reinsurance treaties accepted | 11 | | 385 | | | | | | | | | | | | |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | | 385 | | | | | | | | | | | | |
| Expenses | Expenses and commissions (net) | 21 | | 436 | | | | | | | | | | | | |
| Funds | Brought forward | 22 | | | | | | | | | | | | | | |
| | Carried forward | 23 | | 1,817 | | | | | | | | | | | | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | | 1,817 | | | | | | | | | | | | |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | (1,316) | | | | | | | | | | | | |

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

Returns under Insurance Companies Legislation

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

**Form 29**
(Sheet 1)

Financial year ended **31st December 1995**

Name of company **Royal Insurance plc**

Category **Goods in Transit**

Global business

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 5 | 7 | | | | | | | |

| | | | Total | Amounts receivable or payable in the financial year in respect of treaties incepted in: All years beginning before 1 January 1983 | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 9 | 8 | 12 | 83 | 12 | 84 | 12 | 85 | 12 | 86 | 12 | 87 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 567 | 3 | | | | | | 3 | | | | (2) |
| | Payable to retrocessionaires | 3 | 5 | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 562 | 3 | | | | | | 3 | | | | (2) |
| Claims | Paid under reinsurance treaties accepted | 11 | 928 | | | 6 | | 4 | | (16) | | (17) | | 40 |
| | Recoverable from retrocessionaires | 12 | 2 | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 926 | | | 6 | | 4 | | (16) | | (17) | | 40 |
| Expenses | Expenses and commissions (net) | 21 | 292 | | | | | | | | | | | |
| Funds | Brought forward | 22 | 3,671 | | | 9 | | 19 | | 1 | | | | (1) |
| | Carried forward | 23 | 2,403 | | | 4 | | 19 | | | | | | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | (1,268) | | | (5) | | | | (1) | | | | 1 |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | 612 | 3 | | (1) | | (4) | | 20 | | 17 | | (43) |

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

Returns under Insurance Companies Legislation

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

**Form 29**
(Sheet 2)

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Goods in Transit**

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 5 | 7 | | | | | | | |

| | | | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 12 | 88 | 12 | 89 | 12 | 90 | 12 | 91 | 12 | 92 | 12 | 93 | 12 | 94 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | | | | 10 | | 25 | | 32 | | 12 | | 66 | | 170 |
| Premiums | Payable to retrocessionaires | 3 | | 1 | | | | | | 4 | | | | | | |
| Premiums | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| Premiums | Receivable net (2 - 3 + 4) | 9 | | (1) | | 10 | | 25 | | 28 | | 12 | | 66 | | 170 |
| Claims | Paid under reinsurance treaties accepted | 11 | | 22 | | 157 | | 259 | | 228 | | 33 | | 65 | | 82 |
| Claims | Recoverable from retrocessionaires | 12 | | | | 1 | | | | 1 | | | | | | |
| Claims | Paid net (11 - 12) | 19 | | 22 | | 156 | | 259 | | 227 | | 33 | | 65 | | 82 |
| Expenses | Expenses and commissions (net) | 21 | | | | 3 | | 11 | | 14 | | 13 | | 20 | | 94 |
| Funds | Brought forward | 22 | | 5 | | 333 | | 1,201 | | 1,075 | | 459 | | 392 | | 178 |
| Funds | Carried forward | 23 | | 6 | | 209 | | 778 | | 467 | | 366 | | 42 | | 240 |
| Funds | Increase (decrease) in the financial year (23 - 22) | 29 | | 1 | | (124) | | (423) | | (608) | | (93) | | (350) | | 62 |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | (24) | | (25) | | 178 | | 395 | | 59 | | 331 | | (68) |

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

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Name of company **Royal Insurance plc**

Category **Goods in Transit**

Global business

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 3 | 5 | 7 | | | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 12 | 95 | | | | | | | | | | | | |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 248 | | | | | | | | | | | | | |
| | Payable to retrocessionaires | 3 | | | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 248 | | | | | | | | | | | | | |
| Claims | Paid under reinsurance treaties accepted | 11 | 65 | | | | | | | | | | | | | |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 65 | | | | | | | | | | | | | |
| Expenses | Expenses and commissions (net) | 21 | 137 | | | | | | | | | | | | | |
| Funds | Brought forward | 22 | | | | | | | | | | | | | | |
| | Carried forward | 23 | 272 | | | | | | | | | | | | | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | 272 | | | | | | | | | | | | | |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | (226) | | | | | | | | | | | | | |

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

**Form 29**
(Sheet 1)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Property**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 6 | 4 | 8 | 9 | | | | | |

| | | | Total | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | All years beginning before 1 January 1983 | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 9 | 8 | 12 | 83 | 12 | 84 | 12 | 85 | 12 | 86 | 12 | 87 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 6,039 | | | | | 4 | | 8 | | (6) | | (4) |
| | Payable to retrocessionaires | 3 | 2,816 | | | | | | | 18 | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 3,223 | | | | | 4 | | (10) | | (6) | | (4) |
| Claims | Paid under reinsurance treaties accepted | 11 | 9,655 | 10 | | 16 | | 18 | | 31 | | 71 | | 180 |
| | Recoverable from retrocessionaires | 12 | 4,470 | 4 | | (21) | | 5 | | 72 | | 130 | | 50 |
| | Paid net (11 - 12) | 19 | 5,185 | 6 | | 37 | | 13 | | (41) | | (59) | | 130 |
| Expenses | Expenses and commissions (net) | 21 | 1,301 | 2 | | 4 | | 4 | | 8 | | 5 | | 20 |
| Funds | Brought forward | 22 | 33,216 | 59 | | 104 | | 62 | | 496 | | 403 | | 803 |
| | Carried forward | 23 | 27,061 | 66 | | 109 | | 138 | | 254 | | 175 | | 608 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | (6,155) | 7 | | 5 | | 76 | | (242) | | (228) | | (195) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | 2,892 | (15) | | (46) | | (89) | | 265 | | 276 | | 41 |

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

**Form 29**
(Sheet 2)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Name of company **Royal Insurance plc**

Global business

Category **Property**

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 6 | 4 | 8 | 9 | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended Month / Year | Financial year ended Month / Year | Financial year ended Month / Year | Financial year ended Month / Year | Financial year ended Month / Year | Financial year ended Month / Year | Financial year ended Month / Year |
|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 12 / 88 | 12 / 89 | 12 / 90 | 12 / 91 | 12 / 92 | 12 / 93 | 12 / 94 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 50 | (81) | (182) | 233 | 198 | (420) | (59) |
| | Payable to retrocessionaires | 3 | (82) | (155) | (40) | 1,311 | 1,234 | | 126 |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 132 | 74 | (142) | (1,078) | (1,036) | (420) | (185) |
| Claims | Paid under reinsurance treaties accepted | 11 | 198 | 1,256 | 1,691 | 1,321 | 1,988 | 922 | 1,313 |
| | Recoverable from retrocessionaires | 12 | 169 | 1,211 | 715 | 693 | 1,114 | | 328 |
| | Paid net (11 - 12) | 19 | 29 | 45 | 976 | 628 | 874 | 922 | 985 |
| Expenses | Expenses and commissions (net) | 21 | (29) | 130 | (17) | 127 | 167 | 95 | (52) |
| Funds | Brought forward | 22 | 925 | 4,206 | 1,465 | 3,902 | 6,417 | 9,069 | 5,305 |
| | Carried forward | 23 | 940 | 4,012 | (6) | 3,944 | 4,387 | 1,913 | 3,219 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | 15 | (194) | (1,471) | 42 | (2,030) | (7,156) | (2,086) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | 117 | 93 | 370 | (1,875) | (47) | 5,719 | 968 |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 3)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Property**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 6 | 4 | 8 | 9 | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 12 | 95 | | | | | | | | | | | | |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 6,298 | | | | | | | | | | | | | |
| | Payable to retrocessionaires | 3 | 404 | | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 5,894 | | | | | | | | | | | | | |
| Claims | Paid under reinsurance treaties accepted | 11 | 640 | | | | | | | | | | | | | |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 640 | | | | | | | | | | | | | |
| Expenses | Expenses and commissions (net) | 21 | 837 | | | | | | | | | | | | | |
| Funds | Brought forward | 22 | | | | | | | | | | | | | | |
| | Carried forward | 23 | 7,302 | | | | | | | | | | | | | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | 7,302 | | | | | | | | | | | | | |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | (2,885) | | | | | | | | | | | | | |

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

**Form 29**
(Sheet 1)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Casualty**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 7 | 13 | | | | | | | |

| | | | Total | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | All years beginning before 1 January 1983 | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 9 | 8 | 12 | 83 | 12 | 84 | 12 | 85 | 12 | 86 | 12 | 87 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | (372) | | | 2 | | 5 | | 10 | | 1 | | 5 |
| | Payable to retrocessionaires | 3 | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | (372) | | | 2 | | 5 | | 10 | | 1 | | 5 |
| Claims | Paid under reinsurance treaties accepted | 11 | 7,346 | 99 | | 10 | | 92 | | 33 | | (5) | | 89 |
| | Recoverable from retrocessionaires | 12 | 470 | | | 50 | | 28 | | 22 | | | | |
| | Paid net (11 - 12) | 19 | 6,876 | 99 | | (40) | | 64 | | 11 | | (5) | | 89 |
| Expenses | Expenses and commissions (net) | 21 | 700 | 4 | | 3 | | 5 | | 3 | | 3 | | 2 |
| Funds | Brought forward | 22 | 76,704 | 190 | | 336 | | 566 | | 428 | | 329 | | 408 |
| | Carried forward | 23 | 70,384 | 383 | | 272 | | 438 | | 504 | | 360 | | 255 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | (6,320) | 193 | | (64) | | (128) | | 76 | | 31 | | (153) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | (1,628) | (296) | | 103 | | 64 | | (80) | | (28) | | 67 |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 2)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Casualty**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 7 | 13 | | | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 12 | 88 | 12 | 89 | 12 | 90 | 12 | 91 | 12 | 92 | 12 | 93 | 12 | 94 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | | 114 | | 49 | | (8) | | (25) | | (28) | | (795) | | 5 |
| | Payable to retrocessionaires | 3 | | | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | | 114 | | 49 | | (8) | | (25) | | (28) | | (795) | | 5 |
| Claims | Paid under reinsurance treaties accepted | 11 | | 460 | | 901 | | 1,414 | | 2,288 | | 1,595 | | 259 | | 89 |
| | Recoverable from retrocessionaires | 12 | | 370 | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | | 90 | | 901 | | 1,414 | | 2,288 | | 1,595 | | 259 | | 89 |
| Expenses | Expenses and commissions (net) | 21 | | 15 | | 41 | | 148 | | 190 | | 187 | | 89 | | |
| Funds | Brought forward | 22 | | 4,751 | | 4,810 | | 14,919 | | 20,233 | | 19,156 | | 10,809 | | (231) |
| | Carried forward | 23 | | 4,537 | | 4,478 | | 14,664 | | 18,139 | | 17,669 | | 8,739 | | (315) |
| | Increase (decrease) in the financial year (23 - 22) | 29 | | (214) | | (332) | | (255) | | (2,094) | | (1,487) | | (2,070) | | (84) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | 223 | | (561) | | (1,315) | | (409) | | (323) | | 927 | | |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 3)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Casualty**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 7 | 13 | | | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 12 | 95 | | | | | | | | | | | | |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 293 | | | | | | | | | | | | | |
| | Payable to retrocessionaires | 3 | | | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 293 | | | | | | | | | | | | | |
| Claims | Paid under reinsurance treaties accepted | 11 | 22 | | | | | | | | | | | | | |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 22 | | | | | | | | | | | | | |
| Expenses | Expenses and commissions (net) | 21 | 10 | | | | | | | | | | | | | |
| Funds | Brought forward | 22 | | | | | | | | | | | | | | |
| | Carried forward | 23 | 261 | | | | | | | | | | | | | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | 261 | | | | | | | | | | | | | |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | | | | | | | | | | | | | |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 1)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Category **Pecuniary Loss**

Currency **Sterling**

Name of company **Royal Insurance plc**

Global business

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 8 | 15 | 16 | 17 | | | | | | |

| | | | Total | Amounts receivable or payable in the financial year in respect of treaties incepted in | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | All years beginning before 1 January 1983 | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
| | | | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 9 | 8 | 12 | 83 | 12 | 84 | 12 | 85 | 12 | 86 | 12 | 87 |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 2,693 | | | | | | | | | | | (2) |
| | Payable to retrocessionaires | 3 | (835) | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 3,528 | | | | | | | | | | | (2) |
| Claims | Paid under reinsurance treaties accepted | 11 | 2,818 | | | | | (7) | | (3) | | (3) | | (4) |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 2,818 | | | | | (7) | | (3) | | (3) | | (4) |
| Expenses | Expenses and commissions (net) | 21 | 524 | | | | | | | | | | | |
| Funds | Brought forward | 22 | 21,334 | | | | | | | | | 1 | | 15 |
| | Carried forward | 23 | 20,823 | | | | | | | | | 2 | | 11 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | (511) | | | | | | | | | 1 | | (4) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | 697 | | | | | 7 | | 3 | | 2 | | 6 |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 2)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Financial year ended **31st December 1995**

Name of company **Royal Insurance plc**

Category **Pecuniary Loss**

Global business

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 8 | 15 | 16 | 17 | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year | Financial year ended Month | Year |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | 1 | 12 | 88 | 12 | 89 | 12 | 90 | 12 | 91 | 12 | 92 | 12 | 93 | 12 | 94 |
| **Premiums** | Receivable under reinsurance treaties accepted | 2 | | 12 | | 35 | | 99 | | 156 | | (6) | | (108) | | 93 |
| | Payable to retrocessionaires | 3 | | | | | | | | 35 | | (830) | | 1 | | (41) |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | | 12 | | 35 | | 99 | | 121 | | 824 | | (109) | | 134 |
| **Claims** | Paid under reinsurance treaties accepted | 11 | | 41 | | 215 | | 241 | | 903 | | 991 | | 351 | | 88 |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | | 41 | | 215 | | 241 | | 903 | | 991 | | 351 | | 88 |
| **Expenses** | Expenses and commissions (net) | 21 | | 2 | | 8 | | 18 | | 63 | | 53 | | 8 | | (21) |
| **Funds** | Brought forward | 22 | | 180 | | 975 | | 4,086 | | 6,657 | | 2,880 | | 4,182 | | 2,358 |
| | Carried forward | 23 | | 203 | | 997 | | 2,327 | | 5,391 | | 5,156 | | 3,044 | | 1,676 |
| | Increase (decrease) in the financial year (23 - 22) | 29 | | 23 | | 22 | | (1,759) | | (1,266) | | 2,276 | | (1,138) | | (682) |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | (54) | | (210) | | 1,599 | | 421 | | (2,496) | | 670 | | 749 |

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

Returns under Insurance Companies Legislation

**Form 29**
(Sheet 3)

**General business (reinsurance accepted): Analysis in respect of non-proportional and certain proportional general business treaty reinsurance**

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Category **Pecuniary Loss**

Currency **Sterling**

| | Company registration number | Global/ UK/CM | Period ended Day | Month | Year | Monetary units | Currency | Treaty Type | Category | Classes of General Business | | | | | | Risk Group | For official use |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| F29 | 93792 | GL | 31 | 12 | 1995 | 000 | AA | 2 | 8 | 15 | 16 | 17 | | | | | |

Amounts receivable or payable in the financial year in respect of treaties incepted in

| | | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | | Financial year ended | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year | Month | Year |
| | | 1 | 12 | 95 | | | | | | | | | | | | |
| Premiums | Receivable under reinsurance treaties accepted | 2 | 2,414 | | | | | | | | | | | | | |
| | Payable to retrocessionaires | 3 | | | | | | | | | | | | | | |
| | Amounts receivable net of retrocessions in respect of outstanding claims and loss portfolios | 4 | | | | | | | | | | | | | | |
| | Receivable net (2 - 3 + 4) | 9 | 2,414 | | | | | | | | | | | | | |
| Claims | Paid under reinsurance treaties accepted | 11 | 5 | | | | | | | | | | | | | |
| | Recoverable from retrocessionaires | 12 | | | | | | | | | | | | | | |
| | Paid net (11 - 12) | 19 | 5 | | | | | | | | | | | | | |
| Expenses | Expenses and commissions (net) | 21 | 393 | | | | | | | | | | | | | |
| Funds | Brought forward | 22 | | | | | | | | | | | | | | |
| | Carried forward | 23 | 2,016 | | | | | | | | | | | | | |
| | Increase (decrease) in the financial year (23 - 22) | 29 | 2,016 | | | | | | | | | | | | | |
| Balance on each underwriting year (9 - 19 - 21 - 29) | | 39 | | | | | | | | | | | | | | |

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

## Reconciliation of Form 29 & Form 27 with Form 24

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Units: £000

| | Form 29 | Form 29 | Form 29 | Form 29 | Form 29 | Form 29 | Form 29 | Form 27A | Form 27A | Form 27A | Form 27A | Form 27A | Form 27A | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| **Category:** | Motor Vehicle | Property | Casualty | Pecuniary Loss | Aircraft | Ships | Goods in Transit | | Motor Vehicle | Goods in Transit | Property | Casualty | Pecuniary Loss | |
| Treaty type: | Non.Prop | Non.Prop | Non.Prop | Non.Prop | Combined | Combined | Combined | Prop.T | Prop.T | Prop.T | Prop.T | Prop.T | Prop.T | |
| Premiums receivable net | 832 | 3,223 | (372) | 3,528 | 2,267 | 863 | 562 | | 14,963 | 1,642 | 64,833 | 15,163 | 3,187 | 110,691 |
| Claims paid net | 3,866 | 5,185 | 6,876 | 2,818 | 4,078 | 8,851 | 926 | | 4,253 | 2,072 | 52,129 | 10,638 | 2,449 | 104,141 |
| Expenses and commissions net | 89 | 1,301 | 700 | 524 | 154 | 1,674 | 292 | | 1,723 | 584 | 32,020 | 6,290 | 1,136 | 46,487 |
| Funds brought forward | 16,019 | 33,216 | 76,704 | 21,334 | 8,161 | 42,662 | 3,671 | | 2,025 | 1,377 | 136,702 | 37,209 | 18,126 | 397,206 |
| Funds carried forward | 12,269 | 27,061 | 70,384 | 20,823 | 7,505 | 36,985 | 2,403 | | 11,542 | 1,277 | 129,358 | 33,753 | 16,890 | 370,250 |
| Balance | 627 | 2,892 | (1,628) | 697 | (1,309) | (3,985) | 612 | | (530) | (914) | (11,972) | 1,691 | 838 | (12,981) |

| | Form 24 | | | | | Form 27 | | Total |
|---|---|---|---|---|---|---|---|---|
| **Accounting class & number** | Aircraft 3 | Ships 4 | Goods in Transit 5 | Non Prop. Treaty 9 | Proportional Treaty 10 | Proportional Treaty 10 | Less direct & facultative | |
| Premiums receivable net | 23,596 | 31,085 | 36,524 | 7,284 | | 99,788 | (87,586) | 110,691 |
| Claims paid net | 14,404 | 24,716 | 10,813 | 18,877 | | 71,541 | (36,210) | 104,141 |
| Expenses and commissions net | 987 | 10,476 | 12,665 | 2,615 | | 41,753 | (22,009) | 46,487 |
| Funds brought forward | 34,353 | 92,665 | 19,811 | 147,559 | | 195,439 | (92,621) | 397,206 |
| Funds carried forward | 46,962 | 98,745 | 28,694 | 130,719 | | 192,820 | (127,690) | 370,250 |
| Balance | (4,404) | (10,187) | 4,163 | 2,632 | | (10,887) | 5,702 | (12,981) |

Returns under Insurance Companies Legislation

## Reconciliation of Form 29 with Form 24

Name of company **Royal Insurance plc**

Global business

Financial year ended **31st December 1995**

Units: £000

| **Form 29 Categories** Treaty type: | | Motor Vehicle Non.Prop | Property Non.Prop | Casualty Non.Prop | Pecuniary Loss Non.Prop | Aircraft Combined | Ships Combined | Goods in Transit Combined | **Total** |
|---|---|---|---|---|---|---|---|---|---|
| Premiums receivable net | **9** | 832 | 3,223 | (372) | 3,528 | 2,267 | 863 | 562 | 10,903 |
| Claims paid net | **19** | 3,866 | 5,185 | 6,876 | 2,818 | 4,078 | 8,851 | 926 | 32,600 |
| Expenses and commissions net | **21** | 89 | 1,301 | 700 | 524 | 154 | 1,674 | 292 | 4,734 |
| Funds brought forward | **22** | 16,019 | 33,216 | 76,704 | 21,334 | 8,161 | 42,662 | 3,671 | 201,767 |
| Funds carried forward | **23** | 12,269 | 27,061 | 70,384 | 20,823 | 7,505 | 36,985 | 2,403 | 177,430 |
| Balance (9-19-21+22-23) | **39** | 627 | 2,892 | (1,628) | 697 | (1,309) | (3,985) | 612 | (2,094) |

| **Form 24 Accounting class & number** | | Aircraft 3 | Ships 4 | Goods in Transit 5 | Non Prop. Treaty 9 | Proportional Treaty 10 | Less direct & facultative | **Total** |
|---|---|---|---|---|---|---|---|---|
| Premiums receivable net | **19** | 23,596 | 31,085 | 36,524 | 7,284 | | (87,586) | 10,903 |
| Claims paid net | **29** | 14,404 | 24,716 | 10,813 | 18,877 | | (36,210) | 32,600 |
| Expenses and commissions net | **39** | 987 | 10,476 | 12,665 | 2,615 | | (22,009) | 4,734 |
| Funds brought forward | **41** | 34,353 | 92,665 | 19,811 | 147,559 | | (92,621) | 201,767 |
| Funds carried forward | **42** | 46,962 | 98,745 | 28,694 | 130,719 | | (127,690) | 177,430 |
| Balance (19-29-39+41-42) | **51** | (4,404) | (10,187) | 4,163 | 2,632 | | 5,702 | (2,094) |

**DIRECTORS' CERTIFICATE**

We certify that in our opinion:

1. in relation to the part of this return comprising Forms 9 to 13, 13A, 15, 16, 20 to 29, 31 to 35 and 38.

   (a) that, for the purposes of preparing the return, proper accounting records have been maintained and adequate information has been obtained by the company and an appropriate system of control has been established and maintained by the company over its transactions and records;

   (b) that the value shown for each category of asset has been determined in conformity with Regulation 4 of the Insurance Companies (Accounts and Statements) Regulations 1983 as amended ("the Regulations") and includes the value of only such assets or such part thereof as are permitted to be taken into account;

   (c) that the amount shown for each category of liability (including contingent and prospective liabilities) has been determined in conformity with Regulation 4 of the Regulations;

   (d) that in respect of the company's business which is not excluded by Regulation 32 of the Insurance Companies Regulations 1994, the assets held at the end of the financial year enabled the company to comply with Regulations 27 and 31 (matching and localisation) of those Regulations; and

   (e) that the value of the company's assets and the amount of its liabilities have been determined in accordance with para 2(a) of Regulation 4 of the Regulations.

2. in relation to the part of the return comprising a statement required by Regulations 17, 18 or 19 of the Regulations that, for the purposes of preparing the statement :

   (a) proper accounts and records have been maintained and, as necessary, reasonable enquiries have been made by the company for the purpose of finding whether any person and any body corporate are connected for the purposes of Regulations 17(1)(b) and (2), 18(b) and 19(1)(b) and (2) of the Regulations; and

   (b) an appropriate system of control has been established and maintained by the company over its transactions and records.

3. (a) that immediately following the 31st December 1995 the amount of the company's required minimum margin in respect of general business was as shown in Form 9; and

   (b) that at 31st December 1995 the amount of the company's available assets and quantifiable contingent liabilities (other than those included in Form 15 in accordance with paragraph 10(1) of Schedule 1 of the Regulations) and the identity and value of items admitted as implicit items in accordance with Regulation 23(5) of the Insurance Companies Regulations 1994 in respect of general business were as shown in Form 9.

4. that all premiums and considerations receivable in respect of general business accounted for over a period of longer than twelve months, and in relation to which separate provision is not made for unearned premiums and claims outstanding, have been retained in the funds of the account, subject only to:

   (i) the discharge of liabilities (including expenses) proper to the execution of that business, and

   (ii) the transfer of any profits after the closing of the account at the end of the appropriate accounting period.

   Any shortfall of any such fund below the amount which is estimated to be required to meet outstanding liabilities (net of reinsurance and other recoveries) has been made good by transfers into the fund.

5. that the published Guidance Notes with which the company's systems of control comply or in accordance with which the return has been prepared are the following:

   - Prudential Guidance Note No 1994/6 - Guidance on systems of control over the investments (and counterparty exposure) of insurance companies with particular reference to the use of derivatives.

   - Prudential Guidance Note No 1995/1 - Guidance for insurance companies and auditors on the valuation of assets regulations.

   - Prudential Guidance Note No 1995/2 - Reporting of the use of derivatives.

   - Prudential Guidance Note No 1995/3 - Use of derivatives contracts in insurance funds.

R A GAMBLE DIRECTOR AND GROUP CHIEF EXECUTIVE

P SPENCER DIRECTOR

R A ELMS DIRECTOR

London, 25th June 1996

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

### ROYAL INSURANCE PLC

### Global business

### Financial year ended 31 December 1995

We have audited the documents prepared by the company pursuant to section 17 of the Insurance Companies Act 1982 ("the Act") which are required to be audited by Regulation 27 of the Insurance Companies (Accounts and Statements) Regulations 1983 as amended ("the Regulations"). These comprise Forms 9 to 13, 13A, 15, 16, 20 to 29 and 31 to 35, the statements furnished pursuant to Regulations 17, 19 and 22B on page 5 to 20 (Pink Book) and the notes on pages 1 to 3 and 17 to 18 and the certificate provided in accordance with Regulation 26(a) on pages 97 and 98. In the case of the certificate, our audit did not extend to paragraph 3 prescribed by Part I of Schedule 6 to the Regulations and was restricted in respect of paragraph 2 to the statements made in relation to information furnished pursuant to Regulations 17 and 19.

### Respective responsibilities of the company and its auditors

The company is responsible for the preparation of returns under the provisions of the Act and Regulations (as modified by subsequent orders issued by the Secretary of State). It is our responsibility to form an independent opinion, based on our audit, on those parts of the returns which are subject to audit by virtue of Regulation 27 and to report our opinion to you.

### Basis of Opinion

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

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

**Opinion**

In our opinion:

(a) the Forms, statements and notes have been properly prepared in accordance with the provisions of the Regulations (as modified) and

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

 (i) the certificate has been properly prepared in accordance with the provisions of the Regulations and

 (ii) it was reasonable for the persons giving the certificate to have made the statements therein.

Coopers & Lybrand
CHARTERED ACCOUNTANTS
& REGISTERED AUDITORS
London, 25th June 1996

# APPENDIX

# INSTRUCTIONS FOR COMPLETION

# OF THE FORMS

**Instructions for the completion of Form 9**

1. For a composite company, the whole Form shall be completed, with entries at lines 11 and 22 being equal to the entries at lines 51 and 52 respectively.

2. For a company transacting only general business, only lines 11 to 14 and line 60 shall be completed, with the entry at line 11 being equal to the entry at Form 10 line 29.

3. For a company transacting only long term business, only lines 21 to 44 and lines 60 and 61 shall be completed, with the entry at line 22 being equal to the entry at Form 10 line 29.

4. The entry at line 23 shall be equal to the sum of lines 11 and 15 in Form 14 and the amount (if any) stated in a note to that Form in accordance with Instruction 3 to that Form.

5. The entry at line 24 shall be equal to the total of lines 21 to 47 in Form 14 and the amount of any cash bonuses stated in a note to that Form in accordance with Instruction 2 to that Form.

6. The entries at lines 60 and 61 shall not include provision for any liability to tax on capital gains referred to in paragraph 10(2) (b) of Schedule 1.

**Instructions for the completion of Form 10**

The entry at line 54 shall include -

(a) cumulative preference share capital, to the extent that liabilities in respect of such capital are left out of account in accordance with regulation 23(3) of the Insurance Companies Regulations 1994; and

(b) subordinated loan capital where, and to the extent that, the Secretary of State has, in accordance with Section 68 of the Act (power to modify Part II in relation to particular companies), directed that the company may count such capital towards its required minimum margin,

and the amounts so included shall be stated in a note.

**Instructions for the completion of Form 13**

1. Long-term business: Form 13 shall be completed for the total long-term business assets of the company or branch and for each fund or group of funds for which separate assets are appropriated. The word "Total" or the name of the fund shall be shown against the heading "Category of Assets". The corresponding code box shall contain "10" for the total assets and, in the case of separate funds, code numbers allocated sequentially beginning with code "11".

2. Other than long-term business: Form 13 shall be completed in respect of the total assets of the company or branch (other than any long-term business assets) and code "1" entered in the code box "Category of Assets".

3 (a). In the case of the United Kingdom branch return of an external company (other than a pure reinsurer) Form 13 shall be completed for the following categories of assets -

| Category | Code |
|---|---|
| Assets deposited with the Accountant General | 2 |
| Assets maintained in the United Kingdom | 3 |
| Assets maintained in the United Kingdom and the other EEA States | 4 |

**Instructions for the completion of Form 13 (continued)**

(b). In the case of a Community branch return of a United Kingdom deposit company, Form 13 shall be completed for the following categories of assets -

| Category | Code |
|---|---|
| Assets deposited with the Accountant General | 2 |
| Assets maintained in the United Kingdom and the other EEA States where business is carried on | 5 |
| Assets maintained in the United Kingdom and the other EEA States | 4 |

4. Linked assets shall be included in lines 85 and 86 wherever appropriate and not in lines 11 to 83.

5. In line 83 "life interests, reversionary interests and similar interests in property" means those interests of the kind described in regulations 49(2) and 54 of the Insurance Companies Regulations 1994.

6. In line 87 "deduction for inadmissible assets" means the deductions pursuant to regulation 57(2)(b) or (3) of the Insurance Companies Regulations 1994.

**Instructions for the completion of Form 13A**

1. Form 13A shall be completed in respect of the total assets (other than any long-term business assets), and for the total long-term business assets, if any, of the company or branch. Form 13A shall also be completed for each fund or group of funds and each category of assets referred to in Instructions 1 and 3 to Form 13.

2. The codes specified in Instructions 1 to 3 to Form 13 shall be used as appropriate.

3. Derivative contracts used in connection with property linked long term contracts shall be excluded from Form 13A. All other derivative contracts shall be included, except for those which are assets of the company but to which regulation 55 of the Insurance Companies Regulations 1994 does not apply.

4. The derivative contracts shall be analysed according to the type of assets shown in the second column of this form that represents the principal subject of the contract.

5. All amounts in respect of assets and liabilities under derivative contracts (whether with one or more counterparties) shall be shown gross unless there is a legal right of set-off.

6. All amounts included at lines 11 to 35 of Form 13A in respect of derivative contracts shall be determined without making any adjustment for the value of assets paid, received or transferred in pursuance of a condition in that contract or a related contract, whether by variation margin or otherwise. The aggregate effect of such assets paid, received or transferred shall be shown at line 41.

9.[1] The provision for adverse changes in value shown at 13A.42.2 shall be the amount determined in accordance with regulation 61 of the Insurance Companies Regulations 1994.

10. "Futures contracts", "Options" and "Contracts for Differences" have the same meaning as in Part VIII of the Insurance Companies Regulations 1994.

11. The entry at 13A.51.1 shall be shown at 13.35.1

12. The entry at 13A.51.2 shall be included in 14.47.1 or 15.47.1 as appropriate.

13. Columns 3 and 4 need not be completed where the previous financial year ended prior to 1st July 1994.

[1] Instructions 7 and 8 were deleted by virtue of regulation 34 of the Insurance Companies (Accounts and Statements) Regulations 1996.

**Instructions for completion of Form 15**

1. The entry at line 43 shall exclude subordinated loan capital where, and to the extent that, the Secretary of State has, in accordance with section 68 of the Insurance Companies Act 1982, directed that the company may count such capital towards its required minimum margin.

2. The entry at line 46 shall exclude liabilities in respect of cumulative preference shares, to the extent that such liabilities are left out of account in accordance with regulation 23(3) of the Insurance Companies Regulations 1994.

**Instructions for the completion of Form 23**

1. Line 11 shall be completed in respect of the financial year to which the return relates. Columns 1 and 3 will be the same as each other; column 2 will be blank.

2. Lines 12 to 17 shall be completed in respect of the preceding 6 years of origin beginning with the most recent. Years of origin commencing before 1 January 1981 shall not, however, be included.

3. Line 18 will show, in the first financial year for which this form is prepared, a figure in columns 1 and 3 which represents the total claims outstanding at the end of *that financial year* in respect of all years of origin commencing before 1 January 1981. Column 2 will be blank for the first year. In subsequent financial years the figure at column 1 will remain the same, subject to instruction 4, and column 2 will show the claims paid since the end of the first financial year. When there are no longer any claims outstanding in respect of any year of origin commencing prior to 1 January 1981 information in respect of those years shall cease to be included in line 18.

4. If any claims remain outstanding in respect of a year of origin commencing on or after 1 January 1981 for more than 6 years after the end of that year, information in respect of the year shall be added to any other information included in line 18 until such time as there are no longer any claims outstanding in respect of that year.

**Instructions for the completion of Form 24**

1 ( i ). When the form is used in respect of accounting classes 3, 4 or 5 premiums receivable shown at line 12 shall include unearned premium portfolios less premium portfolios, and outstanding claims portfolios less loss portfolios.

( ii ). When the form is used in respect of accounting class 9 (non-proportional treaty reinsurance) premiums receivable shown at line 12 shall include unearned premium portfolios less premium portfolios, whilst outstanding claims portfolios less loss portfolios shall be part of the constituents of line 15.

2. In the case of accounting class 9 the figures in lines 12, 14 and 15 shall equal respectively those in lines 19, 29 and 61 of Form 26.

3. For business closed through the Institute of London Underwriters, amounts paid shall include amounts agreed for settlement but not yet paid.

**Instructions for the completion of Form 27A**

1. Totals for amounts receivable or payable in the financial year are to be shown for each category and must be entered in the column headed "Total".

2. The box described as "Category" at the head of the form must be completed to indicate the Category to which the form relates by inserting the appropriate number from the following list:

   2 Motor vehicle
   5 Goods in transit
   6 Property
   7 Casualty
   8 Pecuniary loss
   0 Combined

3. Where a company uses two or more Categories appropriate to the same Category number from those set out in Instruction 2, the boxes entitled "classes of general business" must be completed to indicate the class or classes subsumed within each Category. (Each box must be used for a separate class number, whether one or two digits. Leading zero's are not required.) In other cases companies are free to complete these boxes or leave them blank.

4. Where a company uses two or more Categories appropriate to the same Category number from those listed in Instruction 2, and where two or more of those Categories relate to business of the same class (or classes) of general business, the Risk Group box on the forms relating to those Categories should be completed by entering in it the appropriate code from the published list of standard Risk Group codes.

5. On the face of the form, the entry at 43.2 must equal that at 42.1. Similarly, 45.2 must equal 44.1.

**Instructions for the completion of Form 29**

1. Information must be shown separately in respect of treaties incepted in the financial year and each year before the financial year (but see Regulation 21 (8)), using a continuation sheet as necessary. Where a category includes no treaties incepted in any financial year beginning before 1 January 1983, the column headed "All years beginning before 1 January 1983" must be left blank.

2. Totals for amounts receivable or payable in the financial year must be shown for each category and must be entered in the column headed "**Total**" on sheet 1 of the form.

3. Each column used to record amounts receivable or payable arising from treaties incepted in a specific financial year must be annotated with the year end date of the year of inception. The date must be identified by month and year, each being represented by a two-digit entry in the appropriate box.(For example, a year of inception which ended in September 1988 will be represented by 09 in the "Month" box and 88 in the "Year" box.) Years must be entered consecutively from left to right.

4. The box described as "currency" at the head of the form must be completed to indicate the currency used in making the monetary entries on the form. This should be done by inserting the relevant code from the DTI list of "Country Codes". For example, where a form is completed in sterling, the code AA for "UK" should be entered in this box; similarly, where the form is completed in US dollars, the code FB for "USA" should be entered.

5. The box described as "Treaty type" at the head of the form must be completed to indicate the type of treaty included in the Category, as follows:

   - insert 1 to denote proportional treaties;

   - insert 2 to denote non-proportional treaties (including proportional retrocessions of non-proportional treaty reinsurance under Regulation 21(2))

   - insert 3 to denote a mix of treaties.

**Instructions for the completion of Form 29 (continued)**

6. The box described as "Category" at the head of the form must be completed to indicate the Category to which the form relates by inserting the appropriate number from the following list:

| | |
|---|---|
| 2 Motor vehicle | 6 Property |
| 3 Aviation | 7 Casualty |
| 4 Marine | 8 Pecuniary loss |
| 5 Goods in transit | 0 Combined |

7. The boxes entitled "Classes of general business" must be completed in all cases to indicate the class or classes subsumed within each category. (Each box must be used for a separate class number, whether one or two digits. Leading zero's are not required).

8. Where a company uses two or more Categories appropriate to the same Category number from those listed in Instruction 6, and where two or more of those Categories relate to business of the same type of treaty and the same class (or classes) of general business, the Risk Group box on the Forms 29 relating to those Categories should be completed by entering in it the appropriate code from the published list of standard Risk Group codes.

**Instructions for the completion of Form 30**

1. The form shall show all reinsurance arrangements for which premiums were payable in respect of the financial year to which the return relates. Separate entries shall be made for each accounting class (i.e of business accepted). Where reinsurance has been arranged separately for risk groups within an accounting class, separate entries shall be made for the risk groups.

2. For each accounting class or risk group, the types of reinsurance cover obtained shall be entered in column 2. The entries here shall specify whether the reinsurance cover has been arranged on a facultative or treaty basis, and, where it is the latter, shall also state the nature of the treaty eg quota share.

3. The information given in column 6 shall include, in the case of surplus treaties, the number of lines accepted by the reinsurer. For treaties providing excess of loss cover, it shall include the layers of the treaty, i.e the level at which each layer takes effect, and also the reinsurers' potential liability under it.

4. The combined aggregate of amounts entered in columns 8 and 10 shall be reconciled in total with the reinsurance premiums payable shown in Forms 21, 24 and 27.

5. In the case of facultative reinsurance cover,-

(a). Only one entry is required for each accounting class; the word "facultative" shall be recorded in column 2, the word "variable" may be used in column 3, and columns 4,5 and 6 need not be completed;

(b). Column 7 to 10 need only be completed for a class if the total number of facultative reinsurers for that class is ten or less or if the total premiums payable for facultative cover for that class are more than 30 per cent of the gross premiums receivable for that class; if these columns are not separately completed for a class the reason will be stated together with the total amount of facultative premiums ceded for the class; and

(c). Column 11 shall include a note of the number of reinsurers who are not permitted to carry on business in the UK and who each receive premiums in respect of facultative cover which amount to more than 5 per cent of the gross premiums receivable for the class.

6. Remarks in column 11 shall include details of reinsurance ceded to related companies.

**Instructions for the completion of Form 31**

1. For business other than proportional and non-proportional treaty reinsurance business, and business to be included in Forms 34 and 35 (that is, accounted for on a three-year basis) forms shall be completed as indicated below:

| | | Coverage | Country code |
|---|---|---|---|
| *(a)* | for each country not exempted by Regulation 12 (1) | one or more forms for each accounting class with a section completed for each risk group carried on in the country | the code for the country |
| *(b)* | for UK business not returned under *(a)* | box 19.5 only of one section of one form for each accounting class | AZ |
| *(c)* | for all other business not returned under *(a)* or *(b)* | box 19.5 only of one section of one form for each accounting class | YZ |

2. If the amounts shown at 31.12.4 and 31.13.4 are in sterling then the same amounts shall be shown also at 31.12.5 and 31.13.5 respectively.

3. The aggregate of the amounts shown at 31.19.5 for all forms within an accounting class shall be the amount shown at 21.41.1 for that accounting class.

**Instructions for the completion of Form 32**

1. Form 32 shall be completed only in respect of accounting class 2 (Motor Vehicle).

2. Forms shall be completed as required under Instruction 1(a) to Form 31.

3. The number of vehicle years insured under any insurance contract is the product of the period (expressed in years and part of years) for which the contract is in force and the number of vehicles insured under the contract; (eg two vehicles insured for six months and one vehicle insured for one year each to be regarded as one vehicle year). Figures entered on the form are to be rounded to the nearest vehicle year only after aggregating the component figures.

4. Figures at 32.19.5 shall be expressed as percentages to one place of decimals.

**Instructions for the completion of Form 33**

1. For business other than proportional and non-proportional treaty reinsurance business, and business to be included in Forms 34 and 35 (that is, accounted for on a three-year basis), forms shall be completed as indicated below:

| | | Coverage | Country code | Year of origin Month | Year |
|---|---|---|---|---|---|
| *(a)* | for each country not exempted by Regulation 12(1) | one or more forms for each risk group carried on in the country, with a section completed for each year of origin | the code for the country | the last month (eg 6) | the year of the last month (eg 1981) |
| *(b)* | for UK business not returned under *(a)* | one form for each accounting class with boxes 29.2 and 29.4 of one section completed for claims originating in all years of origin | AZ | XX | 19XX |
| *(c)* | for all other business not returned under *(a) or (b)* | one form for each accounting class with boxes 29.2 and 29.4 of one section completed for claims originating in all years of origin | YZ | XX | 19XX |

2. Under 1*(a)* a form is required for a year of origin commencing before 1 January 1981 only if that year of origin was required to be reported under the Insurance Companies (Accounts and Forms) Regulations 1968.

3. Lines 13 and 16 need not be completed for a year of origin commencing before 1 January 1981. If they are not completed, reopened claims shall be included in lines 11, 12 and 14 as appropriate.

4. If the amounts shown at 33.19.2 and 33.19.4 are in sterling then the same amounts shall be shown also at 33.29.2 and 33.29.4 respectively.

5. Expenses incurred by the company for legal, medical, surveying, engineering and other technical services which are directly attributable to individual claims shall be included as part of the cost of that claim. General administrative expenses are not to be included as part of the cost of the claim and if only such expenses are incurred the claim is to be regarded as settled at no cost.

6. For the purpose of line 11 a claim is *not* to be regarded as settled at no cost (before deduction of reinsurance recoveries) if any cost of a kind described in the first sentence of Instruction 5 has been incurred by the company specifically in connection with consideration of the claim.

7. A reopened claim is a claim which had been closed in a previous financial year and has been reopened in a different financial year.

8. The aggregate of the amounts shown at 33.29.2 for all forms within an accounting class shall be the sum of the amounts shown at 22.11.2 and 22. 14.2 for that accounting class. The aggregate of the amounts shown at 33. 29.4 for all forms within an accounting class shall be the sum of the amounts shown at 22.11.3 and 22.14.3 for that accounting class.

**Instructions for the completion of Form 34**

1. For business other than proportional and non-proportional treaty reinsurance business, and business to be included in form 31 and 33 (that is, accounted for on a one-year basis), forms shall be completed as indicated below:

| | | Coverage | Country code |
|---|---|---|---|
| *(a)* | for each country not exempted by Regulation 12(1) | one section of a form for each risk group carried on in the country | the code for the country |
| *(b)* | for UK business not returned under *(a)* | one section of a form for each accounting class | AZ |
| *(c)* | for all other business not returned under *(a)* or *(b)* | one section of a form for each accounting class | YZ |

2. If the amount shown at 34.11.5 is in sterling then the same amount shall be shown also at 34.11.6.

3. The aggregate of the amounts shown at 34.11.6 for all sections relating to one accounting class shall be the amount shown at 24.11.5 for that accounting class.

**Instructions for the completion of Form 35**

1. For business other than proportional and non-proportional treaty reinsurance business, and business to be included in Forms 31 and 33 (that is, accounted for on a one-year basis), forms shall be completed as indicated below:

| | | Coverage | | Country code | Year of origin | |
|---|---|---|---|---|---|---|
| | | | | | Month | Year |
| *(a)* | for each country not exempted by Regulation 12(1) | one form for each risk group with one line for each year of origin | | the code for the country | the last month (eg 6) | the year of the last month (eg 1981) |
| *(b)* | for UK business not returned under *(a)* | one form for each accounting class (with column 4 only completed) | (i) one line for each of the years of origin identified in columns 2,3 and 4 on the correspond-ing Form 34 | AZ | the last month | the year of the last month |
| | | | (ii) one line for the years of origin identified in column 1 on the corresponding Form 34 | AZ | PR | 19 |
| *(c)* | for all other business not returned under *(a)* or *(b)* | one form for each accounting class (with column 4 only completed) | as *(b)* (i) | YZ | the last month | the year of the last month |
| | | | as *(b)* (ii) | YZ | PR | 19 |

2 (i). Under 1*(a)* a line is required for a year of origin commencing before 1 January 1981 only if that year of origin was required to be reported under the Insurance Companies (Accounts and Forms) Regulations 1968.

(ii). For marine hull and aviation hull business, lines on forms completed under 1*(a)* relating to years of origin commencing before 1 January 1981 may be limited to payments on major claims if the returns were so prepared in previous financial years.

(iii). Forms completed under 1*(b)* and *(c)* shall include any payments not reported under 1*(a)* because of the operation of instruction 2 (ii).

3. The amounts shown in column 2 shall be in respect of risks for which premiums are required to be shown in Form 34.

4. If the amounts shown at 35.11.1 and 35.11.2 are in sterling then the same amounts shall be shown also at 35.11.4 and 35.11.5 respectively.

5. Expenses incurred by the company for legal, medical, surveying, engineering and other techical services which are directly attributable to individual claims shall be included as part of the cost of that claim. General administrative expenses are not to be included as part of the cost of the claim and if only such expenses are incurred the claim is to be regarded as settled at no cost.

6. The aggregate of the amounts shown at 35.11.4 for all forms relating to one accounting class shall be the amount shown at 24.21.5 for that accounting class.

**Instructions for the completion of Form 38**

1. Completion of line 14 is optional. Where companies do not take account of investment income in determining their underwriting result, it should be left blank.

**Instructions for the completion of Form 39**

1. Completion of line 7 is optional. Where companies do not take account of investment income in determining their underwriting result, it should be left blank.