

BUPA Insurance Limited

Annual PRA Insurance Returns for the year ended

31 December 2015

IPRU(INS) Appendices 9.1, 9.2, 9.5, 9.6

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Statement of solvency - general insurance businessName of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	Units
R1	3956433	GL	31	12	2015	£000
			As at end of this financial year			As at end of the previous year
			1			2

Capital resources

Capital resources arising outside the long-term insurance fund	11	631167	637219
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12		
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	631167	637219

Guarantee fund

Guarantee fund requirement	21	123009	123174
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	508159	514045

Minimum capital requirement (MCR)

General insurance capital requirement	31	363640	363641
Base capital resources requirement	33	2657	2902
Individual minimum capital requirement	34	363640	363641
Capital requirements of regulated related undertakings	35	1796	1961
Minimum capital requirement (34+35)	36	365435	365602
Excess (deficiency) of available capital resources to cover 50% of MCR	37	332637	454419
Excess (deficiency) of available capital resources to cover 75% of MCR	38	357091	363018

Capital resources requirement (CRR)

Capital resources requirement	41	365435	365602
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	265733	271617

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Components of capital resources

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number	GL/UK/CM	day	month	year	Units	
	R3	3956433	GL	31	12	2015	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year		
		1	2	3	4		

Core tier one capital

Permanent share capital	11	357209		357209	357209
Profit and loss account and other reserves	12	86198		86198	282397
Share premium account	13	68561		68561	68561
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	908		908	471
Core tier one capital (sum of 11 to 16)	19	512877		512877	708638

Tier one waivers

Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit Items	22				
Tier one waivers in related undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				

Other tier one capital

Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				

Total tier one capital before deductions (19+24+25+26+27+28)	31	512877		512877	708638
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	(2478)		(2478)	(4175)
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	(2478)		(2478)	(4175)
Total tier one capital after deductions (31-37)	39	515355		515355	712813

Components of capital resources

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number	GL/UK/CM	day month year			Units
R3	3956433	GL	31	12	2015	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year	Total as at the end of the previous year	
		1	2	3	4	

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46	336030		336030	330000
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49	336030		336030	330000

Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				

Total tier two capital before restrictions (49+59)	61	336030		336030	330000
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	336030		336030	330000

Components of capital resources

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number	GL/ UK/ CM	day month year			Units
R3	3956433	GL	31	12	2015	£000
		General insurance business	Long-term insurance business	Total as at the end of this financial year		Total as at the end of the previous year
		1	2	3		4

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	851385		851385	1042813
Inadmissible assets other than intangibles and own shares	73	40102		40102	25420
Assets in excess of market risk and counterparty limits	74	180115		180115	380174
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	631168		631168	637219

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	631168		631168	637219
Available capital resources for 50% MCR requirement	82	515355		515355	637219
Available capital resources for 75% MCR requirement	83	631168		631168	637219

Financial engineering adjustments

Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

General insurance business

	Company registration number	GL/UK/CM	day	month	year	Units	
	R11	3956433	GL	31	12	2015	£000
				This financial year		Previous year	
				1	2		
Gross premiums written			11			2316140	2217126
Premiums taxes and levies (included in line 11)			12				
Premiums written net of taxes and levies (11-12)			13			2316140	2217126
Premiums for classes 11, 12 or 13 (included in line 13)			14				
Premiums for "actuarial health insurance" (included in line 13)			15				
Sub-total A (13 + 1/2 14 - 2/3 15)			16			2316140	2217126
Gross premiums earned			21			2279784	2249192
Premium taxes and levies (included in line 21)			22				
Premiums earned net of taxes and levies (21-22)			23			2279784	2249192
Premiums for classes 11, 12 or 13 (included in line 23)			24				
Premiums for "actuarial health insurance" (included in line 23)			25				
Sub-total H (23 + 1/2 24 - 2/3 25)			26			2279784	2249192
Sub-total I (higher of sub-total A and sub-total H)			30			2316140	2249192
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure			31				
Division of gross adjusted premiums amount sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32			416905	404855
	Excess (if any) over 61.3M EURO x 0.02		33			45442	44022
Sub-total J (32-33)			34			371463	360832
Claims paid in period of 3 financial years			41			4902345	4942340
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42				
	For insurance business accounted for on an accident year basis		43			235332	234002
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44				
	For insurance business accounted for on an accident year basis		45			282350	242387
Sub-total C (41+42+43-44-45)			46			4855326	4933955
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47			272814	203459
Sub-total D (46-47)			48			4582512	4730496
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)			49			0.94	0.96
Premiums amount (Sub-total J x reinsurance ratio)			50			350591	345953
Provision for claims outstanding (before discounting and net of reinsurance)			51			223665	221318
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52				
Brought forward amount (See instruction 4)			53			363640	361017
Greater of lines 50 and 53			54			363640	361017

Calculation of general insurance capital requirement - claims amount and result

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	3956433	GL	31	12	2015	£000
					This financial year 1		Previous year 2	
Reference period (No. of months) See INSPRU 1.1.63R		11			36		36	
Claims paid in reference period		21			4902345		4942340	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22						
	For insurance business accounted for on an accident year basis	23			235332		234002	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24						
	For insurance business accounted for on an accident year basis	25			282350		242387	
Claims incurred in reference period (21+22+23-24-25)		26			4855326		4933955	
Claims incurred for classes 11, 12 or 13 (included in 26)		27						
Claims incurred for "actuarial health insurance" (included in 26)		28						
Sub-total E (26 +1/2 27 - 2/3 28)		29			4855326		4933955	
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31			1618442		1644652	
Division of sub-total F (gross adjusted claims amount)	x 0.26	32			420795		427609	
	Excess (if any) over 42.9M EURO x 0.03	33			47629		48330	
Sub-total G (32-33)		39			373166		379279	
Claims amount Sub-total G x reinsurance ratio (11.49)		41			352198		363640	
Higher of premiums amount and brought forward amount (11.54)		42			363640		361017	
General insurance capital requirement (higher of lines 41 and 42)		43			363640		363640	

Analysis of admissible assets

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

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

Company registration number	GL/UK/CM	day	month	year	Units	Category of assets	
R13	3956433	GL	31	12	2015	£000	1
					As at end of this financial year	As at end of the previous year	
					1	2	
Land and buildings			11		70272	54833	

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21		
	Debts and loans	22		
Other insurance dependants	Shares	23	1672	1070
	Debts and loans	24		
Non-insurance dependants	Shares	25		
	Debts and loans	26		
Other group undertakings	Shares	27		
	Debts and loans	28	19885	19826
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares	41			
Other shares and other variable yield participations	42			
Holdings in collective investment schemes	43	70163	89675	
Rights under derivative contracts	44	71	1062	
Fixed interest securities	Approved	45	4057	8852
	Other	46	244552	167895
Variable interest securities	Approved	47		
	Other	48	57886	140567
Participation in investment pools	49			
Loans secured by mortgages	50			
Loans to public or local authorities and nationalised industries or undertakings	51			
Loans secured by policies of insurance issued by the company	52			
Other loans	53	61077		
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	156375	165352
	More than one month withdrawal	55	367490	339024
Other financial investments	56			
Deposits with ceding undertakings	57			
Assets held to match linked liabilities	Index linked	58		
	Property linked	59		

Analysis of admissible assets

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

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

Company registration number	GL/UK/CM	day	month	year	Units	Category of assets	
R13	3956433	GL	31	12	2015	£000	1
					As at end of this financial year	As at end of the previous year	
					1	2	

Reinsurers' share of technical provisions

Provision for unearned premiums	60	35903	42842
Claims outstanding	61	11665	12683
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	600773	563967
	Intermediaries	72	4853	929
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74	11414	10152
	Ceded	75		
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	28168	22845
	due in more than 12 months	79		

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	180081	274688
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84		
Deferred acquisition costs (general business only)	85	54602	50749
Other prepayments and accrued income	86	5772	13674

Deductions from the aggregate value of assets	87		
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	1986731	1980683
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Analysis of admissible assets

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

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

Company registration number	GL/UK/CM	day	month	year	Units	Category of assets	
R13	3956433	GL	31	12	2015	£000	1
					As at end of this financial year	As at end of the previous year	
					1	2	

Reconciliation to asset values determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	1986731	1980683
Admissible assets in excess of market and counterparty limits	92	180115	380174
Inadmissible assets directly held	93	40102	25420
Capital resources requirement deduction of regulated related undertakings	94	1796	1961
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	(1242)	(608)
Inadmissible assets of regulated related undertakings	96	333	136
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	(2478)	(4175)
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101		
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	2205357	2383592
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		

Liabilities (other than long term insurance business)Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

	Company registration number	GL/ UK/ CM	day	month	year	Units	
	R15	3956433	GL	31	12	2015	£000
						As at end of this financial year 1	As at end of the previous year 2

Technical provisions (gross amount)

Provisions for unearned premiums	11	988427	943141
Claims outstanding	12	235329	234002
Provision for unexpired risks	13	66	375
Equalisation provisions	Credit business	14	
	Other than credit business	15	
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	1223822	1177518

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22	4824	11087
Deposits received from reinsurers	31	2649	2085	
Creditors	Direct insurance business	41	7848	16980
	Reinsurance accepted	42		
	Reinsurance ceded	43	17700	6018
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions	46			
Creditors	Taxation	47	6286	16146
	Foreseeable dividend	48		
	Other	49	69342	90961
Accruals and deferred income	51	24887	24631	
Total (19 to 51)	59	1357359	1345425	
Provision for "reasonably foreseeable adverse variations"	61			
Cumulative preference share capital	62			
Subordinated loan capital	63	336030	330000	
Total (59 to 63)	69	1693389	1675425	

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	28083	68085
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83		
Capital and reserves	84	511968	708167
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	85	2205357	2383592

Profit and loss account (non-technical account)Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

		Company registration number	GL/ UK/ CM	day	month	year	Units	
		R16	3956433	GL	31	12	2015	£000
				This financial year			Previous year	
				1			2	
Transfer (to)/from the general insurance business technical account	From Form 20		11	176394			162847	
	Equalisation provisions		12					
Transfer from the long term insurance business revenue account			13					
Investment income	Income		14	21716			28147	
	Value re-adjustments on investments		15	4288			9718	
	Gains on the realisation of investments		16	16649			10119	
Investment charges	Investment management charges, including interest		17	24614			24451	
	Value re-adjustments on investments		18	12814			4446	
	Loss on the realisation of investments		19	254			795	
Allocated investment return transferred to the general insurance business technical account			20					
Other income and charges (particulars to be specified by way of supplementary note)			21	13664			14789	
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)			29	195030			195928	
Tax on profit or loss on ordinary activities			31	36916			22140	
Profit or loss on ordinary activities after tax (29-31)			39	158114			173788	
Extraordinary profit or loss (particulars to be specified by way of supplementary note)			41					
Tax on extraordinary profit or loss			42					
Other taxes not shown under the preceding items			43					
Profit or loss for the financial year (39+41-(42+43))			49	158114			173788	
Dividends (paid or foreseeable)			51	350030			672811	
Profit or loss retained for the financial year (49-51)			59	(191916)			(499023)	

Analysis of derivative contractsName of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**Category of assets **Total other than long term insurance business assets**

		Company registration number	GL/ UK/ CM	day month year			Units	Category of assets
R17		3956433	GL	31	12	2015	£000	1
Derivative contracts		Value as at the end of this financial year				Notional amount as at the end of this financial year		
		Assets 1	Liabilities 2	Bought / Long 3	Sold / Short 4			
Futures and contracts for differences	Fixed-interest securities	11						
	Interest rates	12						
	Inflation	13						
	Credit index / basket	14						
	Credit single name	15						
	Equity index	16						
	Equity stock	17						
	Land	18						
	Currencies	19	71	2307	139836			
	Mortality	20						
	Other	21						
In the money options	Swaptions	31						
	Equity index calls	32						
	Equity stock calls	33						
	Equity index puts	34						
	Equity stock puts	35						
	Other	36						
Out of the money options	Swaptions	41						
	Equity index calls	42						
	Equity stock calls	43						
	Equity index puts	44						
	Equity stock puts	45						
	Other	46						
Total (11 to 46)		51	71	2307	139836			
Adjustment for variation margin		52						
Total (51 + 52)		53	71	2307				

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE.
Please see instructions 11 and 12 to this Form for the meaning of these figures.

General insurance business : Summary of business carried on

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	3956433	GL	31	12	2015	£000
Category number	PRA return general insurance business reporting category	1	Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		4		
				Reported	Incurred but not reported			
		2	3					
001	Total business	1	2316140	146043	84996	988427		
002	Total primary (direct) and facultative business	2	2067352	94468	84996	889514		
003	Total treaty reinsurance accepted business	3	248788	51575		98913		
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4	2067352	94468	84996	889514		
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5						
160	Primary (direct) and facultative household and domestic all risks	6						
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7						
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8						
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9						
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10						
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11						
330	Total primary (direct) and facultative aviation (category numbers 331 to 333)	12						
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13						
350	Total primary (direct) and facultative goods in transit	14						
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty reinsurance business accepted (category numbers 510 to 590)	16						
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	248788	51575		98913		
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	2316140	146043	84996	988427		

General insurance business : Summary of business carried on

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	3956433	GL	31	12	2015	£000
Category number	PRA return general insurance business reporting category	Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
			Reported	Incurred but not reported				
		1	2	3	4			

Primary (direct) and facultative personal lines business

111	Medical insurance	21	2020624	90859	84062	879279
112	HealthCare cash plans	22	12811	145	308	1174
113	Travel	23	33917	3464	625	9061
114	Personal accident or sickness	24				
121	Private motor - comprehensive	25				
122	Private motor - non-comprehensive	26				
123	Motor cycle	27				
160	Household and domestic all risks (equals line 6)	28				
181	Assistance	29				
182	Creditor	30				
183	Extended warranty	31				
184	Legal expenses	32				
185	Mortgage indemnity	33				
186	Pet insurance	34				
187	Other personal financial loss	35				

Primary (direct) and facultative commercial lines business

221	Fleets	41				
222	Commercial vehicles (non-fleet)	42				
223	Motor other	43				
261	Commercial property	44				
262	Consequential loss	45				
263	Contractors or engineering all risks	46				
271	Employers liability	47				
272	Professional indemnity	48				
273	Public and products liability	49				
274	Mixed commercial package	50				
281	Fidelity and contract guarantee	51				
282	Credit	52				
283	Suretyship	53				
284	Commercial contingency	54				

Primary (direct) and facultative aviation

331	Aviation liability	61				
332	Aviation hull	62				
333	Space and satellite	63				

General insurance business : Summary of business carried on

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	3956433	GL	31	12	2015	£000
Category number	PRA return general insurance business reporting category	Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
			Reported	Incurred but not reported				
		1	2	3	4			

Primary (direct) and facultative marine and transport

341	Marine liability	64				
342	Marine hull	65				
343	Energy (on and off-shore)	66				
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70				
350	Total primary (direct) and facultative goods in transit (equals line 14)	71				

Primary (direct) and facultative miscellaneous

400	Miscellaneous primary (direct) and facultative business (equals line 15)	72				
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Non-proportional treaty

510	Non-proportional accident and health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83				
540	Non-proportional marine	84				
550	Non-proportional transport	85				
560	Non-proportional property	86				
570	Non-proportional liability (non-motor)	87				
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

Proportional treaty

610	Proportional accident and health	91	248788	51575		98913
620	Proportional motor	92				
630	Proportional aviation	93				
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96				
670	Proportional liability (non-motor)	97				
680	Proportional financial lines	98				
690	Proportional aggregate cover	99				

Treaty Reinsurance Miscellaneous

700	Miscellaneous treaty reinsurance accepted business (equals line 18)	101				
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Total (lines 21 to 101)		111	2316140	146043	84996	988427
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General insurance business : Technical account (excluding equalisation provisions)Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total business**

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2015	£000	001
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	2166764	2127587					
	Claims incurred (22.17.4)	12	1464132	1476792					
	Claims management costs (22.18.4)	13	56210	61666					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(309)	(2055)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16	5479	10873					
	Net operating expenses (22.42.4)	17	455065	451963					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	197145	150094					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	18794	(13988)					
	Claims management costs (22.14.4)	23	1956	1234					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(20750)	12754					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	176394	162847					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	176394	162847					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2015	£000	002
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	1943207	1913587					
	Claims incurred (22.17.4)	12	1326335	1328817					
	Claims management costs (22.18.4)	13	52720	57396					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(309)	(2055)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16	4612	10383					
	Net operating expenses (22.42.4)	17	451525	451963					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	117549	87850					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(1343)	(13867)					
	Claims management costs (22.14.4)	23	2093	2151					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(750)	11716					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	116799	99566					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	116799	99566					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2015	£000	003
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	223556	214000					
	Claims incurred (22.17.4)	12	137797	147975					
	Claims management costs (22.18.4)	13	3490	4270					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16	867	490					
	Net operating expenses (22.42.4)	17	3540						
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	79596	62245					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	20137	(121)					
	Claims management costs (22.14.4)	23	(137)	(918)					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(20000)	1038					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	59596	63283					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	59596	63283					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative accident and health**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2015	£000	110
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	1943207	1913587					
	Claims incurred (22.17.4)	12	1326335	1328817					
	Claims management costs (22.18.4)	13	52720	57396					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(309)	(2055)					
	Other technical income or charges (particulars to be specified by way of supplementary note)	16	4612	10383					
	Net operating expenses (22.42.4)	17	451525	451963					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	117549	87850					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(1343)	(13867)					
	Claims management costs (22.14.4)	23	2093	2151					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(750)	11716					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	116799	99566					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	116799	99566					

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2015	£000	600
Items to be shown net of reinsurance			This financial year				Previous year		
			1				2		
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	223556	214000					
	Claims incurred (22.17.4)	12	137797	147975					
	Claims management costs (22.18.4)	13	3490	4270					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16	867	490					
	Net operating expenses (22.42.4)	17	3540						
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	79596	62245					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	20137	(121)					
	Claims management costs (22.14.4)	23	(137)	(918)					
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(20000)	1038					
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31							
	Other technical income or charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	59596	63283					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	59596	63283					

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total business**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2015	£000	001
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial years		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial years		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	23006	3624	703		22303	3624	
	For periods of 12 months	14	1313636	984803	69474	35903	1244162	948900	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	943141		42843		900298		
Total (12 to 16)		19	2279784	988427	113020	35903	2166764	952524	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative business**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2015	£000	002
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial years		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial years		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	22747	3412	703		22044	3412	
	For periods of 12 months	14	1159550	886102	69474	35903	1090076	850199	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	873931		42843		831088		
Total (12 to 16)		19	2056227	889514	113020	35903	1943207	853611	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total treaty reinsurance accepted business**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2015	£000	003
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3				Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4			Earned In this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	260	212				260	212
	For periods of 12 months	14	154086	98701				154086	98701
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	69210					69210	
Total (12 to 16)		19	223556	98913				223556	98913

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative accident and health**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2015	£000	110
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial years		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial years		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	22747	3412	703		22044	3412	
	For periods of 12 months	14	1159550	886102	69474	35903	1090076	850199	
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	873931		42843		831088		
Total (12 to 16)		19	2056227	889514	113020	35903	1943207	853611	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2015	£000	600
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5			
In respect of risks incepted in previous financial years		11							
		Earned In this financial year 1	Unearned at end of this financial year 2	Earned In this financial year 3	Unearned at end of this financial year 4	Earned In this financial year 5	Unearned at end of this financial year 6		
In respect of risks incepted in previous financial years		12							
In respect of risks incepted in this financial year	For periods of less than 12 months	13	260	212		260	212		
	For periods of 12 months	14	154086	98701		154086	98701		
	For periods of more than 12 months	15							
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	69210			69210			
Total (12 to 16)		19	223556	98913		223556	98913		

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

Name of company **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2015	£000	001
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11		227096	232672		13218	18794	
	Reinsurers' share	12		12683	12683			0	
	Net (11-12)	13		214413	219989		13218	18794	
	Claims management costs	14		6906	8587		275	1956	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1326982		217822	1544805	
	Reinsurers' share	16			69008		11665	80673	
	Net (15-16)	17			1257974		206158	1464132	
	Claims management costs	18			52194		4016	56210	
Provision for unexpired risks		19		375			66	(309)	
Net operating expenses	Commissions	21		50749	132367		54602	128514	
	Other acquisition expenses	22							
	Administrative expenses	23			326552			326552	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		50749	458918		54602	455065	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42		50749	458918		54602	455065	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Name of company **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2015	£000	002
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11		184027	176807		5876	(1343)	
	Reinsurers' share	12		12683	12683			0	
	Net (11-12)	13		171344	164124		5876	(1343)	
	Claims management costs	14		5140	7133		100	2093	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1233419		173588	1407008	
	Reinsurers' share	16			69008		11665	80673	
	Net (15-16)	17			1164411		161924	1326335	
	Claims management costs	18			49758		2962	52720	
Provision for unexpired risks		19		375			66	(309)	
Net operating expenses	Commissions	21		50749	126340		52116	124973	
	Other acquisition expenses	22							
	Administrative expenses	23			326552			326552	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		50749	452892		52116	451525	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42		50749	452892		52116	451525	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Name of company **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2015	£000	003
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11		43069	55865		7341	20137	
	Reinsurers' share	12							
	Net (11-12)	13		43069	55865		7341	20137	
	Claims management costs	14		1766	1454		175	(137)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			93563		44234	137797	
	Reinsurers' share	16							
	Net (15-16)	17			93563		44234	137797	
	Claims management costs	18			2436		1054	3490	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21			6026		2486	3540	
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29			6026		2486	3540	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42			6026		2486	3540	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Name of company **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative accident and health**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2015	£000	110
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11		184027	176807		5876	(1343)	
	Reinsurers' share	12		12683	12683			0	
	Net (11-12)	13		171344	164124		5876	(1343)	
	Claims management costs	14		5140	7133		100	2093	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1233419		173588	1407008	
	Reinsurers' share	16			69008		11665	80673	
	Net (15-16)	17			1164411		161924	1326335	
	Claims management costs	18			49758		2962	52720	
Provision for unexpired risks		19		375			66	(309)	
Net operating expenses	Commissions	21		50749	126340		52116	124973	
	Other acquisition expenses	22							
	Administrative expenses	23			326552			326552	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		50749	452892		52116	451525	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42		50749	452892		52116	451525	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Name of company **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2015	£000	600
				Amount brought forward from previous financial year 1	Amount payable/receivable in this financial year 2		Amount carried forward to next financial year 3	Amount attributable to this financial year 4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11		43069	55865		7341	20137	
	Reinsurers' share	12							
	Net (11-12)	13		43069	55865		7341	20137	
	Claims management costs	14		1766	1454		175	(137)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			93563		44234	137797	
	Reinsurers' share	16							
	Net (15-16)	17			93563		44234	137797	
	Claims management costs	18			2436		1054	3490	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21			6026		2486	3540	
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29			6026		2486	3540	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42			6026		2486	3540	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11				1257975	124878	81280			1464132		2166766		67.6
12	2014	12	1272355	204434		208089	8349	2678	62409	142025	14682		2127585	7.2	70.1
12	2013	13	1276107	205241	192870	10905	1096	652	4251	831	7571		2129433	0.1	69.6
12	2012	14	1390715	256274	223624	639	56	277	610	3954	(3592)		2249156	(12.4)	71.8
12	2011	15	1432025	224374	198084	262		72	2	207	124		2204846	(11.6)	73.9
12	2010	16	1419226	240922	190209	47		22		61	8		2183060	(21.0)	73.7
12	2009	17	1499181	233979	202906	34		11	20	27	(2)		2185342	(13.3)	77.9
12	2008	18	1280516	217445	175266	12		3		11	4		1870189	(19.4)	77.8
12	2007	19	1206814	235384	196246	1		2		2	1		1809027	(16.6)	77.6
12	2006	20	1188947	245346	217144	1					1		1777680	(11.5)	79.1
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				1477964	134379	84997	67292	147118	1482929				

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11				1164411	80644	81280			1326335		1943208		68.3
12	2014	12	1164986	163828		159690	1843	2678	49228	114600	383		1913585	0.2	69.5
12	2013	13	1183430	168629	158046	3474	261	652	1899	831	1657		1955953	(3.7)	68.8
12	2012	14	1325777	236157	200316	619	56	277	499	3954	(3500)		2121986	(14.8)	72.0
12	2011	15	1381356	207652	182853	252		72	2	207	115		2110710	(11.8)	74.1
12	2010	16	1379221	224406	177655	41		22		61	2		2104592	(20.8)	74.0
12	2009	17	1487646	222864	191032	34		11	20	27	(2)		2120739	(14.3)	79.2
12	2008	18	1265740	212816	174284	12		3		11	4		1838099	(18.1)	78.3
12	2007	19	1195788	231027	194030	1		2		2	1		1785383	(16.0)	77.8
12	2006	20	1180621	243111	215239	1					1		1762202	(11.5)	79.2
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				1328536	82804	84997	51648	119693	1324995				

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total treaty reinsurance accepted business**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11				93563	44234				137797		223557		61.6
12	2014	12	107369	40606		48399	6506		13181	27425	14299		214000	35.2	75.8
12	2013	13	92677	36612	34824	7431	835		2352		5914		173480	17.7	78.3
12	2012	14	64938	20117	23308	19			111		(92)		127170	16.0	69.4
12	2011	15	50669	16722	15231	9					9		94136	(8.9)	70.0
12	2010	16	40005	16516	12554	6					6		78468	(24.0)	67.0
12	2009	17	11535	11114	11874								64603	6.8	36.2
12	2008	18	14776	4629	982								32090	(78.8)	49.1
12	2007	19	11026	4357	2216								23644	(49.1)	56.0
12	2006	20	8326	2235	1905								15478	(14.8)	66.1
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				149428	51575		15644	27425	157934				

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015****Total primary (direct) and facultative accident and health**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11				1164411	80644	81280			1326335		1943208		68.3
12	2014	12	1164986	163828		159690	1843	2678	49228	114600	383		1913585	0.2	69.5
12	2013	13	1183430	168629	158046	3474	261	652	1899	831	1657		1955953	(3.7)	68.8
12	2012	14	1325777	236157	200316	619	56	277	499	3954	(3500)		2121986	(14.8)	72.0
12	2011	15	1381356	207652	182853	252		72	2	207	115		2110710	(11.8)	74.1
12	2010	16	1379221	224406	177655	41		22		61	2		2104592	(20.8)	74.0
12	2009	17	1487646	222864	191032	34		11	20	27	(2)		2120739	(14.3)	79.2
12	2008	18	1265740	212816	174284	12		3		11	4		1838099	(18.1)	78.3
12	2007	19	1195788	231027	194030	1		2		2	1		1785383	(16.0)	77.8
12	2006	20	1180621	243111	215239	1					1		1762202	(11.5)	79.2
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				1328536	82804	84997	51648	119693	1324995				

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**

Total proportional treaty reinsurance business accepted

		Company registration number	GL/UK/CM	day month year			Units	Category number						
		R23	3956433	GL	31	12	2015	£000	600					
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11			93563	44234				137797		223557		61.6
12	2014	12	107369	40606	48399	6506		13181	27425	14299		214000	35.2	75.8
12	2013	13	92677	36612	34824	7431	835	2352		5914		173480	17.7	78.3
12	2012	14	64938	20117	23308	19		111		(92)		127170	16.0	69.4
12	2011	15	50669	16722	15231	9				9		94136	(8.9)	70.0
12	2010	16	40005	16516	12554	6				6		78468	(24.0)	67.0
12	2009	17	11535	11114	11874							64603	6.8	36.2
12	2008	18	14776	4629	982							32090	(78.8)	49.1
12	2007	19	11026	4357	2216							23644	(49.1)	56.0
12	2006	20	8326	2235	1905							15478	(14.8)	66.1
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29				149428	51575	15644	27425	157934				

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

Name of insurer **BUPA Insurance Limited**

Currency **British Pound**

Global business

Financial year ended **31 December 2015**

Proportional accident and health

		Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code							
		R26	3956433	GL	31 12 2015	000	610 GBP							
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward	Claims outstanding brought forward	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/(surplus) of original claims reserve %	Claims ratio %		
Month	Year	1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13
12	2015	11			93563	44234				137797		223557		61.6
12	2014	12	107369	40606	48399	6506		13181	27425	14299		214000	35.2	75.8
12	2013	13	92677	36612	34824	7431	835	2352		5914		173480	17.7	78.3
12	2012	14	64938	20117	23308	19		111		(92)		127170	16.0	69.4
12	2011	15	50669	16722	15231	9				9		94133	(8.9)	70.0
12	2010	16	40005	16516	12554	6				6		78463	(24.0)	67.0
12	2009	17	4236	11099	11874							53456	7.0	30.1
12	2008	18	14776	4629	982							32090	(78.8)	49.1
12	2007	19	11026	4357	2216							23644	(49.1)	56.0
12	2006	20	8326	2235	1905							15478	(14.8)	66.1
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			149428	51575		15644	27425	157934				

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

Name of insurer **BUPA Insurance Limited**

Currency **Danish Krone**

Global business

Financial year ended **31 December 2015**

Proportional accident and health

		Company registration number		GL/UK/CM		day month year			Monetary units		Category number	Currency code		
		R26		3956433		GL		31 12 2015			000		610	DKK
Accident year ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/(surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11										4		
12	2014	12										3		
12	2013	13										3		
12	2012	14										(1)		
12	2011	15										30		
12	2010	16										45		
12	2009	17	62681	137								95725	(100.0)	65.5
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29												

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

Name of insurer **BUPA Insurance Limited**

Currency **British Pound**

Global business

Financial year ended **31 December 2015**

Proportional accident and health

		Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code							
		R27	3956433	GL	31 12 2015	000	610 GBP							
Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward	Claims outstanding brought forward	Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/(surplus) of original claims reserve %	Claims ratio %		
Month	Year	1	2	3	4	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	9	10	11	12	13
12	2015	11			93563	44234				137797		223556		61.6
12	2014	12	107369	40606	48399	6506		13181	27425	14299		214000	35.2	75.8
12	2013	13	92677	36612	34824	7431	835	2352		5914		173480	17.7	78.3
12	2012	14	64938	20117	23308	19		111		(92)		127126	16.0	69.4
12	2011	15	50669	16722	15231	9				9		94133	(8.9)	70.0
12	2010	16	40005	16516	12554	6				6		78463	(24.0)	67.0
12	2009	17	4236	11099	11874							53456	7.0	30.1
12	2008	18	20970	4643	982							32090	(78.8)	68.4
12	2007	19	11026	4357	2216							23644	(49.1)	56.0
12	2006	20	8326	2235	1905							15478	(14.8)	66.1
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			149428	51575		15644	27425	157934				

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

Name of insurer **BUPA Insurance Limited**

Currency **Danish Krone**

Global business

Financial year ended **31 December 2015**

Proportional accident and health

		Company registration number		GL/UK/CM		day month year			Monetary units		Category number		Currency code	
		R27		3956433		GL			31 12 2015		000		610 DKK	
Accident year ended		Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %
Month	Year					Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2015	11										4		
12	2014	12										3		
12	2013	13										3		
12	2012	14										(1)		
12	2011	15										30		
12	2010	16										45		
12	2009	17	62681	137								95725	(100.0)	65.5
12	2008	18												
12	2007	19												
12	2006	20												
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29												

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

Name of insurer **BUPA Insurance Limited**

Currency **British Pound**

Global business

Reporting Territory **United Kingdom other than home foreign**

Financial year ended **31 December 2015**

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **111** Currency code **GBP** Reporting territory code **AA**

Medical insurance

Accident year ended		Number of claims	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported				Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	
12	2015	11	3248041	122901		1006437	48643	80368			1135448	1505994	75.4
12	2014	12	3432377	389	980562	112525	154	2661	39431	86391	(10482)	1460687	75.0
12	2013	13	3509720	30	1117599	1582	12	648	128	805	1309	1486843	75.3
12	2012	14	3603740	8	1203860	285	3	276	11	3943	(3390)	1533937	78.5
12	2011	15	3752571	1	1243815	220		71	2	204	85	1541687	80.7
12	2010	16	3797851		1230936	29		22	0	60	(10)	1536532	80.1
12	2009	17	3861527		1262780	7		11	0	27	(9)	1539384	82.0
12	2008	18	3834107		1247694	8		3	0	10	0	1539383	81.1
12	2007	19	3705311		1168413			2	0	2	0	1458720	80.1
12	2006	20	3704837		1141831					1	(1)	1395685	81.8
Prior accident years		21											
Total (11 to 21)		29		123329		1121093	48812	84062	39573	91443	1122952		
Line 29 expressed in sterling		30				1121093	48812	84062	39573	91443	1122952		

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

Name of insurer **BUPA Insurance Limited**

Currency **British Pound**

Global business

Reporting Territory **Home Foreign**

Financial year ended **31 December 2015**

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **111** Currency code **GBP** Reporting territory code **AB**

Medical insurance

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2015	11	2151489	56874		208023	40351				248374	503814	49.3
12	2014	12	2932341	14135	235617	55543	1466		20998	25107	10904	529311	55.3
12	2013	13	2435572	736	311147	1728	201		1455		474	572866	54.7
12	2012	14	2243480	69	314116	314	30		126		218	567398	55.4
12	2011	15	1910254	10	313161	19			0		19	542995	57.7
12	2010	16	1658665		306037	4			0		4	524422	58.4
12	2009	17	1408115		287085							340794	84.2
12	2008	18	1135028		187196							285291	65.6
12	2007	19	983917		149301							228939	65.2
12	2006	20	895618		134928							209461	64.4
Prior accident years		21											
Total (11 to 21)		29		71824		265631	42048		22579	25107	259993		
Line 29 expressed in sterling		30				265631	42048		22579	25107	259993		

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

Name of insurer **BUPA Insurance Limited**

Currency **Danish Krone**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2015**

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code
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Medical insurance

R31	3956433	GL	31	12	2015	000	111	DKK	XX
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Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2015	11											
12	2014	12											
12	2013	13			45							178	25.3
12	2012	14			(160)							1177	(13.6)
12	2011	15			20421							23433	87.1
12	2010	16			178988							344270	52.0
12	2009	17			1076841							1930887	55.8
12	2008	18											
12	2007	19											
12	2006	20											
Prior accident years		21											
Total (11 to 21)		29											
Line 29 expressed in sterling		30											

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

Name of insurer **BUPA Insurance Limited**

Currency **Euro**

Global business

Reporting Territory **United Kingdom other than home foreign**

Financial year ended **31 December 2015**

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **111** Currency code **EUR** Reporting territory code **AA**

Medical insurance

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2015	11											
12	2014	12											
12	2013	13											
12	2012	14											
12	2011	15											
12	2010	16											
12	2009	17											
12	2008	18											
12	2007	19			95912							120295	79.7
12	2006	20			165362							211255	78.3
Prior accident years		21											
Total (11 to 21)		29											
Line 29 expressed in sterling		30											

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

Name of insurer **BUPA Insurance Limited**

Currency **British Pound**

Global business

Reporting Territory **United Kingdom other than home foreign**

Financial year ended **31 December 2015**

HealthCare cash plans

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **112** Currency code **GBP** Reporting territory code **AA**

Accident year ended		Number of claims	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported				
		1	2	3	4	5	6	7	8	9	10	11
12	2015	11	127304	11070		8255	145	308		8708	12259	71.0
12	2014	12	115121		6383	598		177	377	44	10336	67.5
12	2013	13	107909		6455	16				16	9880	65.5
12	2012	14	97741		5795	8				8	9837	59.0
12	2011	15	80490		5086	12				12	10333	49.3
12	2010	16	125602		6948	7				7	10151	68.5
12	2009	17	97165		5361	6				6	10256	52.3
12	2008	18	95652		5310	4				4	10443	50.9
12	2007	19	91393		4581	1				1	10272	44.6
12	2006	20	86016		4945	1				1	10217	48.4
Prior accident years		21										
Total (11 to 21)		29		11070		8908	145	308	177	377	8807	
Line 29 expressed in sterling		30				8908	145	308	177	377	8807	

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

Name of insurer **BUPA Insurance Limited**

Currency **British Pound**

Global business

Reporting Territory **United Kingdom other than home foreign**

Financial year ended **31 December 2015**

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **113** Currency code **GBP** Reporting territory code **AA**

Travel

Accident year ended		Number of claims	Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %		
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported				Reported	Incurred but not reported
		1	2	3	4	5	6	7	8	9	10	11	
12	2015	11	2328	357		2949	289	604			3842	8511	45.1
12	2014	12	3292	64	4018	1107	75	16	698	527	(27)	8865	58.8
12	2013	13	3861	9	5373	22	44	4	225	26	(182)	9673	56.3
12	2012	14	4553	3	5346	12	23	1	358	11	(332)	8748	61.5
12	2011	15	4080	2	5189	2		1		3	(1)	9979	52.0
12	2010	16	5378		2943					1	(1)	9527	30.9
12	2009	17	4253		4659	21			20	1	1	9545	49.0
12	2008	18			5039					1	(1)	9812	51.4
12	2007	19			4260							9291	45.9
12	2006	20			3604							6308	57.1
Prior accident years		21											
Total (11 to 21)		29		435		4112	431	625	1301	569	3299		
Line 29 expressed in sterling		30				4112	431	625	1301	569	3299		

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

Name of insurer **BUPA Insurance Limited**

Currency **Danish Krone**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2015**

Company registration number **R31** GL/UK/CM **GL** day month year **31 12 2015** Monetary units **000** Category number **113** Currency code **DKK** Reporting territory code **XX**

Travel

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2015	11	14496			79726	29141				108867	263664	41.3
12	2014	12	3703		79111	26732	1503		5818	21106	1311	240460	44.6
12	2013	13	259		90789	1297	47		875		468	211012	43.7
12	2012	14			75487				42		(42)	185429	40.7
12	2011	15			77920							176829	44.1
12	2010	16			31989							95957	33.3
12	2009	17			4353							788165	0.6
12	2008	18			25								
12	2007	19			10								
12	2006	20			1								
Prior accident years		21											
Total (11 to 21)		29				107754	30691		6735	21106	110604		
Line 29 expressed in sterling		30				10648	3033		666	2086	10930		

Currency ratesName of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2015**Company
registration
numberGL/
UK/
CM

day month year

R36	3956433	GL	31	12	2015
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Name of currency	Currency code	No. of units to £ sterling
Danish Krone	DKK	10.119400
Euro	EUR	1.356000