

Bupa Insurance Limited

Annual PRA Insurance Returns for the year ended

31 December 2014

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

Contents

Balance Sheet and Profit and Loss Account

Form 1	Statement of solvency - general insurance business	1
Form 3	Components of capital resources	2
Form 11	Calculation of general insurance capital requirement - premiums amount and brought forward amount	5
Form 12	Calculation of general insurance capital requirement - claims amount and result	6
Form 13	Analysis of admissible assets	7
Form 15	Liabilities (other than long term insurance business)	10
Form 16	Profit and loss account (non-technical account)	11
Form 17	Analysis of derivative contracts	12

General Insurance Business: Revenue Account and Additional Information

Form 20A	Summary of business carried on	13
Form 20	Technical account (excluding equalisation provisions)	16
Form 21	Accident year accounting: Analysis of premiums	21
Form 22	Accident year accounting: Analysis of claims, expenses and technical provisions	26
Form 23	Accident year accounting: Analysis of net claims and premiums	31
Form 26	Accident year accounting: Analysis of net claims and premiums by risk category for treaty reinsurance	36
Form 27	Accident year accounting: Analysis of gross claims and premiums by risk category for treaty reinsurance	38
Form 31	Accident year accounting: Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance	40
Form 36	Currency rates	47

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

Global business

Financial year ended **31 December 2014**

Adjusted solo solvency calculation

R1	Company registration number	GL/UK/CM	day month year			Units
			31	12	2014	
	3956433	GL				£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	637219	704735
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	637219	704735

Guarantee fund

Guarantee fund requirement	21	123174	126788
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	514045	577947

Minimum capital requirement (MCR)

General insurance capital requirement	31	363641	373988
Base capital resources requirement	33	2902	3146
Individual minimum capital requirement	34	363641	373988
Capital requirements of regulated related undertakings	35	1961	2126
Minimum capital requirement (34+35)	36	365602	376114
Excess (deficiency) of available capital resources to cover 50% of MCR	37	454419	516678
Excess (deficiency) of available capital resources to cover 75% of MCR	38	363018	422650

Capital resources requirement (CRR)

Capital resources requirement	41	365602	376114
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	271617	328621

Contingent liabilities

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

Components of capital resources

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

	Company registration number	GL/UK/CM	day month year			Units
R3	3956433	GL	31	12	2014	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3		Total as at the end of the previous year 4

Core tier one capital

Permanent share capital	11	357209		357209	357209
Profit and loss account and other reserves	12	282397		282397	781420
Share premium account	13	68561		68561	68561
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	471		471	259
Core tier one capital (sum of 11 to 16)	19	708638		708638	1207449

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	708638		708638	1207449
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	(4175)		(4175)	(10586)
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	(4175)		(4175)	(10586)
Total tier one capital after deductions (31-37)	39	712813		712813	1218035

Components of capital resources

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

	Company registration number	GL/UK/CM	day	month	year	Units	
	R3	3956433	GL	31	12	2014	£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	330000		330000	330000
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49	330000		330000	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	330000		330000	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	330000		330000	330000

Components of capital resources

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	3956433	GL	31	12	2014	£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	1042813		1042813	1548035
Inadmissible assets other than intangibles and own shares	73	25420		25420	70371
Assets in excess of market risk and counterparty limits	74	380174		380174	772929
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	637219		637219	704735

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	637219		637219	704735
Available capital resources for 50% MCR requirement	82	637219		637219	704735
Available capital resources for 75% MCR requirement	83	637219		637219	704735

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 2014**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units
R11		3956433	GL	31	12	2014	£000
				This financial year		Previous year	
				1		2	
Gross premiums written			11	2217126		2298983	
Premiums taxes and levies (included in line 11)			12				
Premiums written net of taxes and levies (11-12)			13	2217126		2298983	
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	2217126		2298983	
Gross premiums earned			21	2249192		2276790	
Premium taxes and levies (included in line 21)			22				
Premiums earned net of taxes and levies (21-22)			23	2249192		2276790	
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	2249192		2276790	
Sub-total I (higher of sub-total A and sub-total H)			30	2249192		2298983	
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	404855		413817	
	Excess (if any) over 61.3M EURO x 0.02		33	44022		44937	
Sub-total J (32-33)			34	360832		368880	
Claims paid in period of 3 financial years			41	4942340		5006761	
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	234002		246974	
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	242387		254522	
Sub-total C (41+42+43-44-45)			46	4933955		4999213	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	203459		134997	
Sub-total D (46-47)			48	4730496		4864216	
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)			49	0.96		0.97	
Premiums amount (Sub-total J x reinsurance ratio)			50	345953		358919	
Provision for claims outstanding (before discounting and net of reinsurance)			51	221318		229270	
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	361017		318968	
Greater of lines 50 and 53			54	361017		358919	

Calculation of general insurance capital requirement - claims amount and result

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	3956433	GL	31	12	2014	£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	4942340			5006761
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	234002			246974
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	242387			254522
Claims incurred in reference period (21+22+23-24-25)				26	4933955			4999213
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	4933955			4999213
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	1644652			1666404
Division of sub-total F (gross adjusted claims amount)	x 0.26			32	427609			433265
	Excess (if any) over 42.9M EURO x 0.03			33	48330			48898
Sub-total G (32-33)				39	379279			384367
Claims amount Sub-total G x reinsurance ratio (11.49)				41	363640			373988
Higher of premiums amount and brought forward amount (11.54)				42	361017			358919
General insurance capital requirement (higher of lines 41 and 42)				43	363640			373988

Analysis of admissible assets

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

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	2014	£000	1
						As at end of this financial year		As at end of the previous year
						1		2
Land and buildings				11			54833	36407

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21		
	Debts and loans	22		
Other insurance dependants	Shares	23	1070	692
	Debts and loans	24		
Non-insurance dependants	Shares	25		
	Debts and loans	26		
Other group undertakings	Shares	27		
	Debts and loans	28	19826	21168
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	89675	162819	
Rights under derivative contracts	44	1062	1171	
Fixed interest securities	Approved	45	8852	
	Other	46	167895	51641
Variable interest securities	Approved	47		
	Other	48	140567	260628
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			
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	165352	128051
	More than one month withdrawal	55	339024	418114
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 2014**

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	2014	£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	42842	43194
Claims outstanding	61	12683	17702
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	563967	585728
	Intermediaries	72	929	985
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74	10152	13879
	Ceded	75		87
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	22845	27046
	due in more than 12 months	79		

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	274688	281736
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	50749	52841
Other prepayments and accrued income	86	13674	12940

Deductions from the aggregate value of assets	87		
---	-----------	--	--

Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	1980683	2116829
---	-----------	---------	---------

Analysis of admissible assets

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

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	2014	£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	1980683	2116829
Admissible assets in excess of market and counterparty limits	92	380174	772929
Inadmissible assets directly held	93	25420	70371
Capital resources requirement deduction of regulated related undertakings	94	1961	2126
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	(608)	(307)
Inadmissible assets of regulated related undertakings	96	136	48
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	(4175)	(10586)
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	2383592	2951410

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 2014**

	Company registration number	GL/ UK/ CM	day	month	year	Units	
	R15	3956433	GL	31	12	2014	£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	943141	982691
Claims outstanding	12	234002	246972
Provision for unexpired risks	13	375	2430
Equalisation provisions	14		
Credit business	14		
Other than credit business	15		
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	1177518	1232093

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22	11087	27114
Deposits received from reinsurers		31	2085	162
Creditors	Direct insurance business	41	16980	13522
	Reinsurance accepted	42		
	Reinsurance ceded	43	6018	5899
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		
Creditors	Taxation	47	16146	29446
	Foreseeable dividend	48		
	Other	49	90961	77296
Accruals and deferred income		51	24631	28688
Total (19 to 51)		59	1345425	1414220
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63	330000	330000
Total (59 to 63)		69	1675425	1744220

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71		
---	-----------	--	--

Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83		
Capital and reserves	84	708167	1207190
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	2383592	2951410

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

Global business

Financial year ended **31 December 2014**

		Company registration number	GL/ UK/ CM	day	month	year	Units	
		R16	3956433	GL	31	12	2014	£000
				This financial year			Previous year	
				1			2	
Transfer (to)/from the general insurance business technical account	From Form 20	11	162847	157583				
	Equalisation provisions	12						
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	28147	29233				
	Value re-adjustments on investments	15	9718	5603				
	Gains on the realisation of investments	16	10119	5459				
Investment charges	Investment management charges, including interest	17	24451	23046				
	Value re-adjustments on investments	18	4446	9137				
	Loss on the realisation of investments	19	795	404				
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	14789					
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	195928	165291				
Tax on profit or loss on ordinary activities		31	22140	37531				
Profit or loss on ordinary activities after tax (29-31)		39	173788	127760				
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	173788	127760				
Dividends (paid or foreseeable)		51	672811					
Profit or loss retained for the financial year (49-51)		59	(499023)	127760				

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

Global business

Financial year ended **31 December 2014**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	2014	£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	519					162664	
	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	519					162664	
Adjustment for variation margin		52							
Total (51 + 52)		53	519						

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

**Form 20A
(Sheet 1)**

Name of insurer **BUPA Insurance Limited**
 Global business
 Financial year ended **31 December 2014**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	3956433	GL	31	12	2014	£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		
				2	3			
		1	2	3	4			
001	Total business	1	2217126	79975	147122	943141		
002	Total primary (direct) and facultative business	2	2021505	64331	119697	873931		
003	Total treaty reinsurance accepted business	3	195621	15644	27425	69210		
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4	2021505	64331	119697	873931		
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	195621	15644	27425	69210		
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	2217126	79975	147122	943141		

General insurance business : Summary of business carried on

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

		Company registration number	GL/UK/CM	day month year			units	
		R20A	3956433	GL	31	12	2014	£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	1975922	62151	116549	864498
112	HealthCare cash plans	22	10418	177	377	623
113	Travel	23	35165	2003	2771	8810
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 2014**

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

R20A	3956433	GL	31	12	2014	£000
------	---------	----	----	----	------	------

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				
-----	--	----	--	--	--	--

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	195621	15644	27425	69210
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				
-----	---	-----	--	--	--	--

	Total (lines 21 to 101)	111	2217126	79975	147122	943141
--	--------------------------------	------------	----------------	--------------	---------------	---------------

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

Global business

Financial year ended **31 December 2014****Total business**

		Company registration number	GL/UK/CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2014	£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	2127587	2126100					
	Claims incurred (22.17.4)	12	1476792	1481350					
	Claims management costs (22.18.4)	13	61666	61280					
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(2055)						
	Other technical income or charges (particulars to be specified by way of supplementary note)	16	10873	5531					
	Net operating expenses (22.42.4)	17	451963	458333					
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	150094	130668					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(13988)	(26651)					
	Claims management costs (22.14.4)	23	1234	(264)					
	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	12754	26915					
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	162847	157583					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	162847	157583					

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

Global business

Financial year ended **31 December 2014****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2014	£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				1913587		1952620
	Claims incurred (22.17.4)		12				1328817		1352061
	Claims management costs (22.18.4)		13				57396		57572
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15				(2055)		
	Other technical income or charges (particulars to be specified by way of supplementary note)		16				10383		5676
	Net operating expenses (22.42.4)		17				451963		458333
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				87850		90330
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(13867)		(30702)
	Claims management costs (22.14.4)		23				2151		99
	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				11716		30603
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				99566		120933
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				99566		120933

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

Global business

Financial year ended **31 December 2014****Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2014	£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	214000	173480					
	Claims incurred (22.17.4)	12	147975	129289					
	Claims management costs (22.18.4)	13	4270	3708					
	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	490	(145)					
	Net operating expenses (22.42.4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	62245	40338					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(121)	4051					
	Claims management costs (22.14.4)	23	(918)	(363)					
	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	1038	(3688)					
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	63283	36650					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	63283	36650					

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

Global business

Financial year ended **31 December 2014****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	2014	£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				1913587		1952620
	Claims incurred (22.17.4)		12				1328817		1352061
	Claims management costs (22.18.4)		13				57396		57572
	Adjustment for discounting (22.52.4)		14						
	Increase in provision for unexpired risks (22.19.4)		15				(2055)		
	Other technical income or charges (particulars to be specified by way of supplementary note)		16				10383		5676
	Net operating expenses (22.42.4)		17				451963		458333
	Balance of year's underwriting (11-12-13+14-15+16-17)		19				87850		90330
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)		21						
	Claims incurred (22.13.4)		22				(13867)		(30702)
	Claims management costs (22.14.4)		23				2151		99
	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				11716		30603
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				99566		120933
Allocated investment income			51						
Transfer to non-technical account (49+51)			59				99566		120933

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

Global business

Financial year ended **31 December 2014****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	3956433	GL	31	12	2014	£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	214000	173480					
	Claims incurred (22.17.4)	12	147975	129289					
	Claims management costs (22.18.4)	13	4270	3708					
	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	490	(145)					
	Net operating expenses (22.42.4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	62245	40338					
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(121)	4051					
	Claims management costs (22.14.4)	23	(918)	(363)					
	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	1038	(3688)					
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	63283	36650					
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	63283	36650					

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

Total business

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2014	£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	20663	3289	862	222	19801	3067	
	For periods of 12 months	14	1245837	939853	77548	42620	1168289	897233	
	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	982691		43194		939497		
Total (12 to 16)		19	2249192	943141	121605	42842	2127587	900299	

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

Total primary (direct) and facultative business

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2014	£000	002
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
In respect of risks incepted in previous financial years		11							
		Earned In this financial year	Unearned at end of this financial year	Earned In this financial year	Unearned at end of this financial year	Earned In this financial year	Unearned at end of this financial year		
		1	2	3	4	5	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	20316	3016	862	222	19454	2794	
	For periods of 12 months	14	1125072	870915	77548	42620	1047524	828295	
	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	889803		43194		846609		
Total (12 to 16)		19	2035192	873931	121605	42842	1913587	831089	

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

Total treaty reinsurance accepted business

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2014	£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	347	273			347	273	
	For periods of 12 months	14	120765	68938			120765	68938	
	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	92888				92888		
Total (12 to 16)		19	214000	69210			214000	69210	

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

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	2014	£000	110
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share			Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
In respect of risks incepted in previous financial years		11							
		Earned In this financial year	Unearned at end of this financial year	Earned In this financial year	Unearned at end of this financial year	Earned In this financial year	Unearned at end of this financial year		
		1	2	3	4	5	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	20316	3016	862	222	19454	2794	
	For periods of 12 months	14	1125072	870915	77548	42620	1047524	828295	
	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	889803		43194		846609		
Total (12 to 16)		19	2035192	873931	121605	42842	1913587	831089	

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014**

Total proportional treaty reinsurance business accepted

		Company registration number	GL/UK/CM	day month year			Units	Category number	
		R21	3956433	GL	31	12	2014	£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	347	273			347	273	
	For periods of 12 months	14	120765	68938			120765	68938	
	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	92888				92888		
Total (12 to 16)		19	214000	69210			214000	69210	

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 2014****Total business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2014	£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	239391	215427	9976	(13988)			
	Reinsurers' share	12	17702	17702					
	Net (11-12)	13	221689	197725	9976	(13988)			
	Claims management costs	14	7583	8504	312	1233			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1342501	217120	1559621			
	Reinsurers' share	16		70146	12683	82829			
	Net (15-16)	17		1272355	204437	1476792			
	Claims management costs	18		55071	6594	61666			
Provision for unexpired risks		19	2430		375	(2055)			
Net operating expenses	Commissions	21	43570	39379	50749	32200			
	Other acquisition expenses	22	9270			9270			
	Administrative expenses	23		410493		410493			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	52840	449872	50749	451963			
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	52840	449872	50749	451963			
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 2014****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2014	£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	201285	179905	7513	(13867)			
	Reinsurers' share	12	17702	17702					
	Net (11-12)	13	183583	162203	7513	(13867)			
	Claims management costs	14	5702	7642	210	2151			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1235132	176514	1411646			
	Reinsurers' share	16		70146	12683	82829			
	Net (15-16)	17		1164986	163831	1328817			
	Claims management costs	18		52466	4929	57396			
Provision for unexpired risks		19	2430		375	(2055)			
Net operating expenses	Commissions	21	43570	39379	50749	32200			
	Other acquisition expenses	22	9270			9270			
	Administrative expenses	23		410493		410493			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	52840	449872	50749	451963			
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	52840	449872	50749	451963			
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 2014****Total treaty reinsurance accepted business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2014	£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	38106	35523			2463	(121)	
	Reinsurers' share	12							
	Net (11-12)	13	38106	35523			2463	(121)	
	Claims management costs	14	1881	862			101	(918)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		107369			40606	147975	
	Reinsurers' share	16							
	Net (15-16)	17		107369			40606	147975	
	Claims management costs	18		2605			1665	4270	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Name of company **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014****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	2014	£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	201285	179905		7513	(13867)		
	Reinsurers' share	12	17702	17702					
	Net (11-12)	13	183583	162203		7513	(13867)		
	Claims management costs	14	5702	7642		210	2151		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1235132		176514	1411646		
	Reinsurers' share	16		70146		12683	82829		
	Net (15-16)	17		1164986		163831	1328817		
	Claims management costs	18		52466		4929	57396		
Provision for unexpired risks		19	2430			375	(2055)		
Net operating expenses	Commissions	21	43570	39379		50749	32200		
	Other acquisition expenses	22	9270				9270		
	Administrative expenses	23		410493			410493		
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	52840	449872		50749	451963		
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	52840	449872		50749	451963		
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 2014****Total proportional treaty reinsurance business accepted**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R22	3956433	GL	31	12	2014	£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	38106	35523			2463	(121)	
	Reinsurers' share	12							
	Net (11-12)	13	38106	35523			2463	(121)	
	Claims management costs	14	1881	862			101	(918)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		107369			40606	147975	
	Reinsurers' share	16							
	Net (15-16)	17		107369			40606	147975	
	Claims management costs	18		2605			1665	4270	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

Name of insurer **BUPA Insurance Limited**

Global business

Financial year ended **31 December 2014****Total business**

Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	day month year			Units £000	Category number 001
Month	Year					5	6	7	8			31	12	2014		
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %		
12	2014	11			1272355	62409	142025			1476789		2127585		69.4		
12	2013	12	1276107	205241	192870	4251	831	68516	136725	(7289)		2129433	(3.6)	69.2		
12	2012	13	1390715	256274	219626	3998	610	3954	1987	12878	(6303)	2249156	(11.0)	72.0		
12	2011	14	1432025	224374	197521	563	2	207	191	924	(343)	2204846	(11.6)	73.9		
12	2010	15	1419226	240922	189996	213		61	35	226	13	2183060	(21.0)	73.7		
12	2009	16	1499181	233979	202854	51	20	27	22	112	(36)	2185342	(13.3)	77.9		
12	2008	17	1280516	217445	175247	19		11		45	(15)	1870189	(19.4)	77.8		
12	2007	18	1206814	235384	196233	13		2	11	12	(8)	1809027	(16.6)	77.6		
12	2006	19	1188947	245346	217144							1777680	(11.5)	79.1		
12	2005	20	1120866	235748	188145							1669845	(20.2)	78.4		
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29				1470081	67292	147118	70762	150922	1462807					

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 2014**

Total primary (direct) and facultative business

Company registration number **R23** GL/UK/CM **3956433** day month year **GL 31 12 2014** Units **£000** Category number **002**

Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
Month	Year					5	6	7	8					
12	2014	11			1164986	49228	114600			1328814		1913585		69.4
12	2013	12	1183430	168629	158046	1899	831	57719	110910	(7853)		1955953	(4.7)	68.7
12	2012	13	1325777	236157	196983	3333	499	3954	1894	11598	(5706)	2121986	(13.3)	72.1
12	2011	14	1381356	207652	182312	541	2	207	186	808	(244)	2110710	(11.8)	74.1
12	2010	15	1379221	224406	177448	207		61	35	226	7	2104592	(20.8)	74.0
12	2009	16	1487646	222864	190986	45	20	27	22	112	(42)	2120739	(14.3)	79.2
12	2008	17	1265740	212816	174265	19		11		45	(15)	1838099	(18.1)	78.3
12	2007	18	1195788	231027	194017	13		2	11	12	(8)	1785383	(16.0)	77.8
12	2006	19	1180621	243111	215239							1762202	(11.5)	79.2
12	2005	20	1116937	233486	186614							1661643	(20.1)	78.4
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29				1327189	51648	119693	59867	123711	1314952			

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 2014**

Total treaty reinsurance accepted business

Company registration number **GL/UK/CM** day month year **31 12 2014** Units **£000** Category number **003**

Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	day month year			12	13
Month	Year					5	6	7	8			31	12	2014		
		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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %		
12	2014	11			107369	13181	27425			147975		214000		69.1		
12	2013	12	92677	36612	34824	2352		10797	25815	564		173480	1.5	74.9		
12	2012	13	64938	20117	22643	665	111	93	1280	(597)		127170	16.4	69.5		
12	2011	14	50669	16722	15209	22		5	116	(99)		94136	(8.9)	70.0		
12	2010	15	40005	16516	12548	6				6		78468	(24.0)	67.0		
12	2009	16	11535	11114	11868	6				6		64603	6.8	36.2		
12	2008	17	14776	4629	982							32090	(78.8)	49.1		
12	2007	18	11026	4357	2216							23644	(49.1)	56.0		
12	2006	19	8326	2235	1905							15478	(14.8)	66.1		
12	2005	20	3929	2262	1531							8202	(32.3)	66.6		
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29				142892	15644	27425	10895	27211	147855					

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

Global business

Financial year ended **31 December 2014****Total primary (direct) and facultative accident and health**

Accident year ended		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	day month year			Units £000	Category number 110
Month	Year					5	6	7	8			31	12	2014		
						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	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 %		
12	2014	11			1164986	49228	114600			1328814		1913585		69.4		
12	2013	12	1183430	168629	158046	1899	831	57719	110910	(7853)		1955953	(4.7)	68.7		
12	2012	13	1325777	236157	196983	3333	499	3954	1894	11598	(5706)	2121986	(13.3)	72.1		
12	2011	14	1381356	207652	182312	541	2	207	186	808	(244)	2110710	(11.8)	74.1		
12	2010	15	1379221	224406	177448	207		61	35	226	7	2104592	(20.8)	74.0		
12	2009	16	1487646	222864	190986	45	20	27	22	112	(42)	2120739	(14.3)	79.2		
12	2008	17	1265740	212816	174265	19		11		45	(15)	1838099	(18.1)	78.3		
12	2007	18	1195788	231027	194017	13		2	11	12	(8)	1785383	(16.0)	77.8		
12	2006	19	1180621	243111	215239							1762202	(11.5)	79.2		
12	2005	20	1116937	233486	186614							1661643	(20.1)	78.4		
Prior accident years		21														
Reconciliation		22														
Total (11 to 22)		29			1327189	51648	119693	59867	123711	1314952						

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 2014**

Total proportional treaty reinsurance business accepted

Company registration number **R23** GL/UK/CM **3956433** day month year **GL 31 12 2014** Units **£000** Category number **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	2014	11				107369	13181	27425			147975		214000		69.1
12	2013	12	92677	36612		34824	2352		10797	25815	564		173480	1.5	74.9
12	2012	13	64938	20117	22643	665	111		93	1280	(597)		127170	16.4	69.5
12	2011	14	50669	16722	15209	22			5	116	(99)		94136	(8.9)	70.0
12	2010	15	40005	16516	12548	6					6		78468	(24.0)	67.0
12	2009	16	11535	11114	11868	6					6		64603	6.8	36.2
12	2008	17	14776	4629	982								32090	(78.8)	49.1
12	2007	18	11026	4357	2216								23644	(49.1)	56.0
12	2006	19	8326	2235	1905								15478	(14.8)	66.1
12	2005	20	3929	2262	1531								8202	(32.3)	66.6
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				142892	15644	27425	10895	27211	147855				

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 2014**

Proportional accident and health

Accident year ended		Company registration number	GL/UK/CM	day month year			Monetary units	Category number	Currency code						
				R26	3956433	GL				31	12	2014	000	610	GBP
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13	
12	2014	11				107369	13181	27425			147975		214000		69.1
12	2013	12	92677	36612		34824	2352		10797	25815	564		173480	1.5	74.9
12	2012	13	64938	20117	22643	665	111		93	1280	(597)		127170	16.4	69.5
12	2011	14	50669	16722	15209	22			5	116	(99)		94133	(8.9)	70.0
12	2010	15	40005	16516	12548	6					6		78463	(24.0)	67.0
12	2009	16	4236	11099	11868	6					6		53456	7.0	30.1
12	2008	17	14776	4629	982								32090	(78.8)	49.1
12	2007	18	11026	4357	2216								23644	(49.1)	56.0
12	2006	19	8326	2235	1905								15478	(14.8)	66.1
12	2005	20	3929	2262	1531								8202	(32.3)	66.6
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				142892	15644	27425	10895	27211	147855				

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 2014**

Proportional accident and health

Accident year ended		Company registration number	GL/UK/CM	day month year			Monetary units	Category number	Currency code					
				R26	3956433	GL				31	12	2014	000	610
Month	Year	1	2	3	4	5	6	7	8	9	10	11	12	13
		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 %
12	2014	11										3		
12	2013	12										3		
12	2012	13										(1)		
12	2011	14										30		
12	2010	15										45		
12	2009	16	62681	137								95725	(100.0)	65.5
12	2008	17												
12	2007	18												
12	2006	19												
12	2005	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 2014**

Proportional accident and health

Accident year ended		Company registration number	GL/UK/CM	day month year			Monetary units	Category number	Currency code					
Month	Year			R27	31	12				2014	000	610	GBP	
		1	2	3	4	Claims outstanding carried forward		Claims outstanding brought forward		9	10	11	12	13
		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	Reported (gross)	Incurring but not reported (gross)	Reported (gross)	Incurring but not reported (gross)	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 %
12	2014	11			107369	13181	27425			147975		214000		69.1
12	2013	12	92677	36612	34824	2352		10797	25815	564		173480	1.5	74.9
12	2012	13	64938	20117	22643	665	116	93	1280	(592)		127170	16.4	69.5
12	2011	14	50669	16722	15209	22		5	116	(99)		94133	(8.9)	70.0
12	2010	15	40005	16516	12548	6				6		78463	(24.0)	67.0
12	2009	16	4236	11099	11868	6				6		53456	7.0	30.1
12	2008	17	14776	4629	982							32089	(78.8)	49.1
12	2007	18	11026	4357	2216							23644	(49.1)	56.0
12	2006	19	8326	2235	1905							15478	(14.8)	66.1
12	2005	20	3929	2262	1531							8202	(32.3)	66.6
Prior accident years		21												
Reconciliation		22												
Total (11 to 22)		29			142892	15649	27425	10895	27211	147860				

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 2014**

Proportional accident and health

Accident year ended		Company registration number	GL/UK/CM	day month year			Monetary units	Category number	Currency code						
				R27	3956433	GL				31	12	2014	000	610	DKK
Month	Year		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 %
							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	2014	11											3		
12	2013	12											3		
12	2012	13											(1)		
12	2011	14											30		
12	2010	15											45		
12	2009	16	62681	137									95725	(100.0)	65.5
12	2008	17													
12	2007	18													
12	2006	19													
12	2005	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 2014**

Medical insurance

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code	
R31	3956433	GL	31 12 2014	000	111	GBP	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	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2014	11	3187021	100580		980562	39431	86391			1106384	1460687	75.7
12	2013	12	3506650	327	1003336	114263	128	805	40856	97519	(23179)	1486843	75.2
12	2012	13	3603138	28	1201950	1910	11	3943	135	6678	(949)	1533937	78.7
12	2011	14	3752324	5	1243463	352	2	204	11	647	(100)	1541687	80.7
12	2010	15	3797765	1	1230800	136		60	2	219	(25)	1536532	80.1
12	2009	16	3861515		1262755	25		27		111	(59)	1539384	82.0
12	2008	17	3834091		1247687	7		10		45	(28)	1539383	81.1
12	2007	18	3705323		1168404	9		2		12	(1)	1458720	80.1
12	2006	19	3704874		1141830	1		1			2	1395685	81.8
12	2005	20	3712728		1084493					3	(3)	1345114	80.6
Prior accident years		21											
Total (11 to 21)		29		100941		1097265	39572	91443	41004	105234	1082042		
Line 29 expressed in sterling		30				1097265	39572	91443	41004	105234	1082042		

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 2014**

Medical insurance

Company registration number **3956433** GL/UK/CM **GL** day month year **31 12 2014** Monetary units **000** Category number **111** Currency code **GBP** Reporting territory code **AB**

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	2014	11	2938571	70037		235617	20998	25107			281722	529311	53.2
12	2013	12	2429748	22391	254089	57058	1455		31284	12529	14700	572866	54.6
12	2012	13	2243480	700	312885	1231	126		1236	4880	(4759)	567398	55.4
12	2011	14	1910289	68	313023	138	0		146	150	(158)	542995	57.7
12	2010	15	1658684	11	306010	27	0				27	524422	58.4
12	2009	16	1408156		287074	11					11	340794	84.2
12	2008	17	1135047		187190	6					6	285291	65.6
12	2007	18	983922		149300	1					1	228939	65.2
12	2006	19	895622		134928							209461	64.4
12	2005	20	779574		119730							182131	65.7
Prior accident years		21											
Total (11 to 21)		29		93207		294089	22579	25107	32666	17559	291550		
Line 29 expressed in sterling		30				294089	22579	25107	32666	17559	291550		

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 2014**

Medical insurance

Company registration number **3956433** GL/UK/CM **GL** day month year **31 12 2014** Monetary units **000** Category number **111** Currency code **DKK** Reporting territory code **XX**

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	2014	11											
12	2013	12			45							178	25.3
12	2012	13			(160)							1177	(13.6)
12	2011	14			20421							23433	87.1
12	2010	15			178988							344270	52.0
12	2009	16			1076841							1930887	55.8
12	2008	17											
12	2007	18											
12	2006	19											
12	2005	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 2014**

Medical insurance

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code	
R31	3956433	GL	31 12 2014	000	111	EUR	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	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2014	11											
12	2013	12											
12	2012	13											
12	2011	14											
12	2010	15											
12	2009	16											
12	2008	17											
12	2007	18			95912							120295	79.7
12	2006	19			165362							211255	78.3
12	2005	20			136126							182855	74.4
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 2014**

HealthCare cash plans

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code	
R31	3956433	GL	31 12 2014	000	112	GBP	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	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2014	11	106171	9222		6383	177	377			6937	10336	67.1
12	2013	12	107713		5935	520			140	298	82	9880	65.3
12	2012	13	97635		5781	14					14	9837	58.9
12	2011	14	80414		5080	6					6	10333	49.2
12	2010	15	125559		6945	3					3	10151	68.4
12	2009	16	97125		5357	4					4	10256	52.3
12	2008	17	95631		5307	3					3	10443	50.8
12	2007	18	91389		4580	1					1	10272	44.6
12	2006	19	86011		4945							10217	48.4
12	2005	20	81227		4880							8868	55.0
Prior accident years		21											
Total (11 to 21)		29		9222		6934	177	377	140	298	7050		
Line 29 expressed in sterling		30				6934	177	377	140	298	7050		

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 2014**

Travel

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code	
R31	3956433	GL	31 12 2014	000	113	GBP	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	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2014	11	2672	610		4018	698	527			5243	8865	59.1
12	2013	12	3760	172	3894	1479	225	26	887	567	276	9673	58.1
12	2012	13	4552	20	5282	64	358	11	420	40	(27)	8748	65.3
12	2011	14	4079	6	5176	13		3	13	12	(9)	9979	52.0
12	2010	15	5379	10	2940	3		1	33	7	(36)	9527	30.9
12	2009	16	4252	11	4659		20	1	22	1	(2)	9545	49.0
12	2008	17	4552	5	5039			1			1	9812	51.4
12	2007	18	3997		4259	1			11		(10)	9291	45.9
12	2006	19	3042		3604							6308	57.1
12	2005	20	334		1151							498	231.1
Prior accident years		21											
Total (11 to 21)		29		834		5578	1301	570	1386	627	5436		
Line 29 expressed in sterling		30				5578	1301	570	1386	627	5436		

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 2014**

Travel

Company registration number	GL/UK/CM	day month year	Monetary units	Category number	Currency code	Reporting territory code	
R31	3956433	GL	31 12 2014	000	113	DKK	XX

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	2014	11	14263			79111	5818	21106			106035	240460	44.1
12	2013	12	3270		68338	22451	875		20194		3132	211012	43.4
12	2012	13	229		74424	1063	42		903		202	185429	40.7
12	2011	14	100		77626	294			146		148	176829	44.1
12	2010	15	92		31644	345					345	95957	33.3
12	2009	16	174		4305	48					48	788165	0.6
12	2008	17	75			25					25		
12	2007	18	4			10					10		
12	2006	19	6			1					1		
12	2005	20											
Prior accident years		21											
Total (11 to 21)		29				103348	6735	21106	21243		109946		
Line 29 expressed in sterling		30				10780	703	2201	2216		11468		

