The Prudential Assurance Company Limited

Annual FSA Insurance Returns for the year ended

31 December 2006

Appendices 9.1, 9.2, 9.3 (forms 40-45), 9.5 & 9.6

The Prudential Assurance Company Limited is registered in England and Wales.

Registered Office at Laurance Pountney Hill, London EC4R OHH. Registered number 15454

Authorised and regulated by the Financial Services Authority.

Form 1

Statement of solvency - general insurance business

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	Units
R1	**15454**	**GL**	**31**	**12**	**2006**	**£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**	1304729	1103368
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	**12**	1254729	1053368
Capital resources available to cover general insurance business capital resources requirement (11-12)	**13**	50000	50000
Guarantee fund			
Guarantee fund requirement	**21**	9277	7118
Excess (deficiency) of available capital resources to cover guarantee fund requirement	**22**	40723	42882
Minimum capital requirement (MCR)			
General insurance capital requirement	**31**	18296	18836
Base capital resources requirement	**33**	2139	2030
Individual minimum capital requirement	**34**	18296	18836
Capital requirements of regulated related undertakings	**35**	3179	839
Minimum capital requirement (34+35)	**36**	21475	19675
Excess (deficiency) of available capital resources to cover 50% of MCR	**37**	39263	40163
Excess (deficiency) of available capital resources to cover 75% of MCR	**38**	33894	35244
Capital resources requirement (CRR)			
Capital resources requirement	**41**	21475	19675
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	**42**	28526	30325
Contingent liabilities			
Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	**51**		

Covering Sheet to Form 1 **Form 1**

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Nick Prettejohn

Chief Executive

David Belsham

Director

Gary Shaughnessy

Director

Date

Form 2

Statement of solvency - long-term insurance business

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	Units
R2	15454	GL	31	12	2006	£000

		As at end of this financial year	As at end of the previous year
		1	2
Capital resources			
Capital resources arising within the long-term insurance fund	11	27506411	22352749
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12	1254729	1053368
Capital resources available to cover long-term insurance business capital resources requirement (11+12)	13	28761140	23406117
Guarantee fund			
Guarantee fund requirement	21	2155853	2053644
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	26605287	21352473
Minimum capital requirement (MCR)			
Long-term insurance capital requirement	31	2876000	2938344
Resilience capital requirement	32		4345000
Base capital resources requirement	33	2139	2030
Individual minimum capital requirement	34	2876000	7283344
Capital requirements of regulated related undertakings	35	1201303	1074196
Minimum capital requirement (34+35)	36	4077303	8357540
Excess (deficiency) of available capital resources to cover 50% of MCR	37	26722488	19227347
Excess (deficiency) of available capital resources to cover 75% of MCR	38	25703163	17137962
Enhanced capital requirement			
With-profits insurance capital component	39	15042389	9054969
Enhanced capital requirement	40	19119692	17412509
Capital resources requirement (CRR)			
Capital resources requirement (greater of 36 and 40)	41	19119692	17412509
Excess (deficiency) of available capital resources to cover long-term insurance business CRR (13-41)	42	9641448	5993608
Contingent liabilities			
Quantifiable contingent liabilities in respect of long-term insurance business as shown in a supplementary note to Form 14	51	17583	39019

Form 3
(Sheet 1)

Components of capital resources

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	Units
R3	15454	GL	31	12	2006	£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	204217		204217	193717
Profit and loss account and other reserves	12	1100736	1739320	2840056	2515728
Share premium account	13				
Positive valuation differences	14	14455	14203616	14218071	10969009
Fund for future appropriations	15		13989536	13989536	11816735
Core tier one capital in related undertakings	16	(719916)	(40240)	(760156)	(609621)
Core tier one capital (sum of 11 to 16)	19	599492	29892232	30491724	24885568
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	86900		86900	68400
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	686392	29892232	30578624	24953968
Investments in own shares	32				
Intangible assets	33		167421	167421	209673
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				31551
Deductions in related undertakings	36	581431	495491	1076922	1072037
Deductions from tier one (32 to 36)	37	581431	662912	1244343	1313261
Total tier one capital after deductions (31-37)	39	104961	29229320	29334281	23640708

Form 3
(Sheet 2)

Components of capital resources

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	Units
R3	**15454**	**GL**	**31**	**12**	**2006**	**£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**				
Upper tier two capital in related undertakings	**47**				
Upper tier two capital (44 to 47)	**49**				
Fixed term preference shares	**51**	1000		1000	1000
Other tier two instruments	**52**				
Lower tier two capital in related undertakings	**53**				
Lower tier two capital (51+52+53)	**59**	1000		1000	1000
Total tier two capital before restrictions (49+59)	**61**	1000		1000	1000
Excess tier two capital	**62**				
Further excess lower tier two capital	**63**				
Total tier two capital after restrictions, before deductions (61-62-63)	**69**	1000		1000	1000

Form 3
(Sheet 3)

Components of capital resources

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	Units
R3	**15454**	**GL**	**31**	**12**	**2006**	**£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**	105961	29229320	29335281	23641707
Inadmissible assets other than intangibles and own shares	**73**	1661	468180	469841	185589
Assets in excess of market risk and counterparty limits	**74**	54300		54300	
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**	50000	28761140	28811140	23456118
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	**81**	50000	28761140	28811140	23456118
Available capital resources for 50% MCR requirement	**82**	50000	28761140	28811140	23456118
Available capital resources for 75% MCR requirement	**83**	50000	28761140	28811140	23456118
Financial engineering adjustments					
Implicit items	**91**				
Financial reinsurance - ceded	**92**				
Financial reinsurance - accepted	**93**				
Outstanding contingent loans	**94**		16583	16583	38019
Any other charges on future profits	**95**				
Sum of financial engineering adjustments (91+92-93+94+95)	**96**		16583	16583	38019

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

General insurance business

	Company registration number	GL/ UK/ CM	day	month	year	Units
R11	**15454**	**GL**	**31**	**12**	**2006**	**£000**

			This financial year 1	Previous year 2
Gross premiums written		**11**	23699	22541
Premiums taxes and levies (included in line 11)		**12**		
Premiums written net of taxes and levies (11-12)		**13**	23699	22541
Premiums for classes 11, 12 or 13 (included in line 13)		**14**	3894	3947
Premiums for "actuarial health insurance" (included in line 13)		**15**		
Sub-total A (13 + 1/2 14 - 2/3 15)		**16**	25646	24515
Gross premiums earned		**21**	23044	21857
Premium taxes and levies (included in line 21)		**22**		
Premiums earned net of taxes and levies (21-22)		**23**	23044	21857
Premiums for classes 11, 12 or 13 (included in line 23)		**24**	3899	3891
Premiums for "actuarial health insurance" (included in line 23)		**25**		
Sub-total H (23 + 1/2 24 - 2/3 25)		**26**	24994	23802
Sub-total I (higher of sub-total A and sub-total H)		**30**	25646	24515
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**	4616	4413
	Excess (if any) over 53.1M EURO x 0.02	**33**		
Sub-total J (32-33)		**34**	4616	4413
Claims paid in period of 3 financial years		**41**	146839	278633
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	**42**	3150	1066
	For insurance business accounted for on an accident year basis	**43**	103011	112829
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	**44**	81687	91940
	For insurance business accounted for on an accident year basis	**45**	160746	222181
Sub-total C (41+42+43-44-45)		**46**	10567	78407
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		**47**	(19078)	56059
Sub-total D (46-47)		**48**	29645	22348
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.5 or, if less, 1.00)		**49**	1.00	0.50
Premiums amount (Sub-total J x reinsurance ratio)		**50**	4616	2206
Provision for claims outstanding (before discounting and net of reinsurance		**51**	70413	72492
Brought forward amount (12.43.2 x 51.1 / 51.2 or, if less, 12.43.2)		**52**	18296	18836
Greater of lines 50 and 52		**53**	18296	18836

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Long term insurance business

	Company registration number	GL/ UK/ CM	day	month	year	Units
R11	**15454**	**GL**	**31**	**12**	**2006**	**£000**

			This financial year 1	Previous year 2
Gross premiums written		**11**	486391	552681
Premiums taxes and levies (included in line 11)		**12**		
Premiums written net of taxes and levies (11-12)		**13**	486391	552681
Premiums for classes 11, 12 or 13 (included in line 13)		**14**		
Premiums for "actuarial health insurance" (included in line 13)		**15**	69652	69645
Sub-total A (13 + 1/2 14 - 2/3 15)		**16**	439956	506251
Gross premiums earned		**21**	138242	123369
Premium taxes and levies (included in line 21)		**22**		
Premiums earned net of taxes and levies (21-22)		**23**	138242	123369
Premiums for classes 11, 12 or 13 (included in line 23)		**24**		
Premiums for "actuarial health insurance" (included in line 23)		**25**	69652	69645
Sub-total H (23 + 1/2 24 - 2/3 25)		**26**	91807	76939
Sub-total I (higher of sub-total A and sub-total H)		**30**	439956	506251
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**	79192	91125
	Excess (if any) over 53.1M EURO x 0.02	**33**	8089	9448
Sub-total J (32-33)		**34**	71103	81677
Claims paid in period of 3 financial years		**41**	155574	125334
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	**42**	34107	38206
	For insurance business accounted for on an accident year basis	**43**	4896	5455
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	**44**	14178	33487
	For insurance business accounted for on an accident year basis	**45**	4770	3553
Sub-total C (41+42+43-44-45)		**46**	175629	131955
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		**47**	36886	38905
Sub-total D (46-47)		**48**	138743	93050
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.5 or, if less, 1.00)		**49**	0.79	0.71
Premiums amount (Sub-total J x reinsurance ratio)		**50**	56170	57596
Provision for claims outstanding (before discounting and net of reinsurance		**51**	49905	36533
Brought forward amount (12.43.2 x 51.1 / 51.2 or, if less, 12.43.2)		**52**	75929	75929
Greater of lines 50 and 52		**53**	75929	75929

Calculation of general insurance capital requirement - claims amount and result

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

General insurance business

	Company registration number	GL/ UK/ CM	day	month	year	Units
R12	**15454**	**GL**	**31**	**12**	**2006**	**£000**

			This financial year 1	Previous year 2
Reference period (No. of months) See PRU 7.2.63R		**11**	36	36
Claims paid in reference period		**21**	146839	278633
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	**22**	3150	1066
	For insurance business accounted for on an accident year basis	**23**	103011	112829
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	**24**	81687	91940
	For insurance business accounted for on an accident year basis	**25**	160746	222181
Claims incurred in reference period (21+22+23-24-25)		**26**	10567	78407
Claims incurred for classes 11, 12 or 13 (included in 26)		**27**	12921	3286
Claims incurred for "actuarial health insurance" (included in 26)		**28**		
Sub-total E (26 +1/2 27 - 2/3 28)		**29**	17027	80050
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**	5676	26683
Division of sub-total F (gross adjusted claims amount)	x 0.26	**32**	1476	6938
	Excess (if any) over 37.2M EURO x 0.03	**33**		90
Sub-total G (32-33)		**39**	1476	6848
Claims amount Sub-total G x reinsurance ratio (11.49)		**41**	1476	3424
Higher of premiums amount and brought forward amount (11.53)		**42**	18296	18836
General insurance capital requirement (higher of lines 41 and 42)		**43**	18296	18836

Calculation of general insurance capital requirement - claims amount and result

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Long term insurance business

	Company registration number	GL/ UK/ CM	day	month	year	Units
R12	**15454**	**GL**	**31**	**12**	**2006**	**£000**

			This financial year 1	Previous year 2
Reference period (No. of months) See PRU 7.2.63R		**11**	36	36
Claims paid in reference period		**21**	155574	125334
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	**22**	34107	38206
	For insurance business accounted for on an accident year basis	**23**	4896	5455
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	**24**	14178	33487
	For insurance business accounted for on an accident year basis	**25**	4770	3553
Claims incurred in reference period (21+22+23-24-25)		**26**	175629	131955
Claims incurred for classes 11, 12 or 13 (included in 26)		**27**		
Claims incurred for "actuarial health insurance" (included in 26)		**28**	60687	66237
Sub-total E (26 +1/2 27 - 2/3 28)		**29**	135171	87797
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**	45057	29266
Division of sub-total F (gross adjusted claims amount)	x 0.26	**32**	11715	7609
	Excess (if any) over 37.2M EURO x 0.03	**33**	606	167
Sub-total G (32-33)		**39**	11109	7442
Claims amount Sub-total G x reinsurance ratio (11.49)		**41**	8776	5248
Higher of premiums amount and brought forward amount (11.53)		**42**	75929	75929
General insurance capital requirement (higher of lines 41 and 42)		**43**	75929	75929

Form 13
(Sheet 1)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

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	15454	GL	31	12	2006	£000	1

		As at end of this financial year	As at end of the previous year
		1	2
Land and buildings	11		

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21	208549	136103
	Debts and loans	22		
Other insurance dependants	Shares	23	117986	158272
	Debts and loans	24		
Non-insurance dependants	Shares	25	13353	13720
	Debts and loans	26		
Other group undertakings	Shares	27	6295	6885
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41		
Other shares and other variable yield securities		42		
Holdings in collective investment schemes		43	52122	38931
Rights under derivative contracts		44		
Fixed interest securities	Approved	45	73140	81632
	Other	46		
Variable interest securities	Approved	47		
	Other	48		
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	62190	56466
	More than one month withdrawal	55	5663	6213
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58		
	Property linked	59		

Form 13
(Sheet 2)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

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	15454	GL	31	12	2006	£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**	1877	2154
Claims outstanding	**61**	35385	41791
Provision for unexpired risks	**62**		
Other	**63**		
Debtors and salvage			
Direct insurance business – Policyholders	**71**		
Direct insurance business – Intermediaries	**72**	4073	4685
Salvage and subrogation recoveries	**73**		
Reinsurance – Accepted	**74**		
Reinsurance – Ceded	**75**	157	122
Dependants – due in 12 months or less	**76**		
Dependants – due in more than 12 months	**77**		
Other – due in 12 months or less	**78**	6068	18959
Other – due in more than 12 months	**79**	15897	21361
Other assets			
Tangible assets	**80**	25	54
Deposits not subject to time restriction on withdrawal with approved institutions	**81**	295057	273862
Cash in hand	**82**		
Other assets (particulars to be specified by way of supplementary note)	**83**		
Accrued interest and rent	**84**	50	1254
Deferred acquisition costs (general business only)	**85**	3850	4023
Other prepayments and accrued income	**86**	1493	1182
Deductions from the aggregate value of assets	**87**		
Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)	**89**	903232	867670

Form 13
(Sheet 3)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

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	15454	GL	31	12	2006	£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 its external financial reporting			
Total admissible assets after deduction of market risk and counterparty limits (as per line 89 above)	**91**	903232	867670
Assets in excess of market and counterparty limits	**92**	54300	
Capital resources requirement deduction of regulated related undertakings	**93**	574796	436405
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	**94**	1282808	1154864
Inadmissible assets of regulated related insurance undertakings	**95**	600	550
Book value of related ancillary services undertakings	**96**		
Other differences in the valuation of assets (other than for assets not valued above)	**97**		
Deferred acquisition costs excluded from line 89	**98**		
Reinsurers' share of technical provisions excluded from line 89	**99**		
Other asset adjustments (may be negative)	**100**	(13265)	34975
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 100)	**101**	2802471	2494463
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	**102**		

Form 13
(Sheet 1)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

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

Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006 £000	10

		As at end of this financial year	As at end of the previous year
		1	2
Land and buildings	11	10947173	10848029

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21	549494	513781
	Debts and loans	22		
Other insurance dependants	Shares	23	34191	31389
	Debts and loans	24		
Non-insurance dependants	Shares	25	1542576	920306
	Debts and loans	26	912834	886335
Other group undertakings	Shares	27		
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41	48154559	47288654
Other shares and other variable yield securities		42		
Holdings in collective investment schemes		43	1589688	1779029
Rights under derivative contracts		44	246756	116748
Fixed interest securities	Approved	45	3606796	3454389
	Other	46	17753608	16932072
Variable interest securities	Approved	47		234
	Other	48	1863894	1427118
Participation in investment pools		49	806415	635292
Loans secured by mortgages		50	2761	3001
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52	81367	89175
Other loans		53	1003735	855052
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	4945361	4520421
	More than one month withdrawal	55	670	3055
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58	10493	9643
	Property linked	59	7856165	7254698

Form 13
(Sheet 2)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

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

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	10

		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**		
Claims outstanding	**61**		
Provision for unexpired risks	**62**		
Other	**63**		
Debtors and salvage			
Direct insurance business – Policyholders	**71**	78319	115233
Direct insurance business – Intermediaries	**72**	1920	1344
Salvage and subrogation recoveries	**73**		
Reinsurance – Accepted	**74**	89	111
Reinsurance – Ceded	**75**	10373	26516
Dependants – due in 12 months or less	**76**	2306	9288
Dependants – due in more than 12 months	**77**		
Other – due in 12 months or less	**78**	827050	732813
Other – due in more than 12 months	**79**	36837	25617
Other assets			
Tangible assets	**80**	7444	11091
Deposits not subject to time restriction on withdrawal with approved institutions	**81**	258325	98437
Cash in hand	**82**	1	1
Other assets (particulars to be specified by way of supplementary note)	**83**		
Accrued interest and rent	**84**	561354	537847
Deferred acquisition costs (general business only)	**85**		
Other prepayments and accrued income	**86**	22870	66227
Deductions from the aggregate value of assets	**87**		
Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)	**89**	103715425	99192948

Form 13
(Sheet 3)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

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

Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	10

		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 its external financial reporting			
Total admissible assets after deduction of market risk and counterparty limits (as per line 89 above)	**91**	103715425	99192948
Assets in excess of market and counterparty limits	**92**		
Capital resources requirement deduction of regulated related undertakings	**93**	629686	638630
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	**94**	535731	513551
Inadmissible assets of regulated related insurance undertakings	**95**	1500	1900
Book value of related ancillary services undertakings	**96**		
Other differences in the valuation of assets (other than for assets not valued above)	**97**	(9540)	599
Deferred acquisition costs excluded from line 89	**98**	167151	173707
Reinsurers' share of technical provisions excluded from line 89	**99**	14673448	13408877
Other asset adjustments (may be negative)	**100**	567708	215816
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 100)	**101**	120281109	114146028
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	**102**	23405	24477

Form 13
(Sheet 1)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Scottish Amicable Insurance Fund**

Company registration number		GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	11

		As at end of this financial year	As at end of the previous year
		1	2
Land and buildings	11	1355004	1524364

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21		
	Debts and loans	22		
Other insurance dependants	Shares	23		
	Debts and loans	24		
Non-insurance dependants	Shares	25	157161	94082
	Debts and loans	26	122544	117030
Other group undertakings	Shares	27		
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41	7151598	7252807
Other shares and other variable yield securities		42		
Holdings in collective investment schemes		43	305765	264857
Rights under derivative contracts		44	65129	56343
Fixed interest securities	Approved	45	857120	1105112
	Other	46	3119253	3376800
Variable interest securities	Approved	47		
	Other	48	354450	269823
Participation in investment pools		49	123460	62673
Loans secured by mortgages		50	71	71
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52	14111	16487
Other loans		53	245356	224487
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	487485	705882
	More than one month withdrawal	55		
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58		
	Property linked	59		

Form 13
(Sheet 2)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Scottish Amicable Insurance Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	11

		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**		
Claims outstanding	**61**		
Provision for unexpired risks	**62**		
Other	**63**		
Debtors and salvage			
Direct insurance business – Policyholders	**71**	1795	629
Direct insurance business – Intermediaries	**72**		
Salvage and subrogation recoveries	**73**		
Reinsurance – Accepted	**74**		
Reinsurance – Ceded	**75**		
Dependants – due in 12 months or less	**76**		
Dependants – due in more than 12 months	**77**		
Other – due in 12 months or less	**78**	154194	84314
Other – due in more than 12 months	**79**		
Other assets			
Tangible assets	**80**		
Deposits not subject to time restriction on withdrawal with approved institutions	**81**	10220	21379
Cash in hand	**82**		
Other assets (particulars to be specified by way of supplementary note)	**83**		
Accrued interest and rent	**84**	87921	93143
Deferred acquisition costs (general business only)	**85**		
Other prepayments and accrued income	**86**	2959	51555
Deductions from the aggregate value of assets	**87**		
Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)	**89**	14615596	15321839

Form 13
(Sheet 3)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Scottish Amicable Insurance Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	11

		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 its external financial reporting			
Total admissible assets after deduction of market risk and counterparty limits (as per line 89 above)	**91**	14615596	15321839
Assets in excess of market and counterparty limits	**92**		
Capital resources requirement deduction of regulated related undertakings	**93**		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	**94**		
Inadmissible assets of regulated related insurance undertakings	**95**		
Book value of related ancillary services undertakings	**96**		
Other differences in the valuation of assets (other than for assets not valued above)	**97**	(2107)	119
Deferred acquisition costs excluded from line 89	**98**	5106	6443
Reinsurers' share of technical provisions excluded from line 89	**99**	551997	1793628
Other asset adjustments (may be negative)	**100**	74619	2616
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 100)	**101**	15245210	17124645
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	**102**		

Form 13
(Sheet 1)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **With-Profits Sub-Fund**

Company registration number		GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	12

		As at end of this financial year	As at end of the previous year
		1	2
Land and buildings	11	9525847	9272469

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21	549494	513781
	Debts and loans	22		
Other insurance dependants	Shares	23		
	Debts and loans	24		
Non-insurance dependants	Shares	25	1385410	821219
	Debts and loans	26	790290	769305
Other group undertakings	Shares	27		
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41	40276340	39381710
Other shares and other variable yield securities		42		
Holdings in collective investment schemes		43	845274	1222344
Rights under derivative contracts		44	181615	59860
Fixed interest securities	Approved	45	2127087	1692236
	Other	46	13555250	12648964
Variable interest securities	Approved	47		234
	Other	48	1505686	1150925
Participation in investment pools		49	682955	572619
Loans secured by mortgages		50	2690	2930
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52	67183	72612
Other loans		53	758380	630545
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	3715271	3383758
	More than one month withdrawal	55	670	3055
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58	5363	4207
	Property linked	59		

Form 13
(Sheet 2)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **With-Profits Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**12**

		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**		
Claims outstanding	**61**		
Provision for unexpired risks	**62**		
Other	**63**		
Debtors and salvage			
Direct insurance business – Policyholders	**71**	57420	94014
Direct insurance business – Intermediaries	**72**	1920	1344
Salvage and subrogation recoveries	**73**		
Reinsurance – Accepted	**74**		
Reinsurance – Ceded	**75**	7271	26483
Dependants – due in 12 months or less	**76**	2306	5620
Dependants – due in more than 12 months	**77**		
Other – due in 12 months or less	**78**	558271	501081
Other – due in more than 12 months	**79**	22761	25617
Other assets			
Tangible assets	**80**	7444	11091
Deposits not subject to time restriction on withdrawal with approved institutions	**81**	139677	
Cash in hand	**82**	1	1
Other assets (particulars to be specified by way of supplementary note)	**83**		
Accrued interest and rent	**84**	444916	422434
Deferred acquisition costs (general business only)	**85**		
Other prepayments and accrued income	**86**	8281	4846
Deductions from the aggregate value of assets	**87**		
Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)	**89**	77225074	73295306

Form 13
(Sheet 3)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **With-Profits Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	12

		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 its external financial reporting			
Total admissible assets after deduction of market risk and counterparty limits (as per line 89 above)	**91**	77225074	73295306
Assets in excess of market and counterparty limits	**92**		
Capital resources requirement deduction of regulated related undertakings	**93**	564384	592555
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	**94**	509335	481815
Inadmissible assets of regulated related insurance undertakings	**95**	1500	1900
Book value of related ancillary services undertakings	**96**		
Other differences in the valuation of assets (other than for assets not valued above)	**97**	(7433)	480
Deferred acquisition costs excluded from line 89	**98**	26083	28086
Reinsurers' share of technical provisions excluded from line 89	**99**	11299160	8038979
Other asset adjustments (may be negative)	**100**	327265	19708
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 100)	**101**	89945367	82458829
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	**102**	18929	15307

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Defined Charge Participating Sub-Fund**

Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13 15454	GL	31	12	2006	£000	13

		As at end of this financial year	As at end of the previous year
		1	2
Land and buildings	11	66322	51196

Investments in group undertakings and participating interests

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

Other financial investments

Equity shares		41	726621	654136
Other shares and other variable yield securities		42		
Holdings in collective investment schemes		43	426500	253595
Rights under derivative contracts		44	12	545
Fixed interest securities	Approved	45		9482
	Other	46	197148	165052
Variable interest securities	Approved	47		
	Other	48	2866	3564
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	130730	79953
	More than one month withdrawal	55		
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58		
	Property linked	59		

Form 13
(Sheet 2)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Defined Charge Participating Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	13

		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**		
Claims outstanding	**61**		
Provision for unexpired risks	**62**		
Other	**63**		
Debtors and salvage			
Direct insurance business – Policyholders	**71**	44	10
Direct insurance business – Intermediaries	**72**		
Salvage and subrogation recoveries	**73**		
Reinsurance – Accepted	**74**		
Reinsurance – Ceded	**75**		
Dependants – due in 12 months or less	**76**		3668
Dependants – due in more than 12 months	**77**		
Other – due in 12 months or less	**78**	22668	83384
Other – due in more than 12 months	**79**		
Other assets			
Tangible assets	**80**		
Deposits not subject to time restriction on withdrawal with approved institutions	**81**	1286	1197
Cash in hand	**82**		
Other assets (particulars to be specified by way of supplementary note)	**83**		
Accrued interest and rent	**84**	1240	1375
Deferred acquisition costs (general business only)	**85**		
Other prepayments and accrued income	**86**		
Deductions from the aggregate value of assets	**87**		
Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)	**89**	1575437	1307158

Form 13
(Sheet 3)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Defined Charge Participating Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	15454	GL	31	12	2006	£000	13

	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 its external financial reporting

Total admissible assets after deduction of market risk and counterparty limits (as per line 89 above)	**91**	1575437	1307158
Assets in excess of market and counterparty limits	**92**		
Capital resources requirement deduction of regulated related undertakings	**93**		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	**94**		
Inadmissible assets of regulated related insurance undertakings	**95**		
Book value of related ancillary services undertakings	**96**		
Other differences in the valuation of assets (other than for assets not valued above)	**97**		
Deferred acquisition costs excluded from line 89	**98**		
Reinsurers' share of technical provisions excluded from line 89	**99**		
Other asset adjustments (may be negative)	**100**		297
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 100)	**101**	1575437	1307455

Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	**102**	1443	3668

Form 13
(Sheet 1)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Non-Profit Sub-Fund**

Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13 15454	GL	31	12	2006	£000	14

		As at end of this financial year	As at end of the previous year
		1	2
Land and buildings	11		

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21		
	Debts and loans	22		
Other insurance dependants	Shares	23	34191	31389
	Debts and loans	24		
Non-insurance dependants	Shares	25	5	5005
	Debts and loans	26		
Other group undertakings	Shares	27		
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41		
Other shares and other variable yield securities		42		
Holdings in collective investment schemes		43	12149	38232
Rights under derivative contracts		44		
Fixed interest securities	Approved	45	622589	647558
	Other	46	881957	741256
Variable interest securities	Approved	47		
	Other	48	892	2806
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	73	75
Other loans		53		20
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	611875	350828
	More than one month withdrawal	55		
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58	5130	5436
	Property linked	59	7856165	7254698

Form 13
(Sheet 2)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Non-Profit Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**14**

		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**		
Claims outstanding	**61**		
Provision for unexpired risks	**62**		
Other	**63**		
Debtors and salvage			
Direct insurance business – Policyholders	**71**	19061	20581
Direct insurance business – Intermediaries	**72**		
Salvage and subrogation recoveries	**73**		
Reinsurance – Accepted	**74**	89	111
Reinsurance – Ceded	**75**	3102	34
Dependants – due in 12 months or less	**76**		
Dependants – due in more than 12 months	**77**		
Other – due in 12 months or less	**78**	91916	64034
Other – due in more than 12 months	**79**	14076	
Other assets			
Tangible assets	**80**		
Deposits not subject to time restriction on withdrawal with approved institutions	**81**	107142	75861
Cash in hand	**82**		
Other assets (particulars to be specified by way of supplementary note)	**83**		
Accrued interest and rent	**84**	27276	20895
Deferred acquisition costs (general business only)	**85**		
Other prepayments and accrued income	**86**	11630	9826
Deductions from the aggregate value of assets	**87**		
Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)	**89**	10299318	9268645

Form 13
(Sheet 3)

Analysis of admissible assets

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Non-Profit Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R13	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**14**

		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 its external financial reporting

Total admissible assets after deduction of market risk and counterparty limits (as per line 89 above)	**91**	10299318	9268645
Assets in excess of market and counterparty limits	**92**		
Capital resources requirement deduction of regulated related undertakings	**93**	65302	46075
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	**94**	26396	31736
Inadmissible assets of regulated related insurance undertakings	**95**		
Book value of related ancillary services undertakings	**96**		
Other differences in the valuation of assets (other than for assets not valued above)	**97**		
Deferred acquisition costs excluded from line 89	**98**	135962	139178
Reinsurers' share of technical provisions excluded from line 89	**99**	2822291	3576269
Other asset adjustments (may be negative)	**100**	165824	193195
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 100)	**101**	13515094	13255099

Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	**102**	3033	5502

Form 14

Long term insurance business liabilities and margins

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business/Sub fund **10 Summary**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Mathematical reserves, after distribution of surplus		**11**	72428367	73540377
Cash bonuses which had not been paid to policyholders prior to end of the financial year		**12**	1174	926
Balance of surplus/(valuation deficit)		**13**	84457	53976
Long term insurance business fund carried forward (11 to 13)		**14**	72513998	73595278
Claims outstanding	Gross	**15**	455598	440296
	Reinsurers' share	**16**	2839	1639
	Net (15-16)	**17**	452759	438657
Provisions	Taxation	**21**	1926307	1810962
	Other risks and charges	**22**	178916	117556
Deposits received from reinsurers		**23**		
Creditors	Direct insurance business	**31**	73960	56389
	Reinsurance accepted	**32**		
	Reinsurance ceded	**33**	20259	6608
Debenture loans	Secured	**34**		
	Unsecured	**35**		
Amounts owed to credit institutions		**36**	60253	
Creditors	Taxation	**37**	331068	273693
	Other	**38**	1218475	1070328
Accruals and deferred income		**39**	147162	163337
Provision for "reasonably foreseeable adverse variations"		**41**		
Total other insurance and non-insurance liabilities (17 to 41)		**49**	4409160	3937530
Excess of the value of net admissible assets		**51**	26792268	21660140
Total liabilities and margins		**59**	103715426	99192948

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	**61**	197375	234968
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	**62**	7856165	7254698

Total liabilities (11+12+49)	**71**	76838701	77478832
Increase to liabilities - DAC related	**72**	30011	40894
Reinsurers' share of technical provisions	**73**	14673448	13408877
Other adjustments to liabilities (may be negative)	**74**	14264811	10926400
Capital and reserves and fund for future appropriations	**75**	14474138	12291025
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose its external financial reporting (71 to 75)	**76**	120281108	114146028

Form 14

Long term insurance business liabilities and margins

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business/Sub fund **21 Scottish Amicable Insurance Fund**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Mathematical reserves, after distribution of surplus		11	10585482	11921274
Cash bonuses which had not been paid to policyholders prior to end of the financial year		12		
Balance of surplus/(valuation deficit)		13		
Long term insurance business fund carried forward (11 to 13)		14	10585482	11921274
Claims outstanding	Gross	15	74914	80257
	Reinsurers' share	16	559	2
	Net (15-16)	17	74355	80255
Provisions	Taxation	21	236731	217653
	Other risks and charges	22		
Deposits received from reinsurers		23		
Creditors	Direct insurance business	31	1599	1794
	Reinsurance accepted	32		
	Reinsurance ceded	33		
Debenture loans	Secured	34		
	Unsecured	35		
Amounts owed to credit institutions		36		
Creditors	Taxation	37	14650	37437
	Other	38	291079	301544
Accruals and deferred income		39	11134	13009
Provision for "reasonably foreseeable adverse variations"		41		
Total other insurance and non-insurance liabilities (17 to 41)		49	629548	651693
Excess of the value of net admissible assets		51	3400566	2748873
Total liabilities and margins		59	14615596	15321839

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	61	104300	106459
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	62		

Total liabilities (11+12+49)	71	11215030	12572966
Increase to liabilities - DAC related	72		
Reinsurers' share of technical provisions	73	551997	1793628
Other adjustments to liabilities (may be negative)	74	3478226	2758051
Capital and reserves and fund for future appropriations	75	(42)	
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose its external financial reporting (71 to 75)	76	15245211	17124646

Form 14

Long term insurance business liabilities and margins

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business/Sub fund **22 With-Profits Sub-Fund**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Mathematical reserves, after distribution of surplus		**11**	50553868	51344992
Cash bonuses which had not been paid to policyholders prior to end of the financial year		**12**	1174	926
Balance of surplus/(valuation deficit)		**13**		
Long term insurance business fund carried forward (11 to 13)		**14**	50555042	51345918
Claims outstanding	Gross	**15**	358697	334527
	Reinsurers' share	**16**	1547	1291
	Net (15-16)	**17**	357150	333236
Provisions	Taxation	**21**	1741872	1679888
	Other risks and charges	**22**	171100	117500
Deposits received from reinsurers		**23**		
Creditors	Direct insurance business	**31**	39090	34966
	Reinsurance accepted	**32**		
	Reinsurance ceded	**33**	16165	5683
Debenture loans	Secured	**34**		
	Unsecured	**35**		
Amounts owed to credit institutions		**36**	60253	
Creditors	Taxation	**37**	304855	295601
	Other	**38**	747429	631415
Accruals and deferred income		**39**	135813	149835
Provision for "reasonably foreseeable adverse variations"		**41**		
Total other insurance and non-insurance liabilities (17 to 41)		**49**	3573727	3248124
Excess of the value of net admissible assets		**51**	23096305	18701263
Total liabilities and margins		**59**	77225074	73295306

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	**61**	79162	72670
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	**62**		

Total liabilities (11+12+49)	**71**	54128769	54594043
Increase to liabilities - DAC related	**72**	4082	5201
Reinsurers' share of technical provisions	**73**	11299160	8038979
Other adjustments to liabilities (may be negative)	**74**	10649021	8162448
Capital and reserves and fund for future appropriations	**75**	13864334	11658157
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose its external financial reporting (71 to 75)	**76**	89945367	82458828

Form 14

Long term insurance business liabilities and margins

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business/Sub fund **23 Defined Charge Participating Sub-Fund**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Mathematical reserves, after distribution of surplus		**11**	1326054	1143132
Cash bonuses which had not been paid to policyholders prior to end of the financial year		**12**		
Balance of surplus/(valuation deficit)		**13**		
Long term insurance business fund carried forward (11 to 13)		**14**	1326054	1143132
Claims outstanding	Gross	**15**	30	81
	Reinsurers' share	**16**		
	Net (15-16)	**17**	30	81
Provisions	Taxation	**21**		
	Other risks and charges	**22**	20	56
Deposits received from reinsurers		**23**		
Creditors	Direct insurance business	**31**	108	102
	Reinsurance accepted	**32**		
	Reinsurance ceded	**33**		
Debenture loans	Secured	**34**		
	Unsecured	**35**		
Amounts owed to credit institutions		**36**		
Creditors	Taxation	**37**		
	Other	**38**	842	5165
Accruals and deferred income		**39**		
Provision for "reasonably foreseeable adverse variations"		**41**		
Total other insurance and non-insurance liabilities (17 to 41)		**49**	1000	5404
Excess of the value of net admissible assets		**51**	248383	158623
Total liabilities and margins		**59**	1575438	1307158

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	**61**		
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	**62**		

Total liabilities (11+12+49)	**71**	1327054	1148536
Increase to liabilities - DAC related	**72**		
Reinsurers' share of technical provisions	**73**		
Other adjustments to liabilities (may be negative)	**74**	247838	133319
Capital and reserves and fund for future appropriations	**75**	545	25601
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose its external financial reporting (71 to 75)	**76**	1575437	1307456

Form 14

Long term insurance business liabilities and margins

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business/Sub fund **31 Non-Profit Sub-Fund**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Mathematical reserves, after distribution of surplus		11	9962963	9130978
Cash bonuses which had not been paid to policyholders prior to end of the financial year		12		
Balance of surplus/(valuation deficit)		13	84457	53976
Long term insurance business fund carried forward (11 to 13)		14	10047420	9184954
Claims outstanding	Gross	15	21957	25431
	Reinsurers' share	16	733	346
	Net (15-16)	17	21224	25085
Provisions	Taxation	21	(52296)	(86579)
	Other risks and charges	22	7796	
Deposits received from reinsurers		23		
Creditors	Direct insurance business	31	33162	19526
	Reinsurance accepted	32		
	Reinsurance ceded	33	4094	924
Debenture loans	Secured	34		
	Unsecured	35		
Amounts owed to credit institutions		36		
Creditors	Taxation	37	11563	(59345)
	Other	38	179125	132205
Accruals and deferred income		39	216	493
Provision for "reasonably foreseeable adverse variations"		41		
Total other insurance and non-insurance liabilities (17 to 41)		49	204884	32309
Excess of the value of net admissible assets		51	47014	51381
Total liabilities and margins		59	10299318	9268645

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	61	13913	55839
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	62	7856165	7254698

Total liabilities (11+12+49)	71	10167847	9163288
Increase to liabilities - DAC related	72	25929	35693
Reinsurers' share of technical provisions	73	2822291	3576269
Other adjustments to liabilities (may be negative)	74	(110275)	(127419)
Capital and reserves and fund for future appropriations	75	609302	607268
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose its external financial reporting (71 to 75)	76	13515094	13255098

Liabilities (other than long term insurance business)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	Units
	R15	15454	GL	31	12	2006	£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	10845	11697
Claims outstanding		12	105798	114283
Provision for unexpired risks		13	37	2
Equalisation provisions	Credit business	14		
	Other than credit business	15	493	2660
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	117173	128642
Provisions and creditors				
Provisions	Taxation	21		
	Other risks and charges	22	18538	13243
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	1632	1830
	Reinsurance accepted	42		
	Reinsurance ceded	43	1381	1513
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		
Creditors	Taxation	47		
	Declared dividend	48		
	Other	49	34574	33415
Accruals and deferred income		51		8
Total (19 to 51)		59	173297	178651
Provision for "reasonably foreseeable adverse variations"		61		22051
Cumulative preference share capital		62	1000	1000
Subordinated loan capital		63		
Total (59 to 63)		69	174297	201702
Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance		71		
Reinsurers' share of DAC		81		
Amounts deducted from technical provisions for discounting		82		
Other adjustments (may be negative)		83	(19409)	(11794)
Capital and reserves		84	2647582	2304555
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69+81-82+83+84)		85	2802470	2494463
Proposed Dividend		91		

Form 16

Profit and loss account (non-technical account)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	Units
R16	**15454**	**GL**	**31**	**12**	**2006**	**£000**

			This financial year	Previous year
			1	2
Transfer (to)/from the general insurance business technical account	From Form 20	**11**	(8428)	5377
	Equalisation provisions	**12**	2167	11358
Transfer from the long term insurance business revenue account		**13**	269254	208207
Investment income	Income	**14**	41443	25147
	Value re-adjustments on investments	**15**	272809	355035
	Gains on the realisation of investments	**16**		8829
Investment charges	Investment management charges, including interest	**17**	341	356
	Value re-adjustments on investments	**18**		
	Loss on the realisation of investments	**19**	5752	
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**	19354	19646
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		**29**	590506	633243
Tax on profit or loss on ordinary activities		**31**	16669	10371
Profit or loss on ordinary activities after tax (29-31)		**39**	573837	622872
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**	573837	622872
Dividends (paid or declared)		**51**	248027	382730
Profit or loss retained for the financial year (49-51)		**59**	325810	240142

Form 17

Analysis of derivative contracts

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

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	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**1**

Derivative contracts			As at the end of this financial year		As at the end of the previous year	
			Assets **1**	Liabilities **2**	Assets **3**	Liabilities **4**
Futures contracts	Fixed-interest securities	**11**				
	Equity shares	**12**				
	Land	**13**				
	Currencies	**14**				
	Other	**15**				
Options	Fixed-interest securities	**21**				
	Equity shares	**22**				
	Land	**23**				
	Currencies	**24**				
	Other	**25**				
Contracts for differences	Fixed-interest securities	**31**				
	Equity shares	**32**				
	Land	**33**				
	Currencies	**34**				
	Other	**35**				
Adjustment for variation margin		**41**				
Total (11 to 41)		**49**				

Analysis of derivative contracts

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

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

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R17	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**10**

Derivative contracts			As at the end of this financial year		As at the end of the previous year	
			Assets **1**	Liabilities **2**	Assets **3**	Liabilities **4**
Futures contracts	Fixed-interest securities	**11**				
	Equity shares	**12**				
	Land	**13**				
	Currencies	**14**	166055	17828	3461	168729
	Other	**15**				
Options	Fixed-interest securities	**21**				
	Equity shares	**22**	911	838	11355	1073
	Land	**23**				
	Currencies	**24**				
	Other	**25**	33833		44621	
Contracts for differences	Fixed-interest securities	**31**	5471	23664	446	9174
	Equity shares	**32**	3318	14010	15216	5325
	Land	**33**	1175	128250		79935
	Currencies	**34**	7896		5886	
	Other	**35**	36886	11317	51295	
Adjustment for variation margin		**41**	(8788)	(37675)	(15532)	(14404)
Total (11 to 41)		**49**	246757	158232	116748	249832

Analysis of derivative contracts

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Scottish Amicable Insurance Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R17	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**11**

Derivative contracts			As at the end of this financial year		As at the end of the previous year	
			Assets **1**	Liabilities **2**	Assets **3**	Liabilities **4**
Futures contracts	Fixed-interest securities	**11**				
	Equity shares	**12**				
	Land	**13**				
	Currencies	**14**	26598	2666	529	32422
	Other	**15**				
Options	Fixed-interest securities	**21**				
	Equity shares	**22**	144	131	1907	181
	Land	**23**				
	Currencies	**24**				
	Other	**25**	33833		44621	
Contracts for differences	Fixed-interest securities	**31**	1494	5261	59	1746
	Equity shares	**32**	40	2812	564	1003
	Land	**33**	41	22664		13048
	Currencies	**34**				
	Other	**35**	4513	2532	9273	
Adjustment for variation margin		**41**	(1534)	(8073)	(610)	(2733)
Total (11 to 41)		**49**	65129	27993	56343	45667

Form 17

Analysis of derivative contracts

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **With-Profits Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R17	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**12**

Derivative contracts			As at the end of this financial year		As at the end of the previous year	
			Assets **1**	Liabilities **2**	Assets **3**	Liabilities **4**
Futures contracts	Fixed-interest securities	**11**				
	Equity shares	**12**				
	Land	**13**				
	Currencies	**14**	139444	14642	2387	136259
	Other	**15**				
Options	Fixed-interest securities	**21**				
	Equity shares	**22**	767	707	9448	892
	Land	**23**				
	Currencies	**24**				
	Other	**25**				
Contracts for differences	Fixed-interest securities	**31**	3977	18403	387	7428
	Equity shares	**32**	198	10902	10612	4026
	Land	**33**	1134	105586		66887
	Currencies	**34**	7896		5886	
	Other	**35**	32373	8785	42022	
Adjustment for variation margin		**41**	(4174)	(29306)	(10882)	(11375)
Total (11 to 41)		**49**	181615	129720	59860	204117

Analysis of derivative contracts

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Defined Charge Participating Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R17	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**13**

Derivative contracts			As at the end of this financial year		As at the end of the previous year	
			Assets **1**	Liabilities **2**	Assets **3**	Liabilities **4**
Futures contracts	Fixed-interest securities	**11**				
	Equity shares	**12**				
	Land	**13**				
	Currencies	**14**	13	520	545	48
	Other	**15**				
Options	Fixed-interest securities	**21**				
	Equity shares	**22**				
	Land	**23**				
	Currencies	**24**				
	Other	**25**				
Contracts for differences	Fixed-interest securities	**31**				
	Equity shares	**32**	3080	296	4040	296
	Land	**33**				
	Currencies	**34**				
	Other	**35**				
Adjustment for variation margin		**41**	(3080)	(296)	(4040)	(296)
Total (11 to 41)		**49**	12	520	545	48

Form 17

Analysis of derivative contracts

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Category of assets **Non-Profit Sub-Fund**

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category of assets
R17	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**14**

Derivative contracts			As at the end of this financial year		As at the end of the previous year	
			Assets **1**	Liabilities **2**	Assets **3**	Liabilities **4**
Futures contracts	Fixed-interest securities	**11**				
	Equity shares	**12**				
	Land	**13**				
	Currencies	**14**				
	Other	**15**				
Options	Fixed-interest securities	**21**				
	Equity shares	**22**				
	Land	**23**				
	Currencies	**24**				
	Other	**25**				
Contracts for differences	Fixed-interest securities	**31**				
	Equity shares	**32**				
	Land	**33**				
	Currencies	**34**				
	Other	**35**				
Adjustment for variation margin		**41**				
Total (11 to 41)		**49**				

With-profits insurance capital component for the fund

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **Summary**

Financial year ended **31 December 2006**

Units **£000**

Regulatory excess capital

			As at end of this financial year 1	As at end of the previous year 2
Regulatory value of assets	Long-term admissible assets of the fund	**11**	93416108	89924303
	Implicit items allocated to the fund	**12**		
	Mathematical reserves in respect of the fund's non-profit insurance contracts	**13**	1200198	1855249
	Long-term admissible assets of the fund covering the LTICR of the fund's non-profit insurance contracts	**14**	186506	179906
	Long-term admissible assets of the fund covering the RCR of the fund's non-profit insurance contracts	**15**		92663
	Total (11+12-(13+14+15))	**19**	92029404	87796485
Regulatory value of liabilities	Mathematical reserves (after distribution of surplus) in respect of the fund's with-profits insurance contracts	**21**	61265206	62554148
	Regulatory current liabilities of the fund	**22**	4205450	3906148
	Total (21+22)	**29**	65470656	66460296
Long-term insurance capital requirement in respect of the fund's with-profits insurance contracts		**31**	2440648	2508842
Resilience capital requirement in respect of the fund's with-profits insurance contracts		**32**		4233337
Sum of regulatory value of liabilities, LTICR and RCR (29+31+32)		**39**	67911304	73202475
Regulatory excess capital (19-39)		**49**	24118100	14594010

Realistic excess capital

Realistic excess capital	**51**	6801489	5539041

Excess assets allocated to with-profits insurance business

Excess (deficiency) of assets allocated to with-profits insurance business in fund (49-51)	**61**	17316611	9054969
Face amount of capital instruments attributed to the fund and included in capital resources (unstressed)	**62**		
Realistic amount of capital instruments attributed to the fund and included in capital resources (stressed)	**63**		
Present value of future shareholder transfers arising from distribution of surplus	**64**	2274222	
Present value of other future internal transfers not already taken into account	**65**		
With-profits insurance capital component for fund (if 62 exceeds 63, greater of 61+62-63-64-65 and zero, else greater of 61-64-65 and zero)	**66**	15042389	9054969

With-profits insurance capital component for the fund

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **21 Scottish Amicable Insurance Fund**

Financial year ended **31 December 2006**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Regulatory excess capital				
Regulatory value of assets	Long-term admissible assets of the fund	**11**	14615596	15321839
	Implicit items allocated to the fund	**12**		
	Mathematical reserves in respect of the fund's non-profit insurance contracts	**13**	238114	903427
	Long-term admissible assets of the fund covering the LTICR of the fund's non-profit insurance contracts	**14**	56356	64365
	Long-term admissible assets of the fund covering the RCR of the fund's non-profit insurance contracts	**15**		
	Total (11+12-(13+14+15))	**19**	14321126	14354047
Regulatory value of liabilities	Mathematical reserves (after distribution of surplus) in respect of the fund's with-profits insurance contracts	**21**	10347368	11017847
	Regulatory current liabilities of the fund	**22**	629548	651693
	Total (21+22)	**29**	10976916	11669540
Long-term insurance capital requirement in respect of the fund's with-profits insurance contracts		**31**	363312	396363
Resilience capital requirement in respect of the fund's with-profits insurance contracts		**32**		320000
Sum of regulatory value of liabilities, LTICR and RCR (29+31+32)		**39**	11340228	12385903
Regulatory excess capital (19-39)		**49**	2980897	1968144
Realistic excess capital				
Realistic excess capital		**51**		(644977)
Excess assets allocated to with-profits insurance business				
Excess (deficiency) of assets allocated to with-profits insurance business in fund (49-51)		**61**	2980897	2613121
Face amount of capital instruments attributed to the fund and included in capital resources (unstressed)		**62**		
Realistic amount of capital instruments attributed to the fund and included in capital resources (stressed)		**63**		
Present value of future shareholder transfers arising from distribution of surplus		**64**		
Present value of other future internal transfers not already taken into account		**65**		
With-profits insurance capital component for fund (if 62 exceeds 63, greater of 61+62-63-64-65 and zero, else greater of 61-64-65 and zero)		**66**	2980897	2613121

With-profits insurance capital component for the fund

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **22 With-Profits Sub-Fund**

Financial year ended **31 December 2006**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Regulatory excess capital				
Regulatory value of assets	Long-term admissible assets of the fund	**11**	77225074	73295306
	Implicit items allocated to the fund	**12**		
	Mathematical reserves in respect of the fund's non-profit insurance contracts	**13**	962084	951822
	Long-term admissible assets of the fund covering the LTICR of the fund's non-profit insurance contracts	**14**	130150	115541
	Long-term admissible assets of the fund covering the RCR of the fund's non-profit insurance contracts	**15**		92663
	Total (11+12-(13+14+15))	**19**	76132840	72135280
Regulatory value of liabilities	Mathematical reserves (after distribution of surplus) in respect of the fund's with-profits insurance contracts	**21**	49591784	50393169
	Regulatory current liabilities of the fund	**22**	3574901	3249051
	Total (21+22)	**29**	53166685	53642220
Long-term insurance capital requirement in respect of the fund's with-profits insurance contracts		**31**	2024294	2066754
Resilience capital requirement in respect of the fund's with-profits insurance contracts		**32**		3807337
Sum of regulatory value of liabilities, LTICR and RCR (29+31+32)		**39**	55190979	59516311
Regulatory excess capital (19-39)		**49**	20941861	12618968
Realistic excess capital				
Realistic excess capital		**51**	6801489	6184017
Excess assets allocated to with-profits insurance business				
Excess (deficiency) of assets allocated to with-profits insurance business in fund (49-51)		**61**	14140372	6434951
Face amount of capital instruments attributed to the fund and included in capital resources (unstressed)		**62**		
Realistic amount of capital instruments attributed to the fund and included in capital resources (stressed)		**63**		
Present value of future shareholder transfers arising from distribution of surplus		**64**	2274222	
Present value of other future internal transfers not already taken into account		**65**		
With-profits insurance capital component for fund (if 62 exceeds 63, greater of 61+62-63-64-65 and zero, else greater of 61-64-65 and zero)		**66**	11866150	6434951

With-profits insurance capital component for the fund

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **23 Defined Charge Participating Sub-Fund**

Financial year ended **31 December 2006**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Regulatory excess capital				
Regulatory value of assets	Long-term admissible assets of the fund	**11**	1575438	1307158
	Implicit items allocated to the fund	**12**		
	Mathematical reserves in respect of the fund's non-profit insurance contracts	**13**		
	Long-term admissible assets of the fund covering the LTICR of the fund's non-profit insurance contracts	**14**		
	Long-term admissible assets of the fund covering the RCR of the fund's non-profit insurance contracts	**15**		
	Total (11+12-(13+14+15))	**19**	1575438	1307158
Regulatory value of liabilities	Mathematical reserves (after distribution of surplus) in respect of the fund's with-profits insurance contracts	**21**	1326054	1143132
	Regulatory current liabilities of the fund	**22**	1000	5404
	Total (21+22)	**29**	1327054	1148536
Long-term insurance capital requirement in respect of the fund's with-profits insurance contracts		**31**	53042	45725
Resilience capital requirement in respect of the fund's with-profits insurance contracts		**32**		106000
Sum of regulatory value of liabilities, LTICR and RCR (29+31+32)		**39**	1380096	1300261
Regulatory excess capital (19-39)		**49**	195341	6897
Realistic excess capital				
Realistic excess capital		**51**		
Excess assets allocated to with-profits insurance business				
Excess (deficiency) of assets allocated to with-profits insurance business in fund (49-51)		**61**	195341	6897
Face amount of capital instruments attributed to the fund and included in capital resources (unstressed)		**62**		
Realistic amount of capital instruments attributed to the fund and included in capital resources (stressed)		**63**		
Present value of future shareholder transfers arising from distribution of surplus		**64**		
Present value of other future internal transfers not already taken into account		**65**		
With-profits insurance capital component for fund (if 62 exceeds 63, greater of 61+62-63-64-65 and zero, else greater of 61-64-65 and zero)		**66**	195341	6897

Realistic balance sheet **Form 19 (Sheet 1)**

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **Summary**

Financial year ended **31 December 2006**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Realistic value of assets available to the fund				
Regulatory value of assets		**11**	92029404	87796485
Implicit items allocated to the fund		**12**		
Value of shares in subsidiaries held in fund (regulatory)		**13**	549494	513781
Excess admissible assets		**21**		
Present value of future profits (or losses) on non-profit insurance contracts written in the fund		**22**	771011	1116358
Value of derivatives and quasi-derivatives not already reflected in lines 11 to 22		**23**		
Value of shares in subsidiaries held in fund (realistic)		**24**	910494	909981
Prepayments made from the fund		**25**		
Realistic value of assets of fund (11+21+22+23+24+25-(12+13))		**26**	93161414	89309043
Support arrangement assets		**27**		
Assets available to the fund (26+27)		**29**	93161414	89309043
Realistic value of liabilities of fund				
With-profits benefit reserve		**31**	76770692	73798817
Future policy related liabilities	Past miscellaneous surplus attributed to with-profits benefits reserve	**32**	47400	
	Past miscellaneous deficit attributed to with-profits benefits reserve	**33**		
	Planned enhancements to with-profits benefits reserve	**34**	1466146	1263121
	Planned deductions for the costs of guarantees, options and smoothing from with-profits benefits reserve	**35**	1554042	1476379
	Planned deductions for other costs deemed chargeable to with-profits benefits reserve	**36**	94361	66857
	Future costs of contractual guarantees (other than financial options)	**41**	1393641	1585692
	Future costs of non-contractual commitments	**42**		
	Future costs of financial options	**43**	608120	670821
	Future costs of smoothing (possibly negative)	**44**	100318	549267
	Financing costs	**45**		
	Any other liabilities related to regulatory duty to treat customers fairly	**46**		
	Other long-term insurance liabilities	**47**	1754689	1230628
	Total (32+34+41+42+43+44+45+46+47-(33+35+36))	**49**	3721912	3756293
Realistic current liabilities of the fund		**51**	4049343	3775239
Realistic value of liabilities of fund (31+49+51)		**59**	84541946	81330348

Realistic balance sheet

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **Summary**

Financial year ende **31 December 2006**

Units **£000**

		As at end of this financial year 1	As at end of the previous year 2
Realistic excess capital and additional capital available			
Value of relevant assets before applying the most adverse scenario other than the present value of future profits arising from business outside with-profits funds	**62**	86359926	83770002
Amount of present value of future profits (or losses) on long-term insurance contracts written outside the fund included in the value of relevant assets before applying most adverse scenario	**63**		
Value of relevant assets before applying the most adverse scenario (62+63)	**64**	86359926	83770002
Risk capital margin for fund (62-59)	**65**	1817979	2439654
Realistic excess capital for fund (26-(59+65))	**66**	6801489	5539041
Realistic excess available capital for fund (29-(59+65))	**67**	6801489	5539041
Working capital for fund (29-59)	**68**	8619468	7978695
Working capital ratio for fund (68/29)	**69**	9.25	8.93
Other assets potentially available if required to cover the fund's risk capital margin			
Additional amount potentially available for inclusion in line 62	**81**		
Additional amount potentially available for inclusion in line 63	**82**		

Realistic balance sheet

Form 19
(Sheet 1)

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **21 Scottish Amicable Insurance Fund**

Financial year ended **31 December 2006**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Realistic value of assets available to the fund				
Regulatory value of assets		**11**	14321126	14354047
Implicit items allocated to the fund		**12**		
Value of shares in subsidiaries held in fund (regulatory)		**13**		
Excess admissible assets		**21**		
Present value of future profits (or losses) on non-profit insurance contracts written in the fund		**22**	323078	450651
Value of derivatives and quasi-derivatives not already reflected in lines 11 to 22		**23**		
Value of shares in subsidiaries held in fund (realistic)		**24**		
Prepayments made from the fund		**25**		
Realistic value of assets of fund (11+21+22+23+24+25-(12+13))		**26**	14644203	14804698
Support arrangement assets		**27**		
Assets available to the fund (26+27)		**29**	14644203	14804698
Realistic value of liabilities of fund				
With-profits benefit reserve		**31**	12483416	12608691
Future policy related liabilities	Past miscellaneous surplus attributed to with-profits benefits reserve	**32**		
	Past miscellaneous deficit attributed to with-profits benefits reserve	**33**		
	Planned enhancements to with-profits benefits reserve	**34**	1103866	894212
	Planned deductions for the costs of guarantees, options and smoothing from with-profits benefits reserve	**35**	327988	331627
	Planned deductions for other costs deemed chargeable to with-profits benefits reserve	**36**		
	Future costs of contractual guarantees (other than financial options)	**41**	84326	174855
	Future costs of non-contractual commitments	**42**		
	Future costs of financial options	**43**	561220	618821
	Future costs of smoothing (possibly negative)	**44**	(83473)	68155
	Financing costs	**45**		
	Any other liabilities related to regulatory duty to treat customers fairly	**46**		
	Other long-term insurance liabilities	**47**	210481	134045
	Total (32+34+41+42+43+44+45+46+47-(33+35+36))	**49**	1548432	1558461
Realistic current liabilities of the fund		**51**	612355	637546
Realistic value of liabilities of fund (31+49+51)		**59**	14644203	14804698

Realistic balance sheet

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **21 Scottish Amicable Insurance Fund**

Financial year ende **31 December 2006**

Units **£000**

		As at end of this financial year 1	As at end of the previous year 2
Realistic excess capital and additional capital available			
Value of relevant assets before applying the most adverse scenario other than the present value of future profits arising from business outside with-profits funds	**62**	14644203	15449675
Amount of present value of future profits (or losses) on long-term insurance contracts written outside the fund included in the value of relevant assets before applying most adverse scenario	**63**		
Value of relevant assets before applying the most adverse scenario (62+63)	**64**	14644203	15449675
Risk capital margin for fund (62-59)	**65**		644977
Realistic excess capital for fund (26-(59+65))	**66**		(644977)
Realistic excess available capital for fund (29-(59+65))	**67**		(644977)
Working capital for fund (29-59)	**68**		
Working capital ratio for fund (68/29)	**69**		
Other assets potentially available if required to cover the fund's risk capital margin			
Additional amount potentially available for inclusion in line 62	**81**		
Additional amount potentially available for inclusion in line 63	**82**		

Realistic balance sheet

Form 19
(Sheet 1)

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **22 With-Profits Sub-Fund**

Financial year ended **31 December 2006**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Realistic value of assets available to the fund				
Regulatory value of assets		**11**	76132840	72135280
Implicit items allocated to the fund		**12**		
Value of shares in subsidiaries held in fund (regulatory)		**13**	549494	513781
Excess admissible assets		**21**		
Present value of future profits (or losses) on non-profit insurance contracts written in the fund		**22**	447933	665707
Value of derivatives and quasi-derivatives not already reflected in lines 11 to 22		**23**		
Value of shares in subsidiaries held in fund (realistic)		**24**	910494	909981
Prepayments made from the fund		**25**		
Realistic value of assets of fund (11+21+22+23+24+25-(12+13))		**26**	76941774	73197186
Support arrangement assets		**27**		
Assets available to the fund (26+27)		**29**	76941774	73197186
Realistic value of liabilities of fund				
With-profits benefit reserve		**31**	62712839	59888372
Future policy related liabilities	Past miscellaneous surplus attributed to with-profits benefits reserve	**32**	47400	
	Past miscellaneous deficit attributed to with-profits benefits reserve	**33**		
	Planned enhancements to with-profits benefits reserve	**34**	362280	368909
	Planned deductions for the costs of guarantees, options and smoothing from with-profits benefits reserve	**35**	1164575	1104534
	Planned deductions for other costs deemed chargeable to with-profits benefits reserve	**36**	94361	66857
	Future costs of contractual guarantees (other than financial options)	**41**	1277827	1397819
	Future costs of non-contractual commitments	**42**		
	Future costs of financial options	**43**	46900	52000
	Future costs of smoothing (possibly negative)	**44**	183791	481112
	Financing costs	**45**		
	Any other liabilities related to regulatory duty to treat customers fairly	**46**		
	Other long-term insurance liabilities	**47**	1514217	1069383
	Total (32+34+41+42+43+44+45+46+47-(33+35+36))	**49**	2173479	2197831
Realistic current liabilities of the fund		**51**	3435987	3132289
Realistic value of liabilities of fund (31+49+51)		**59**	68322306	65218492

Realistic balance sheet

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **22 With-Profits Sub-Fund**

Financial year ended **31 December 2006**

Units **£000**

		As at end of this financial year 1	As at end of the previous year 2
Realistic excess capital and additional capital available			
Value of relevant assets before applying the most adverse scenario other than the present value of future profits arising from business outside with-profits funds	**62**	70140285	67013169
Amount of present value of future profits (or losses) on long-term insurance contracts written outside the fund included in the value of relevant assets before applying most adverse scenario	**63**		
Value of relevant assets before applying the most adverse scenario (62+63)	**64**	70140285	67013169
Risk capital margin for fund (62-59)	**65**	1817979	1794677
Realistic excess capital for fund (26-(59+65))	**66**	6801489	6184017
Realistic excess available capital for fund (29-(59+65))	**67**	6801489	6184017
Working capital for fund (29-59)	**68**	8619468	7978695
Working capital ratio for fund (68/29)	**69**	11.20	10.90
Other assets potentially available if required to cover the fund's risk capital margin			
Additional amount potentially available for inclusion in line 62	**81**		
Additional amount potentially available for inclusion in line 63	**82**		

Form 19
(Sheet 1)

Realistic balance sheet

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **23 Defined Charge Participating Sub-Fund**

Financial year ended **31 December 2006**

Units **£000**

			As at end of this financial year 1	As at end of the previous year 2
Realistic value of assets available to the fund				
Regulatory value of assets		**11**	1575438	1307158
Implicit items allocated to the fund		**12**		
Value of shares in subsidiaries held in fund (regulatory)		**13**		
Excess admissible assets		**21**		
Present value of future profits (or losses) on non-profit insurance contracts written in the fund		**22**		
Value of derivatives and quasi-derivatives not already reflected in lines 11 to 22		**23**		
Value of shares in subsidiaries held in fund (realistic)		**24**		
Prepayments made from the fund		**25**		
Realistic value of assets of fund (11+21+22+23+24+25-(12+13))		**26**	1575438	1307158
Support arrangement assets		**27**		
Assets available to the fund (26+27)		**29**	1575438	1307158
Realistic value of liabilities of fund				
With-profits benefit reserve		**31**	1574437	1301754
Future policy related liabilities	Past miscellaneous surplus attributed to with-profits benefits reserve	**32**		
	Past miscellaneous deficit attributed to with-profits benefits reserve	**33**		
	Planned enhancements to with-profits benefits reserve	**34**		
	Planned deductions for the costs of guarantees, options and smoothing from with-profits benefits reserve	**35**	61479	40218
	Planned deductions for other costs deemed chargeable to with-profits benefits reserve	**36**		
	Future costs of contractual guarantees (other than financial options)	**41**	31489	13018
	Future costs of non-contractual commitments	**42**		
	Future costs of financial options	**43**		
	Future costs of smoothing (possibly negative)	**44**		
	Financing costs	**45**		
	Any other liabilities related to regulatory duty to treat customers fairly	**46**		
	Other long-term insurance liabilities	**47**	29990	27200
	Total (32+34+41+42+43+44+45+46+47-(33+35+36))	**49**		
Realistic current liabilities of the fund		**51**	1000	5404
Realistic value of liabilities of fund (31+49+51)		**59**	1575438	1307158

Realistic balance sheet

Name of insurer **The Prudential Assurance Company Limited**

With-profits fund **23 Defined Charge Participating Sub-Fund**

Financial year ended **31 December 2006**

Units **£000**

		As at end of this financial year 1	As at end of the previous year 2
Realistic excess capital and additional capital available			
Value of relevant assets before applying the most adverse scenario other than the present value of future profits arising from business outside with-profits funds	**62**	1575438	1307158
Amount of present value of future profits (or losses) on long-term insurance contracts written outside the fund included in the value of relevant assets before applying most adverse scenario	**63**		
Value of relevant assets before applying the most adverse scenario (62+63)	**64**	1575438	1307158
Risk capital margin for fund (62-59)	**65**		
Realistic excess capital for fund (26-(59+65))	**66**		
Realistic excess available capital for fund (29-(59+65))	**67**		
Working capital for fund (29-59)	**68**		
Working capital ratio for fund (68/29)	**69**		
Other assets potentially available if required to cover the fund's risk capital margin			
Additional amount potentially available for inclusion in line 62	**81**		
Additional amount potentially available for inclusion in line 63	**82**		

Form 20A
(Sheet 1)

General insurance business : Summary of business carried on

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	units
R20A	**15454**	**GL**	**31**	**12**	**2006**	**£000**

Category number	FSA 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 the financial year
				Reported	Incurred but not reported	
			1	2	3	4
1	Total business	**1**	23699	41099	61950	11530
2	Total primary (direct) and facultative business	**2**	23699	41099	61950	11530
3	Total treaty reinsurance accepted business	**3**				
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	**4**	14567	755	535	7173
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	**5**	1470	18025	6436	758
160	Primary (direct) and facultative household and domestic all risks	**6**	1978	6080	5365	980
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	**7**	481	2	31	74
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	**8**	76	76	3	39
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	**9**	878	323	42	435
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	**10**	3914	15818	46363	1909
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	**11**	111	17	19	57
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**			3150	
350	Total primary (direct) and facultative goods in transit	**14**	224	3	6	105
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**				
700	Miscellaneous treaty reinsurance accepted business	**18**				
	Total (lines 4 to 18)	**20**	23699	41099	61950	11530

Form 20A
(Sheet 2)

General insurance business : Summary of business carried on

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	units
R20A	**15454**	**GL**	**31**	**12**	**2006**	**£000**

Category number	FSA 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 the financial year
				Reported	Incurred but not reported	
			1	2	3	4
Primary (direct) and facultative personal lines business						
111	Medical insurance	**21**	8573	233	327	4314
112	HealthCare cash plans	**22**	78		1	45
113	Travel	**23**	1247	88	27	654
114	Personal accident or sickness	**24**	4669	434	180	2160
121	Private motor - comprehensive	**25**	1187	14191	6125	612
122	Private motor - non-comprehensive	**26**	283	3834	311	146
123	Motor cycle	**27**				
160	Household and domestic all risks (equals line 6)	**28**	1978	6080	5365	980
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**	481	2	31	74
Primary (direct) and facultative commercial lines business						
221	Fleets	**41**				
222	Commercial vehicles (non-fleet)	**42**	76	76	3	39
223	Motor other	**43**				
261	Commercial property	**44**	779	147	40	386
262	Consequential loss	**45**	70	176	2	35
263	Contractors or engineering all risks	**46**	29			14
271	Employers liability	**47**	3233	10300	43037	1562
272	Professional indemnity	**48**	20	1037	265	10
273	Public and products liability	**49**	661	4481	3061	337
274	Mixed commercial package	**50**				
281	Fidelity and contract guarantee	**51**	111	17	19	57
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**				

Form 20A
(Sheet 3)

General insurance business : Summary of business carried on

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	units
R20A	**15454**	**GL**	**31**	**12**	**2006**	**£000**

Category number	FSA 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 the 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**			3150	
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**	224	3	6	105
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**				
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**	23699	41099	61950	11530

Form 20

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R20	15454	GL	31	12	2006	£000	001

Items to be shown net of reinsurance			This financial year 1	Previous year 2
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	18499	17339
	Claims incurred (22.17.4)	12	8726	8091
	Claims management costs (22.18.4)	13	263	292
	Adjustment for discounting (22.52.4)	14		
	Increase in provision for unexpired risks (22.19.4)	15	38	(45)
	Other technical income or charges (particulars to be specified by way of supplementary note)	16	10	12
	Net operating expenses (22.42.4)	17	8123	7844
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	1360	1169
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21		
	Claims incurred (22.13.4)	22	3819	13066
	Claims management costs (22.14.4)	23	238	(225)
	Adjustment for discounting (22.51.4)	24		(726)
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		
	Net operating expenses (22.41.4)	26	2309	681
	Balance (21-22-23+24+25-26)	29	(6366)	(14248)
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31	(3422)	18457
	Other technical income or charges (particulars to be specified by way of supplementary note)	32		
	Total	39	(3422)	18457
Balance of all years' underwriting (19+29+39)		49	(8428)	5377
Allocated investment income		51		
Transfer to non-technical account (49+51)		59	(8428)	5377

Form 20

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R20	15454	GL	31	12	2006	£000	002

Items to be shown net of reinsurance			This financial year 1	Previous year 2
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	18499	17339
	Claims incurred (22.17.4)	12	8726	8091
	Claims management costs (22.18.4)	13	263	292
	Adjustment for discounting (22.52.4)	14		
	Increase in provision for unexpired risks (22.19.4)	15	38	(45)
	Other technical income or charges (particulars to be specified by way of supplementary note)	16	10	12
	Net operating expenses (22.42.4)	17	8123	7844
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	1360	1169
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21		
	Claims incurred (22.13.4)	22	3819	13066
	Claims management costs (22.14.4)	23	238	(225)
	Adjustment for discounting (22.51.4)	24		(726)
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		
	Net operating expenses (22.41.4)	26	2309	681
	Balance (21-22-23+24+25-26)	29	(6366)	(14248)
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31	(3422)	18457
	Other technical income or charges (particulars to be specified by way of supplementary note)	32		
	Total	39	(3422)	18457
Balance of all years' underwriting (19+29+39)		49	(8428)	5377
Allocated investment income		51		
Transfer to non-technical account (49+51)		59	(8428)	5377

Form 20

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative accident and health

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R20	15454	GL	31	12	2006	£000	110

Items to be shown net of reinsurance			This financial year 1	Previous year 2
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	11101	10203
	Claims incurred (22.17.4)	12	5647	5359
	Claims management costs (22.18.4)	13	183	179
	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	10	12
	Net operating expenses (22.42.4)	17	4219	3948
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	1062	729
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21		
	Claims incurred (22.13.4)	22	(9)	147
	Claims management costs (22.14.4)	23	12	13
	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	(3)	(160)
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	1058	569
Allocated investment income		51		
Transfer to non-technical account (49+51)		59	1058	569

Form 20

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative personal lines motor business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R20	15454	GL	31	12	2006	£000	120

Items to be shown net of reinsurance			This financial year 1	Previous year 2
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	985	895
	Claims incurred (22.17.4)	12	255	203
	Claims management costs (22.18.4)	13	3	3
	Adjustment for discounting (22.52.4)	14		
	Increase in provision for unexpired risks (22.19.4)	15	38	(45)
	Other technical income or charges (particulars to be specified by way of supplementary note)	16		
	Net operating expenses (22.42.4)	17	705	640
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(15)	94
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21		
	Claims incurred (22.13.4)	22	(68)	(37)
	Claims management costs (22.14.4)	23	(2)	(2)
	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	71	39
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	55	132
Allocated investment income		51		
Transfer to non-technical account (49+51)		59	55	132

Form 20

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Primary (direct) and facultative household and domestic all risks

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R20	15454	GL	31	12	2006	£000	160

Items to be shown net of reinsurance			This financial year 1	Previous year 2
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	1717	1631
	Claims incurred (22.17.4)	12	687	516
	Claims management costs (22.18.4)	13	28	22
	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		
	Net operating expenses (22.42.4)	17	851	849
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	151	243
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21		
	Claims incurred (22.13.4)	22	(8)	(316)
	Claims management costs (22.14.4)	23	(2)	(12)
	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	10	328
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	160	571
Allocated investment income		51		
Transfer to non-technical account (49+51)		59	160	571

Form 20

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative commercial lines liability business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R20	15454	GL	31	12	2006	£000	270

Items to be shown net of reinsurance			This financial year 1	Previous year 2
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	3282	3174
	Claims incurred (22.17.4)	12	1776	1594
	Claims management costs (22.18.4)	13	31	68
	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		
	Net operating expenses (22.42.4)	17	1658	1674
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(183)	(161)
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21		
	Claims incurred (22.13.4)	22	5840	14115
	Claims management costs (22.14.4)	23	323	(208)
	Adjustment for discounting (22.51.4)	24		(726)
	Other technical income or charges (particulars to be specified by way of supplementary note)	25		
	Net operating expenses (22.41.4)	26	2157	614
	Balance (21-22-23+24+25-26)	29	(8320)	(15247)
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	(8503)	(15408)
Allocated investment income		51		
Transfer to non-technical account (49+51)		59	(8503)	(15408)

Form 20

General insurance business : Technical account (excluding equalisation provisions)

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Balance of all primary (direct) and facultative business

	Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
	R20	15454	GL	31	12	2006	£000	409

Items to be shown net of reinsurance			This financial year 1	Previous year 2
This year's underwriting (accident year accounting)	Earned premium (21.19.5)	11	1415	1436
	Claims incurred (22.17.4)	12	361	418
	Claims management costs (22.18.4)	13	17	20
	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		
	Net operating expenses (22.42.4)	17	691	734
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	345	264
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21		
	Claims incurred (22.13.4)	22	(1936)	(843)
	Claims management costs (22.14.4)	23	(94)	(16)
	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	152	67
	Balance (21-22-23+24+25-26)	29	1877	791
Balance from underwriting year accounting	Per Form 24 (24.69.99-99)	31	(3422)	18457
	Other technical income or charges (particulars to be specified by way of supplementary note)	32		
	Total	39	(3422)	18457
Balance of all years' underwriting (19+29+39)		49	(1199)	19513
Allocated investment income		51		
Transfer to non-technical account (49+51)		59	(1199)	19513

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category number
	R21	**15454**	**GL**	**31**	**12**	**2006**	**£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**						
In respect of risks incepted in this financial year — For periods of 12 months	**14**	12169	11530	2542	1995	9627	9534
In respect of risks incepted in this financial year — 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**	10875		2003		8872	
Total (12 to 16)	**19**	23044	11530	4545	1995	18499	9534

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative business

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category number
	R21	**15454**	**GL**	**31**	**12**	**2006**	**£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**						
In respect of risks incepted in this financial year — For periods of 12 months	**14**	12169	11530	2542	1995	9627	9534
In respect of risks incepted in this financial year — 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**	10875		2003		8872	
Total (12 to 16)	**19**	23044	11530	4545	1995	18499	9534

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative accident and health

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category number
	R21	**15454**	**GL**	**31**	**12**	**2006**	**£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**						
In respect of risks incepted in this financial year — For periods of 12 months	**14**	7362	7126	1707	1153	5656	5973
In respect of risks incepted in this financial year — 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**	6548		1103		5445	
Total (12 to 16)	**19**	13910	7126	2810	1153	11101	5973

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative personal lines motor business

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category number
	R21	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**120**

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**						
In respect of risks incepted in this financial year — For periods of 12 months	**14**	574	612	79	94	495	518
In respect of risks incepted in this financial year — 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**	585		95		490	
Total (12 to 16)	**19**	1159	612	174	94	985	518

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Primary (direct) and facultative household and domestic all risks

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category number
	R21	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**160**

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**						
In respect of risks incepted in this financial year — For periods of 12 months	**14**	997	980	104	102	893	878
In respect of risks incepted in this financial year — 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**	926		102		824	
Total (12 to 16)	**19**	1923	980	207	102	1717	878

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative commercial lines liability business

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category number
	R21	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**270**

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**						
In respect of risks incepted in this financial year — For periods of 12 months	**14**	1996	1899	221	384	1774	1515
In respect of risks incepted in this financial year — 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**	1903		395		1508	
Total (12 to 16)	**19**	3899	1899	616	384	3282	1515

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Balance of all primary (direct) and facultative business

	Company registration number	GL/ UK/ CM	day	month	year	Units	Category number
	R21	**15454**	**GL**	**31**	**12**	**2006**	**£000**	**409**

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**						
In respect of risks incepted in this financial year — For periods of 12 months	**14**	1240	913	430	263	810	650
In respect of risks incepted in this financial year — 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**	913		308		605	
Total (12 to 16)	**19**	2153	913	738	263	1415	650

Form 22

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

Name of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R22	15454	GL	31	12	2006	£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	108791	19303	96683	7195
	Reinsurers' share	12	41749	9890	35235	3376
	Net (11-12)	13	67042	9413	61448	3819
	Claims management costs	14	2923	117	3044	238
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		5837	3218	9055
	Reinsurers' share	16		159	169	329
	Net (15-16)	17		5678	3048	8726
	Claims management costs	18		196	67	263
Provision for unexpired risks		19	2		40	38
Net operating expenses	Commissions	21	2947	6972	3238	6681
	Other acquisition expenses	22	1396		1489	(94)
	Administrative expenses	23		4694		4694
	Reinsurance commissions and profit participations	24	603	881	635	849
	Total (21+22+23-24)	29	3740	10785	4093	10432
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		2309		2309
	This financial year	42	3740	8476	4093	8123
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

Form 22

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

Name of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R22	15454	GL	31	12	2006	£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	108791	19303	96683	7195
	Reinsurers' share	12	41749	9890	35235	3376
	Net (11-12)	13	67042	9413	61448	3819
	Claims management costs	14	2923	117	3044	238
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		5837	3218	9055
	Reinsurers' share	16		159	169	329
	Net (15-16)	17		5678	3048	8726
	Claims management costs	18		196	67	263
Provision for unexpired risks		19	2		40	38
Net operating expenses	Commissions	21	2947	6972	3238	6681
	Other acquisition expenses	22	1396		1489	(94)
	Administrative expenses	23		4694		4694
	Reinsurance commissions and profit participations	24	603	881	635	849
	Total (21+22+23-24)	29	3740	10785	4093	10432
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		2309		2309
	This financial year	42	3740	8476	4093	8123
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

Form 22

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

Name of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative accident and health

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R22	15454	GL	31	12	2006	£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	1379	953	404	(22)
	Reinsurers' share	12	127	51	63	(13)
	Net (11-12)	13	1251	902	341	(9)
	Claims management costs	14	39	36	15	12
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		4964	885	5849
	Reinsurers' share	16		138	63	201
	Net (15-16)	17		4826	822	5647
	Claims management costs	18		163	20	183
Provision for unexpired risks		19				
Net operating expenses	Commissions	21	1407	3563	1626	3344
	Other acquisition expenses	22	877		951	(75)
	Administrative expenses	23		1508		1508
	Reinsurance commissions and profit participations	24	377	583	401	559
	Total (21+22+23-24)	29	1907	4488	2176	4219
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	1907	4488	2176	4219
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

Form 22

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

Name of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative personal lines motor business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R22	15454	GL	31	12	2006	£000	120

			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	23570	5052	20211	1693
	Reinsurers' share	12	23404	5017	20148	1761
	Net (11-12)	13	166	35	63	(68)
	Claims management costs	14	4		2	(2)
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		149	106	255
	Reinsurers' share	16				
	Net (15-16)	17		149	106	255
	Claims management costs	18			3	3
Provision for unexpired risks		19	2		40	38
Net operating expenses	Commissions	21	289	636	328	597
	Other acquisition expenses	22	69		78	(9)
	Administrative expenses	23		120		120
	Reinsurance commissions and profit participations	24	18		15	3
	Total (21+22+23-24)	29	341	755	392	705
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	341	755	392	705
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

Form 22

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

Name of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Primary (direct) and facultative household and domestic all risks

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R22	15454	GL	31	12	2006	£000	160

			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	14413	4840	11045	1472
	Reinsurers' share	12	14157	4695	10943	1480
	Net (11-12)	13	256	145	103	(8)
	Claims management costs	14	11	6	4	(2)
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		337	400	736
	Reinsurers' share	16		4	45	50
	Net (15-16)	17		332	355	687
	Claims management costs	18		13	15	28
Provision for unexpired risks		19				
Net operating expenses	Commissions	21	352	829	397	784
	Other acquisition expenses	22	122		135	(13)
	Administrative expenses	23		208		208
	Reinsurance commissions and profit participations	24	66	145	85	127
	Total (21+22+23-24)	29	408	891	448	851
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	408	891	448	851
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

Form 22

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

Name of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative commercial lines liability business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R22	15454	GL	31	12	2006	£000	270

			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	61346	7902	59280	5836
	Reinsurers' share	12	27	4	19	(4)
	Net (11-12)	13	61319	7898	59261	5840
	Claims management costs	14	2671	56	2938	323
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		189	1598	1788
	Reinsurers' share	16			12	12
	Net (15-16)	17		189	1586	1776
	Claims management costs	18		9	22	31
Provision for unexpired risks		19				
Net operating expenses	Commissions	21	614	1289	628	1275
	Other acquisition expenses	22	229		232	(3)
	Administrative expenses	23		2545		2545
	Reinsurance commissions and profit participations	24	83	3	83	2
	Total (21+22+23-24)	29	761	3831	777	3815
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		2157		2157
	This financial year	42	761	1674	777	1658
Split of line 39	Incidents occurring prior to this financial year	51				
	Incidents occurring in this financial year	52				

Form 22

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

Name of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Balance of all primary (direct) and facultative business

Company registration number		GL/ UK/ CM	day	month	year	Units	Category number
R22	15454	GL	31	12	2006	£000	409

			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	8083	556	5743	(1784)
	Reinsurers' share	12	4033	123	4062	151
	Net (11-12)	13	4050	433	1681	(1936)
	Claims management costs	14	198	20	85	(94)
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		198	229	428
	Reinsurers' share	16		17	49	66
	Net (15-16)	17		181	180	361
	Claims management costs	18		11	6	17
Provision for unexpired risks		19				
Net operating expenses	Commissions	21	284	655	258	681
	Other acquisition expenses	22	99		92	7
	Administrative expenses	23		314		314
	Reinsurance commissions and profit participations	24	60	150	51	159
	Total (21+22+23-24)	29	323	819	300	843
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		152		152
	This financial year	42	323	667	300	691
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 **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R23	15454	GL	31 12 2006	£000	001

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	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)	(4+5+6-7-8)				
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				5677	1345	1703			8726		17401		50.1
12	2005	12	4870	2652		1488	755	245	1274	1502	(289)		16119	(6.2)	45.7
12	2004	13	3657	2565	1327	491	658	176	942	286	97		13942	3.4	45.3
12	2003	14	2229	1970	1530	85	299	78	390	106	(34)		10190	1.1	41.4
12	2002	15	2033	1719	1281	215	167	43	320	84	21		42935	(0.8)	8.7
12	2001	16	118715	1675	1070	204	113	30	321	86	(62)		197305	(15.4)	60.9
12	2000	17	108756	113567	80978								317198	(28.7)	59.8
12	1999	18	115376	76657	57629								306177	(24.8)	56.5
12	1998	19	110293	75468	66380		2	1	2		1		296685	(12.0)	59.5
12	1997	20	113461	70284	62190								292276	(11.5)	60.1
Prior accident years		21				6930	14067	44815	20087	41640	4085				
Reconciliation		22													
Total (11 to 22)		29				15090	17406	47090	23336	43704	12546				

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R23	15454	GL	31 12 2006	£000	002

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	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 (4+5+6-7-8)	10	11	12	13
12	2006	11				5677	1345	1703			8726		17401		50.1
12	2005	12	4870	2652		1488	755	245	1274	1502	(289)		16119	(6.2)	45.7
12	2004	13	3657	2565	1327	491	658	176	942	286	97		13942	3.4	45.3
12	2003	14	2229	1970	1530	85	299	78	390	106	(34)		10190	1.1	41.4
12	2002	15	2033	1719	1281	215	167	43	320	84	21		42935	(0.8)	8.7
12	2001	16	118715	1675	1070	204	113	30	321	86	(62)		197305	(15.4)	60.9
12	2000	17	108756	113567	80978								317198	(28.7)	59.8
12	1999	18	115376	76657	57629								306177	(24.8)	56.5
12	1998	19	110293	75468	66380		2	1	2		1		296685	(12.0)	59.5
12	1997	20	113461	70284	62190								292276	(11.5)	60.1
Prior accident years		21				6930	14067	44815	20087	41640	4085				
Reconciliation		22													
Total (11 to 22)		29				15090	17406	47090	23336	43704	12546				

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative accident and health

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R23	15454	GL	31 12 2006	£000	110

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	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 (4+5+6-7-8)	10	11	12	13
12	2006	11				4826	407	415			5647		10442		54.1
12	2005	12	4194	789		776	77	23	424	414	38		9485	11.1	53.5
12	2004	13	2889	755	697	125	81	20	207	56	(37)		7803	22.2	48.9
12	2003	14	1511	530	404		65	16	72	19	(9)		5047	(8.4)	39.6
12	2002	15	1555	500	357		21	5	22	6	(1)		4461	(23.4)	43.5
12	2001	16	1070	367	243		23	6	23	6	0		2935	(25.8)	45.7
12	2000	17	697	258	112								2279	(56.6)	35.5
12	1999	18	551	253	148								1802	(41.5)	38.8
12	1998	19	429	153	47		2	1	2		1		1417	(67.3)	33.8
12	1997	20	183	100	66								554	(33.4)	45.1
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				5727	675	487	750	501	5639				

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative personal lines motor business

Form	Company registration number	GL/ UK/ CM	day month year	Units	Category number
R23	15454	GL	31 12 2006	£000	120

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	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)	(4+5+6-7-8)				
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				149	71	35			255		926		27.5
12	2005	12	103	87		44	12	6	45	47	(30)		832	(28.6)	19.8
12	2004	13	122	111	(7)	(10)	25	8	25	15	(17)		660	(85.8)	20.9
12	2003	14	52	206	132	1	7	2	23	8	(21)		496	(31.1)	39.0
12	2002	15	69	155	43		3	1	3	1			3077	(69.7)	3.8
12	2001	16	26990	299	49								3415	(83.5)	791.8
12	2000	17	18579	21075	9848								47363	(53.3)	60.0
12	1999	18	16471	19318	10269								38314	(46.8)	69.8
12	1998	19	15344	19360	12168								35731	(37.1)	77.0
12	1997	20	15326	18144	14593								39923	(19.6)	74.9
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				184	117	51	96	71	186				

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Primary (direct) and facultative household and domestic all risks

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R23	15454	GL	31 12 2006	£000	160

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	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)	(4+5+6-7-8)				
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				332	280	75			687		1615		42.5
12	2005	12	248	232		116	51	15	159	46	(22)		1516	(21.4)	28.4
12	2004	13	408	424	126	28	19	5	28	7	17		1473	(58.0)	39.8
12	2003	14	223	332	137		7	2	9	2	(2)		1647	(56.3)	22.4
12	2002	15	169	293	134	1	3		3	1	(0)		17578	(52.9)	1.7
12	2001	16	89395	218	130								172015	(40.4)	52.0
12	2000	17	88973	90667	69818								260415	(23.0)	61.0
12	1999	18	98004	55899	46287								260769	(17.2)	55.3
12	1998	19	94121	54982	53550								255176	(2.6)	57.9
12	1997	20	97642	51272	47157								247926	(8.0)	58.4
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				478	360	96	199	56	679				

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative commercial lines liability business

	Company registration number	GL/ UK/ CM	day month year	Units	Category number
	R23	15454	GL	31 12 2006	£000	270

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	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)	(4+5+6-7-8)				
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				189	479	1107			1775		3087		57.5
12	2005	12	165	1317		472	543	173	493	907	(212)		2951	(9.8)	45.9
12	2004	13	182	1196	423	316	497	130	617	185	142		2621	14.2	59.1
12	2003	14	121	871	830	83	217	57	283	74	1		2453	36.3	53.4
12	2002	15	174	744	742	214	130	34	281	74	23		1822	50.6	71.0
12	2001	16	70	626	645	117	87	23	188	49	(11)		1316	39.1	71.5
12	2000	17	76	412	527								863	27.8	69.9
12	1999	18	54	434	266								645	(38.7)	49.6
12	1998	19	52	333	185								873	(44.5)	27.1
12	1997	20	39	360	169								496	(53.1)	41.9
Prior accident years		21				6696	12808	44562	18510	39660	5896				
Reconciliation		22													
Total (11 to 22)		29				8088	14761	46086	20371	40948	7616				

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Balance of all primary (direct) and facultative business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R23	15454	GL	31 12 2006	£000	409

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	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 (4+5+6-7-8)	10	11	12	13
12	2006	11				181	109	72			361		1331		27.2
12	2005	12	161	228		80	72	27	154	88	(63)		1335	(21.3)	25.5
12	2004	13	55	78	89	32	36	13	66	23	(7)		1385	117.4	16.3
12	2003	14	321	31	28		3	1	4	3	(3)		546	3.2	64.8
12	2002	15	66	27	5		10	3	10	3	(0)		15997	(33.6)	0.5
12	2001	16	1191	164	3	86	3	1	109	31	(51)		17624	(43.5)	7.3
12	2000	17	430	1153	673								6278	(41.7)	17.6
12	1999	18	295	752	658								4648	(12.5)	20.5
12	1998	19	347	639	429								3488	(32.9)	22.3
12	1997	20	270	408	204								3376	(49.9)	14.1
Prior accident years		21				234	1259	253	1577	1980	(1811)				
Reconciliation		22													
Total (11 to 22)		29				613	1492	369	1920	2128	(1574)				

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R24	15454	GL	31 12 2006	£000	001

Underwriting year ended				Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
				29 29	12 97	12 98	12 99	12 00	12 01	12 02	12 03	12 04	12 05	12 06	99 99
Premiums written	Gross amount		11												
	Reinsurers' share		12												
	Net (11-12)		19												
Claims paid	Gross amount		21	(1)											(1)
	Reinsurers' share		22	227											227
	Net (21-22)		29	(228)											(228)
Claims management costs			39												
Net operating expenses	Commissions		41												
	Other acquisition expenses		42												
	Administrative expenses		43	1565											1565
	Reinsurers' commissions and profit participations		44												
	Payable net (41+42+43-44)		49	1565											1565
Technical provisions	Brought forward	Undiscounted	51	1065											1065
		Adjustment for discounting	52												
	Carried forward	Undiscounted	53	3150											3150
		Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)		59	2085											2085
Balance on each underwriting year (19-29-39-49-59)			69	(3422)											(3422)

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R24	15454	GL	31 12 2006	£000	002

Underwriting year ended				Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
				29 29	12 97	12 98	12 99	12 00	12 01	12 02	12 03	12 04	12 05	12 06	99 99
Premiums written	Gross amount		11												
	Reinsurers' share		12												
	Net (11-12)		19												
Claims paid	Gross amount		21	(1)											(1)
	Reinsurers' share		22	227											227
	Net (21-22)		29	(228)											(228)
Claims management costs			39												
Net operating expenses	Commissions		41												
	Other acquisition expenses		42												
	Administrative expenses		43	1565											1565
	Reinsurers' commissions and profit participations		44												
	Payable net (41+42+43-44)		49	1565											1565
Technical provisions	Brought forward	Undiscounted	51	1065											1065
		Adjustment for discounting	52												
	Carried forward	Undiscounted	53	3150											3150
		Adjustment for discounting	54												
	Increase (decrease) in the financial year (53-54-51+52)		59	2085											2085
Balance on each underwriting year (19-29-39-49-59)			69	(3422)											(3422)

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Balance of all primary (direct) and facultative business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R24	15454	GL	31 12 2006	£000	409

Underwriting year ended				Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Premiums written	Gross amount		11																							
	Reinsurers' share		12																							
	Net (11-12)		19																							
Claims paid	Gross amount		21	(1)																						(1)
	Reinsurers' share		22	227																						227
	Net (21-22)		29	(228)																						(228)
Claims management costs			39																							
Net operating expenses	Commissions		41																							
	Other acquisition expenses		42																							
	Administrative expenses		43	1565																						1565
	Reinsurers' commissions and profit participations		44																							
	Payable net (41+42+43-44)		49	1565																						1565
Technical provisions	Brought forward	Undiscounted	51	1065																						1065
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53	3150																						3150
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)		59	2085																						2085
Balance on each underwriting year (19-29-39-49-59)			69	(3422)																						(3422)

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R25	15454	GL	31 12 2006	£000	001

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 97	12 98	12 99	12 00	12 01	12 02	12 03	12 04	12 05	12 06	99 99
Reported claims outstanding	Gross amount	11												
	Reinsurers' share	12												
Claims incurred but not reported	Gross amount	13	3150											3150
	Reinsurers' share	14												
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another risk category of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	3150											3150
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29	3150											3150

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Total primary (direct) and facultative business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R25	15454	GL	31 12 2006	£000	002

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 97	12 98	12 99	12 00	12 01	12 02	12 03	12 04	12 05	12 06	99 99
Reported claims outstanding	Gross amount	11												
	Reinsurers' share	12												
Claims incurred but not reported	Gross amount	13	3150											3150
	Reinsurers' share	14												
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another risk category of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	3150											3150
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29	3150											3150

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

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

Balance of all primary (direct) and facultative business

Company registration number	GL/ UK/ CM	day month year	Units	Category number
R25	15454	GL	31 12 2006	£000	409

Underwriting year ended			Prior underwriting years	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	MM YY	Total all previous columns
			29 29	12 97	12 98	12 99	12 00	12 01	12 02	12 03	12 04	12 05	12 06	99 99
Reported claims outstanding	Gross amount	11												
	Reinsurers' share	12												
Claims incurred but not reported	Gross amount	13	3150											3150
	Reinsurers' share	14												
Claims management costs		15												
Adjustment for discounting	Gross amount	16												
	Reinsurers' share	17												
	Claims management costs	18												
Allocation to/(from) another risk category of anticipated surplus		19												
Balance of the fund		20												
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	3150											3150
Provision for unearned premiums		22												
Provision for unexpired risks		23												
Deferred acquisition costs		24												
Other technical provisions (particulars to be specified by way of supplementary note)		25												
Total (21+22+23-24+25)		29	3150											3150

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **Hong Kong Dollar**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2006**

Medical insurance

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	15454	GL	31	12	2006	000	111	HKD	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	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	(4+5+6-7-8) 9	10	11
12	2006	11	5298	158		53464	2596	4528			60588	119722	50.6
12	2005	12	5729	47	50454	6513	195	41	3208	4623	(1082)	106807	53.6
12	2004	13	1389	32	43496	38	552	115	581	122	2	92418	47.8
12	2003	14											
12	2002	15											
12	2001	16											
12	2000	17											
12	1999	18											
12	1998	19											
12	1997	20											
Prior accident years		21											
Total (11 to 21)		29		237		60015	3343	4684	3789	4745	59508		
Line 29 expressed in sterling		30				4192	233	327	265	331	4156		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **Hong Kong Dollar**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2006**

Travel

	Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
	R31	**15454**	**GL**	**31**	**12**	**2006**	**000**	**113**	**HKD**	**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	2006	**11**	2051	376		3339	839	261			4439	16902	26.3
12	2005	**12**	1881	106	2417	856	235	74	804	244	117	14854	24.1
12	2004	**13**	870	62	3515	1	179	48	286	85	(143)	13235	28.3
12	2003	**14**											
12	2002	**15**											
12	2001	**16**											
12	2000	**17**											
12	1999	**18**											
12	1998	**19**											
12	1997	**20**											
Prior accident years		**21**											
Total (11 to 21)		**29**		544		4196	1253	383	1090	329	4413		
Line 29 expressed in sterling		**30**				293	88	27	76	23	308		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **Hong Kong Dollar**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2006**

Personal accident or sickness

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	15454	GL	31	12	2006	000	114	HKD	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	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	(4+5+6-7-8) 9	10	11
12	2006	11	15205	1120		14265	2793	1655			18713	62539	29.9
12	2005	12	16025	262	12658	4472	872	278	2628	1608	1386	58180	31.4
12	2004	13	3587	140	15583	1759	614	165	2338	665	(465)	56511	32.1
12	2003	14	2315	215	40576		1208	298	1308	329	(131)	115856	36.3
12	2002	15	12367	82	42012		359	87	359	87		97641	43.5
12	2001	16	8394	4	34684		336	89	336	88	1	71389	49.2
12	2000	17	9856		23326							56613	41.2
12	1999	18	2079	1	16515							44597	37.0
12	1998	19	1392	1	11552		30	8	30	8		34501	33.6
12	1997	20	1015		5499							13279	41.4
Prior accident years		21							1		(1)		
Total (11 to 21)		29		1825		20496	6212	2580	7000	2785	19503		
Line 29 expressed in sterling		30				1432	434	180	489	195	1362		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2006**

Primary (direct) and facultative household and domestic all risks

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	15454	GL	31	12	2006	000	160	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	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	(4+5+6-7-8) 9	10	11
12	2006	11											
12	2005	12											
12	2004	13											
12	2003	14	57517	108	60514	1997	1257	2201	2720	1562	1172	118909	55.5
12	2002	15	173753	101	162137	1460	1550	880	2009	823	1058	263415	63.0
12	2001	16	162972	49	145218	182	539	778	1301	678	(480)	266534	55.0
12	2000	17	193646	36	174329	302	1088	435	1360	521	(57)	267007	66.0
12	1999	18	195553	14	142576	77	48	548	602	300	(228)	267500	53.6
12	1998	19	224753	14	154907	242	601	94	1064	183	(310)	265136	58.8
12	1997	20	212310	13	143209	159	327	200	412	68	205	258663	55.6
Prior accident years		21		17		276	230	115	501		119		
Total (11 to 21)		29		352		4693	5641	5250	9970	4136	1479		
Line 29 expressed in sterling		30				4693	5641	5250	9970	4136	1479		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **Hong Kong Dollar**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2006**

Primary (direct) and facultative household and domestic all risks

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	15454	GL	31	12	2006	000	160	HKD	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	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	(4+5+6-7-8) 9	10	11
12	2006	11	1799	700		4821	4527	1195			10543	27539	38.3
12	2005	12	2011	196	4249	1675	751	225	2788	799	(936)	27417	25.2
12	2004	13	1517	95	6295	401	273	74	469	123	156	27258	25.8
12	2003	14	1275	54	9151	4	179	38	120	33	68	42351	22.1
12	2002	15	853	28	10531	19	36	8	49	11	3	45299	23.4
12	2001	16	786		9137							41321	22.1
12	2000	17	539		5447							32743	16.6
12	1999	18	539	4	8133		373	78			451	27105	31.7
12	1998	19	469	1	5706		134	28			162	26568	22.1
12	1997	20	325		3399							14106	24.1
Prior accident years		21		2			6	1	5	1	1		
Total (11 to 21)		29		1080		6920	6279	1647	3431	967	10448		
Line 29 expressed in sterling		30				483	439	115	240	68	730		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2006**

Employers liability

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	15454	GL	31	12	2006	000	271	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	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	(4+5+6-7-8) 9	10	11
12	2006	11											
12	2005	12											
12	2004	13											
12	2003	14											
12	2002	15											
12	2001	16											
12	2000	17											
12	1999	18											
12	1998	19											
12	1997	20											
Prior accident years		21		477		3037	8698	41812	9268	37168	7111		
Total (11 to 21)		29		477		3037	8698	41812	9268	37168	7111		
Line 29 expressed in sterling		30				3037	8698	41812	9268	37168	7111		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **Hong Kong Dollar**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2006**

Employers liability

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	**15454**	**GL**	**31**	**12**	**2006**	**000**	**271**	**HKD**	**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	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	(4+5+6-7-8) 9	10	11
12	2006	**11**	593	521		2574	5256	12564			20394	46418	43.9
12	2005	**12**	887	172	2436	6237	6227	1979	5505	10749	(1811)	45501	37.1
12	2004	**13**	740	99	9018	3982	5041	1319	6604	2019	1719	40118	48.3
12	2003	**14**	603	95	15030	1219	3309	867	4144	1084	167	43598	46.8
12	2002	**15**	845	26	14316	3064	1863	487	4040	1056	318	34404	57.3
12	2001	**16**	50	3	11600	1679	1239	324	2694	705	(157)	22331	66.5
12	2000	**17**	545		9629							15455	62.3
12	1999	**18**	1198		5074							13488	37.6
12	1998	**19**	835		3555							14685	24.2
12	1997	**20**	416		3171							9201	34.5
Prior accident years		**21**											
Total (11 to 21)		**29**		916		18755	22935	17540	22987	15613	20630		
Line 29 expressed in sterling		**30**				1310	1602	1225	1605	1090	1441		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2006**

Public and products liability

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	15454	GL	31	12	2006	000	273	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	2006	11											
12	2005	12											
12	2004	13											
12	2003	14											
12	2002	15											
12	2001	16											
12	2000	17											
12	1999	18											
12	1998	19											
12	1997	20											
Prior accident years		21		36		3659	4110	2750	9240	2492	(1213)		
Total (11 to 21)		29		36		3659	4110	2750	9240	2492	(1213)		
Line 29 expressed in sterling		30				3659	4110	2750	9240	2492	(1213)		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **Hong Kong Dollar**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2006**

Public and products liability

	Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
	R31	15454	GL	31	12	2006	000	273	HKD	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	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	(4+5+6-7-8) 9	10	11
12	2006	11	44	331		137	1663	3400			5200	9400	55.3
12	2005	12	50	239	74	526	1559	500	1556	2429	(1400)	9553	27.8
12	2004	13	40	100	267	564	2084	546	2262	655	277	7911	43.7
12	2003	14											
12	2002	15											
12	2001	16											
12	2000	17											
12	1999	18											
12	1998	19											
12	1997	20											
Prior accident years		21											
Total (11 to 21)		29		670		1227	5306	4446	3818	3084	4077		
Line 29 expressed in sterling		30				86	371	311	267	215	285		

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **British Pound**

Global business

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

Financial year ended **31 December 2006**

Private motor - comprehensive

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R32	15454	GL	31	12	2006	000	121	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	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	(4+5+6-7-8)				
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11													
12	2005	12													
12	2004	13													
12	2003	14	14224	58	14596	830	1311	1356	1663	1895	(61)	28736	63.0	102	14.0
12	2002	15	36983	77	44115	2200	2651	2351	5249	2302	(349)	74652	68.7	92	40.3
12	2001	16	39007	34	46882	1186	834	1715	2269	1718	(251)	70393	71.9	229	17.0
12	2000	17	28435	9	35302	310	363	652	865	813	(353)	45366	80.7	200	14.2
12	1999	18	24674	3	30480	33	89		217	217	(311)	34798	87.9	172	14.3
12	1998	19	21132		24754	20			14	3	3	30498	81.2	147	14.4
12	1997	20	21339		24321	1					1	32437	75.0	146	14.6
Prior accident years		21		6		437	8826		6181		3082				
Total (11 to 21)		29		187		5017	14074	6074	16458	6946	1761				
Line 29 expressed in sterling		30				5017	14074	6074	16458	6946	1761				

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

Name of insurer **The Prudential Assurance Company Limited**

Currency **Hong Kong Dollar**

Global business

Reporting Territory **Overseas**

Financial year ended **31 December 2006**

Private motor - comprehensive

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R32	15454	GL	31	12	2006	000	121	HKD	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	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported	(4+5+6-7-8)				
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	**11**	66	51		2134	1014	497			3645	16596	22.0	2	5.9
12	2005	**12**	83	27	1561	629	167	89	638	680	(433)	15289	16.0	2	5.5
12	2004	**13**	62	11	1749	(144)	360	112	363	210	(245)	11714	17.7	3	2.4
12	2003	**14**	54	8	2721	19	96	25	326	115	(301)	9296	30.8	1	6.2
12	2002	**15**	67	3	1407		37	10	37	10		9787	14.9	1	7.0
12	2001	**16**	94		2715							9157	29.6	1	9.4
12	2000	**17**	98		2619							9885	26.5	1	9.8
12	1999	**18**	91		5201							9417	55.2	1	9.1
12	1998	**19**	93		1910							7791	24.5	1	9.3
12	1997	**20**	113		831							3397	24.5	1	11.3
Prior accident years		**21**													
Total (11 to 21)		**29**		100		2638	1674	733	1364	1015	2666				
Line 29 expressed in sterling		**30**				184	117	51	95	71	186				

Currency rates

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number		GL/ UK/ CM	day	month	year
	R36	**15454**	**GL**	**31**	**12**	**2006**

Name of currency	Currency code	No. of units to £ sterling
Hong Kong Dollar	HKD	14.317700

Equalisation provisions

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

				Company registration number	GL/ UK/ CM	day	month	year	Units
			R37	15454	GL	31	12	2006	£000

Calculation of the maximum provision		Business grouping A (property) 1	Business grouping B (business interruption) 2	Business grouping C (marine and aviation) 3	Business grouping D (nuclear) 4	Business grouping E (non-proportional treaty) 5	All business groupings 6	Credit insurance business 7
Total net premiums written in the previous 4 years	11	9613						
Net premiums written in the current year	12	2702						
Maximum provision	13	493					493	

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						2660	
Transfers in	22	81					81	
Total abnormal loss	23							
Provisional transfers out	24							
Excess of provisional transfer out over fund available	25							
Provisional amount carried forward (21+22-24+25)	26						2741	
Excess, if any, of 26 over 13	27						2248	
Equalisation provision carried forward (26-27)	28						493	
Transfer in/(out) for financial year (28-21)	29						(2167)	

Equalisation provisions technical account : Accident year accounting

Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2006**

	Company registration number	GL/ UK/ CM	day	month	year	Units
	R38	**15454**	**GL**	**31**	**12**	**2006**	**£000**

Other than credit business		Business grouping A (property) **1**	Business grouping B (business interruption) **2**	Business grouping C (marine and aviation) **3**	Business grouping D (nuclear) **4**	Business grouping E (non-proportional treaty) **5**
Net premiums earned	**11**	2624				
Claims incurred net of reinsurance	**12**	843				
Trigger claims value	**13**	1902				
Abnormal loss	**19**					
Trigger claims ratio		72.5%	72.5%	95%	25%	100%

Credit business

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

Long-term insurance business : Revenue account

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**10 Summary**
Financial year ended	**31 December 2006**
Units	**£000**

		Financial year	Previous year
		1	2
Income			
Earned premiums	**11**	4279927	4616762
Investment income receivable before deduction of tax	**12**	4374314	4030700
Increase (decrease) in the value of non-linked assets brought into the account	**13**	706366	3082382
Increase (decrease) in the value of linked assets	**14**	615404	1008631
Other income	**15**	41078	59165
Total income	**19**	10017089	12797640
Expenditure			
Claims incurred	**21**	8640539	7894537
Expenses payable	**22**	1304584	1376900
Interest payable before the deduction of tax	**23**	103446	71314
Taxation	**24**	346176	160994
Other expenditure	**25**	69131	52838
Transfer to (from) non technical account	**26**	269254	208207
Total expenditure	**29**	10733130	9764789
Business transfers - in	**31**		
Business transfers - out	**32**		
Increase (decrease) in fund in financial year (19-29+31-32)	**39**	(716042)	3032851
Fund brought forward	**49**	73230040	70562427
Fund carried forward (39+49)	**59**	72513998	73595278

Long-term insurance business : Revenue account

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**21 Scottish Amicable Insurance Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		Financial year 1	Previous year 2
Income			
Earned premiums	**11**	(272276)	345661
Investment income receivable before deduction of tax	**12**	697664	677414
Increase (decrease) in the value of non-linked assets brought into the account	**13**	24435	640158
Increase (decrease) in the value of linked assets	**14**		
Other income	**15**		
Total income	**19**	449823	1663233
Expenditure			
Claims incurred	**21**	1648750	1319491
Expenses payable	**22**	73551	8315
Interest payable before the deduction of tax	**23**	14456	9799
Taxation	**24**	25866	55115
Other expenditure	**25**	22993	21076
Transfer to (from) non technical account	**26**		
Total expenditure	**29**	1785616	1413794
Business transfers - in	**31**		
Business transfers - out	**32**		
Increase (decrease) in fund in financial year (19-29+31-32)	**39**	(1335793)	249439
Fund brought forward	**49**	11921275	11671836
Fund carried forward (39+49)	**59**	10585482	11921275

Long-term insurance business : Revenue account

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**22 With-Profits Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		Financial year	Previous year
		1	2
Income			
Earned premiums	**11**	2577109	2320428
Investment income receivable before deduction of tax	**12**	3346265	3041138
Increase (decrease) in the value of non-linked assets brought into the account	**13**	716147	2355424
Increase (decrease) in the value of linked assets	**14**		
Other income	**15**	27336	25374
Total income	**19**	6666857	7742363
Expenditure			
Claims incurred	**21**	5781547	5400610
Expenses payable	**22**	730638	758477
Interest payable before the deduction of tax	**23**	86370	57344
Taxation	**24**	298669	166535
Other expenditure	**25**		
Transfer to (from) non technical account	**26**	269254	222673
Total expenditure	**29**	7166479	6605638
Business transfers - in	**31**		
Business transfers - out	**32**		
Increase (decrease) in fund in financial year (19-29+31-32)	**39**	(499621)	1136726
Fund brought forward	**49**	51054663	50209192
Fund carried forward (39+49)	**59**	50555042	51345918

Long-term insurance business : Revenue account

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**23 Defined Charge Participating Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		Financial year	Previous year
		1	2
Income			
Earned premiums	**11**	231253	325641
Investment income receivable before deduction of tax	**12**	33847	23430
Increase (decrease) in the value of non-linked assets brought into the account	**13**	33511	46714
Increase (decrease) in the value of linked assets	**14**		
Other income	**15**		
Total income	**19**	298611	395786
Expenditure			
Claims incurred	**21**	55174	49336
Expenses payable	**22**	(2052)	(1604)
Interest payable before the deduction of tax	**23**		
Taxation	**24**	1890	2059
Other expenditure	**25**	12392	12355
Transfer to (from) non technical account	**26**		
Total expenditure	**29**	67404	62146
Business transfers - in	**31**		
Business transfers - out	**32**		
Increase (decrease) in fund in financial year (19-29+31-32)	**39**	231207	333640
Fund brought forward	**49**	1094847	809492
Fund carried forward (39+49)	**59**	1326054	1143132

Long-term insurance business : Revenue account

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**31 Non-Profit Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		Financial year	Previous year
		1	2
Income			
Earned premiums	**11**	1743841	1625032
Investment income receivable before deduction of tax	**12**	296537	288718
Increase (decrease) in the value of non-linked assets brought into the account	**13**	(67727)	40086
Increase (decrease) in the value of linked assets	**14**	615404	1008631
Other income	**15**	13741	33791
Total income	**19**	2601797	2996258
Expenditure			
Claims incurred	**21**	1155068	1125100
Expenses payable	**22**	502446	611712
Interest payable before the deduction of tax	**23**	2621	4172
Taxation	**24**	19751	(62714)
Other expenditure	**25**	33747	19407
Transfer to (from) non technical account	**26**		(14466)
Total expenditure	**29**	1713632	1683211
Business transfers - in	**31**		
Business transfers - out	**32**		
Increase (decrease) in fund in financial year (19-29+31-32)	**39**	888165	1313047
Fund brought forward	**49**	9159255	7871907
Fund carried forward (39+49)	**59**	10047420	9184954

Form 41

Long-term insurance business : Analysis of premiums

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**10 Summary**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Regular premiums	**11**	684856	1075521	462371	2222747	2247014
Single premiums	**12**	1079304	2763316	594125	4436745	4129716
Reinsurance - external						
Regular premiums	**13**	33704	13427	14990	62120	96319
Single premiums	**14**	250	4753		5003	26291
Reinsurance - intra-group						
Regular premiums	**15**		173219		173219	50426
Single premiums	**16**	177856	1961368		2139224	1586932
Net of reinsurance						
Regular premiums	**17**	651153	888875	447381	1987408	2100269
Single premiums	**18**	901198	797196	594125	2292518	2516493
Total						
Gross	**19**	1764160	3838837	1056495	6659492	6376730
Reinsurance	**20**	211809	2152766	14990	2379565	1759968
Net	**21**	1552351	1686071	1041505	4279927	4616762

Form 41

Long-term insurance business : Analysis of premiums

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**21 Scottish Amicable Insurance Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Regular premiums	**11**	198504	71383		269887	300888
Single premiums	**12**	13	18441		18454	45022
Reinsurance - external						
Regular premiums	**13**	109	92		201	249
Single premiums	**14**					
Reinsurance - intra-group						
Regular premiums	**15**					
Single premiums	**16**		560416		560416	
Net of reinsurance						
Regular premiums	**17**	198395	71291		269686	300639
Single premiums	**18**	13	(541975)		(541962)	45022
Total						
Gross	**19**	198517	89824		288341	345910
Reinsurance	**20**	109	560508		560617	249
Net	**21**	198408	(470684)		(272276)	345661

Long-term insurance business : Analysis of premiums

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**22 With-Profits Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Regular premiums	**11**	355940	765751	337859	1459551	1538733
Single premiums	**12**	216876	1681571	324981	2223428	1736918
Reinsurance - external						
Regular premiums	**13**	18725	5852	6098	30675	49374
Single premiums	**14**		1344		1344	684
Reinsurance - intra-group						
Regular premiums	**15**		77067		77067	31096
Single premiums	**16**	4692	992092		996784	874069
Net of reinsurance						
Regular premiums	**17**	337216	682832	331761	1351809	1458263
Single premiums	**18**	212184	688135	324981	1225300	862165
Total						
Gross	**19**	572816	2447323	662840	3682979	3275651
Reinsurance	**20**	23416	1076355	6098	1105870	955223
Net	**21**	549400	1370967	656741	2577109	2320428

Long-term insurance business : Analysis of premiums

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**23 Defined Charge Participating Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Regular premiums	**11**					
Single premiums	**12**			231253	231253	325641
Reinsurance - external						
Regular premiums	**13**					
Single premiums	**14**					
Reinsurance - intra-group						
Regular premiums	**15**					
Single premiums	**16**					
Net of reinsurance						
Regular premiums	**17**					
Single premiums	**18**			231253	231253	325641
Total						
Gross	**19**			231253	231253	325641
Reinsurance	**20**					
Net	**21**			231253	231253	325641

Long-term insurance business : Analysis of premiums

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**31 Non-Profit Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Regular premiums	**11**	130412	238386	124511	493309	407393
Single premiums	**12**	862414	1063304	37891	1963609	2022135
Reinsurance - external						
Regular premiums	**13**	14870	7483	8891	31244	46696
Single premiums	**14**	250	3409		3659	25607
Reinsurance - intra-group						
Regular premiums	**15**		96151		96151	19330
Single premiums	**16**	173164	408860		582023	712863
Net of reinsurance						
Regular premiums	**17**	115542	134752	115620	365914	341367
Single premiums	**18**	689001	651036	37891	1377927	1283665
Total						
Gross	**19**	992826	1301690	162402	2456919	2429528
Reinsurance	**20**	188283	515903	8891	713077	804496
Net	**21**	804543	785787	153511	1743841	1625032

Form 42

Long-term insurance business : Analysis of claims

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**10 Summary**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Death or disability lump sums	**11**	555050	116172	37184	708406	952550
Disability periodic payments	**12**	1892	199	94	2185	3645
Surrender or partial surrender	**13**	2711434	1293368	164549	4169351	4477733
Annuity payments	**14**	6014	986651	2427	995092	909812
Lump sums on maturity	**15**	1341536	2658528	16359	4016424	2544101
Total	**16**	4615926	5054917	220613	9891457	8887841
Reinsurance - external						
Death or disability lump sums	**21**	23090	141	4827	28058	23042
Disability periodic payments	**22**	332		43	375	332
Surrender or partial surrender	**23**	5811	1464		7275	31580
Annuity payments	**24**					
Lump sums on maturity	**25**	769	823		1592	1077
Total	**26**	30002	2427	4870	37299	56031
Reinsurance - intra-group						
Death or disability lump sums	**31**	13947	2544		16491	12172
Disability periodic payments	**32**					
Surrender or partial surrender	**33**	278896	92231	2	371129	194456
Annuity payments	**34**		765520		765520	697230
Lump sums on maturity	**35**		60478		60478	33415
Total	**36**	292843	920773	2	1213619	937273
Net of reinsurance						
Death or disability lump sums	**41**	518012	113487	32357	663857	917336
Disability periodic payments	**42**	1561	199	50	1810	3313
Surrender or partial surrender	**43**	2426727	1199673	164547	3790946	4251697
Annuity payments	**44**	6014	221131	2427	229572	212582
Lump sums on maturity	**45**	1340767	2597227	16359	3954354	2509609
Total	**46**	4293081	4131717	215741	8640539	7894537

Form 42

Long-term insurance business : Analysis of claims

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**21 Scottish Amicable Insurance Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Death or disability lump sums	**11**	42503	17716		60219	54521
Disability periodic payments	**12**	1	199		200	210
Surrender or partial surrender	**13**	183557	218012		401568	776747
Annuity payments	**14**		51747		51747	50556
Lump sums on maturity	**15**	479365	677258		1156623	437457
Total	**16**	705426	964931		1670357	1319491
Reinsurance - external						
Death or disability lump sums	**21**	1211	24		1235	
Disability periodic payments	**22**					
Surrender or partial surrender	**23**					
Annuity payments	**24**					
Lump sums on maturity	**25**					
Total	**26**	1211	24		1235	
Reinsurance - intra-group						
Death or disability lump sums	**31**					
Disability periodic payments	**32**					
Surrender or partial surrender	**33**					
Annuity payments	**34**		20372		20372	
Lump sums on maturity	**35**					
Total	**36**		20372		20372	
Net of reinsurance						
Death or disability lump sums	**41**	41292	17692		58984	54521
Disability periodic payments	**42**	1	199		200	210
Surrender or partial surrender	**43**	183557	218012		401568	776747
Annuity payments	**44**		31375		31375	50556
Lump sums on maturity	**45**	479365	677258		1156623	437457
Total	**46**	704215	944535		1648750	1319491

Form 42

Long-term insurance business : Analysis of claims

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**22 With-Profits Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Death or disability lump sums	**11**	376117	86307	17022	479446	511659
Disability periodic payments	**12**	369			369	353
Surrender or partial surrender	**13**	1777058	939828	80168	2797053	2891268
Annuity payments	**14**	6014	819287	2427	827728	760833
Lump sums on maturity	**15**	817036	1686401	16359	2519796	1977135
Total	**16**	2976593	3531823	115976	6624392	6141249
Reinsurance - external						
Death or disability lump sums	**21**	15113	15	1954	17082	19335
Disability periodic payments	**22**	119			119	
Surrender or partial surrender	**23**	22	162		183	1539
Annuity payments	**24**					
Lump sums on maturity	**25**	769	630		1399	831
Total	**26**	16022	807	1954	18784	21705
Reinsurance - intra-group						
Death or disability lump sums	**31**		1684		1684	733
Disability periodic payments	**32**					
Surrender or partial surrender	**33**	3962	43482		47444	15607
Annuity payments	**34**		720291		720291	672055
Lump sums on maturity	**35**		54641		54641	30539
Total	**36**	3962	820099		824061	718934
Net of reinsurance						
Death or disability lump sums	**41**	361004	84608	15067	460680	491592
Disability periodic payments	**42**	250			250	353
Surrender or partial surrender	**43**	1773074	896184	80168	2749427	2874122
Annuity payments	**44**	6014	98996	2427	107437	88778
Lump sums on maturity	**45**	816267	1631129	16359	2463755	1945765
Total	**46**	2956609	2710917	114022	5781547	5400610

Long-term insurance business : Analysis of claims

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**23 Defined Charge Participating Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Death or disability lump sums	**11**			2814	2814	1216
Disability periodic payments	**12**					
Surrender or partial surrender	**13**			52359	52359	48120
Annuity payments	**14**					
Lump sums on maturity	**15**					
Total	**16**			55174	55174	49336
Reinsurance - external						
Death or disability lump sums	**21**					
Disability periodic payments	**22**					
Surrender or partial surrender	**23**					
Annuity payments	**24**					
Lump sums on maturity	**25**					
Total	**26**					
Reinsurance - intra-group						
Death or disability lump sums	**31**					
Disability periodic payments	**32**					
Surrender or partial surrender	**33**					
Annuity payments	**34**					
Lump sums on maturity	**35**					
Total	**36**					
Net of reinsurance						
Death or disability lump sums	**41**			2814	2814	1216
Disability periodic payments	**42**					
Surrender or partial surrender	**43**			52359	52359	48120
Annuity payments	**44**					
Lump sums on maturity	**45**					
Total	**46**			55174	55174	49336

Long-term insurance business : Analysis of claims

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**31 Non-Profit Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Death or disability lump sums	**11**	136430	12149	17348	165927	385153
Disability periodic payments	**12**	1523		94	1616	3082
Surrender or partial surrender	**13**	750820	135528	32022	918370	761598
Annuity payments	**14**		115617		115617	98423
Lump sums on maturity	**15**	45135	294869		340004	129509
Total	**16**	933907	558163	49464	1541534	1377765
Reinsurance - external						
Death or disability lump sums	**21**	6766	102	2873	9741	3707
Disability periodic payments	**22**	213		43	256	332
Surrender or partial surrender	**23**	5790	1302		7092	30041
Annuity payments	**24**					
Lump sums on maturity	**25**		192		192	246
Total	**26**	12769	1597	2916	17281	34326
Reinsurance - intra-group						
Death or disability lump sums	**31**	13947	859		14807	11439
Disability periodic payments	**32**					
Surrender or partial surrender	**33**	274934	48749	2	323686	178849
Annuity payments	**34**		24856		24856	25175
Lump sums on maturity	**35**		5837		5837	2876
Total	**36**	288881	80302	2	369186	218339
Net of reinsurance						
Death or disability lump sums	**41**	115716	11188	14475	141379	370007
Disability periodic payments	**42**	1310		50	1361	2750
Surrender or partial surrender	**43**	470096	85477	32020	587593	552708
Annuity payments	**44**		90760		90760	73248
Lump sums on maturity	**45**	45135	288840		333975	126387
Total	**46**	632257	476265	46545	1155068	1125100

Long-term insurance business : Analysis of expenses

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**10 Summary**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Commission - acquisition	**11**	318651	1992	65723	386366	518325
Commission - other	**12**	12677	6635	21415	40727	43960
Management - acquisition	**13**	57924	82900	32432	173256	217934
Management - maintenance	**14**	274494	352728	23144	650366	535984
Management - other	**15**	23503	41018	(2795)	61726	75323
Total	**16**	687250	485272	139920	1312442	1391526
Reinsurance - external						
Commission - acquisition	**21**	15	122	590	727	791
Commission - other	**22**	198	1572	2375	4145	2062
Management - acquisition	**23**			56	56	57
Management - maintenance	**24**			25	25	20
Management - other	**25**					
Total	**26**	213	1694	3045	4953	2931
Reinsurance - intra-group						
Commission - acquisition	**31**					748
Commission - other	**32**					2171
Management - acquisition	**33**		757		757	4795
Management - maintenance	**34**	573	1575		2148	3981
Management - other	**35**					
Total	**36**	573	2332		2905	11696
Net of reinsurance						
Commission - acquisition	**41**	318636	1869	65134	385639	516786
Commission - other	**42**	12479	5064	19040	36582	39727
Management - acquisition	**43**	57924	82142	32376	172442	213081
Management - maintenance	**44**	273921	351152	23120	648193	531983
Management - other	**45**	23503	41018	(2795)	61726	75323
Total	**46**	686463	481246	136874	1304584	1376900

Long-term insurance business : Analysis of expenses

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**21 Scottish Amicable Insurance Fund**
Financial year ended	**31 December 2006**
Units	**£000**

Gross

		UK Life 1	UK Pension 2	Overseas 3	Total Financial year 4	Total Previous year 5
Commission - acquisition	**11**		2774		2774	2796
Commission - other	**12**	3078	723		3801	5821
Management - acquisition	**13**		1095		1095	1153
Management - maintenance	**14**	34900	30987		65887	(5419)
Management - other	**15**					3970
Total	**16**	37978	35579		73557	8321

Reinsurance - external

Commission - acquisition	**21**					
Commission - other	**22**	2	4		6	6
Management - acquisition	**23**					
Management - maintenance	**24**					
Management - other	**25**					
Total	**26**	2	4		6	6

Reinsurance - intra-group

Commission - acquisition	**31**					
Commission - other	**32**					
Management - acquisition	**33**					
Management - maintenance	**34**					
Management - other	**35**					
Total	**36**					

Net of reinsurance

Commission - acquisition	**41**		2774		2774	2796
Commission - other	**42**	3076	719		3795	5815
Management - acquisition	**43**		1095		1095	1153
Management - maintenance	**44**	34900	30987		65887	(5419)
Management - other	**45**					3970
Total	**46**	37976	35575		73551	8315

Long-term insurance business : Analysis of expenses

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**22 With-Profits Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Commission - acquisition	**11**	28420	(9759)	46334	64995	53325
Commission - other	**12**	6810	2012	12697	21520	22793
Management - acquisition	**13**	22752	51511	26348	100612	93516
Management - maintenance	**14**	204321	271907	18975	495203	536721
Management - other	**15**	16935	33106	123	50164	53689
Total	**16**	279239	348777	104477	732493	760044
Reinsurance - external						
Commission - acquisition	**21**			353	353	321
Commission - other	**22**	2		1424	1426	1176
Management - acquisition	**23**			53	53	50
Management - maintenance	**24**			23	23	19
Management - other	**25**					
Total	**26**	2		1853	1855	1567
Reinsurance - intra-group						
Commission - acquisition	**31**					
Commission - other	**32**					
Management - acquisition	**33**					
Management - maintenance	**34**					
Management - other	**35**					
Total	**36**					
Net of reinsurance						
Commission - acquisition	**41**	28420	(9759)	45981	64643	53003
Commission - other	**42**	6808	2012	11273	20093	21616
Management - acquisition	**43**	22752	51511	26295	100559	93466
Management - maintenance	**44**	204321	271907	18951	495179	536702
Management - other	**45**	16935	33106	123	50164	53689
Total	**46**	279237	348777	102624	730638	758477

Long-term insurance business : Analysis of expenses

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**23 Defined Charge Participating Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

Gross

		UK Life 1	UK Pension 2	Overseas 3	Total Financial year 4	Total Previous year 5
Commission - acquisition	**11**			17	17	6
Commission - other	**12**			435	435	444
Management - acquisition	**13**					
Management - maintenance	**14**			415	415	907
Management - other	**15**			(2918)	(2918)	(2961)
Total	**16**			(2052)	(2052)	(1604)

Reinsurance - external

Commission - acquisition	**21**					
Commission - other	**22**					
Management - acquisition	**23**					
Management - maintenance	**24**					
Management - other	**25**					
Total	**26**					

Reinsurance - intra-group

Commission - acquisition	**31**					
Commission - other	**32**					
Management - acquisition	**33**					
Management - maintenance	**34**					
Management - other	**35**					
Total	**36**					

Net of reinsurance

Commission - acquisition	**41**			17	17	6
Commission - other	**42**			435	435	444
Management - acquisition	**43**					
Management - maintenance	**44**			415	415	907
Management - other	**45**			(2918)	(2918)	(2961)
Total	**46**			(2052)	(2052)	(1604)

Long-term insurance business : Analysis of expenses

Name of insurer	**The Prudential Assurance Company Limited**
Total business / subfund	**31 Non-Profit Sub-Fund**
Financial year ended	**31 December 2006**
Units	**£000**

		UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
		1	2	3	4	5
Gross						
Commission - acquisition	**11**	290231	8977	19373	318580	462199
Commission - other	**12**	2789	3900	8282	14972	14903
Management - acquisition	**13**	35171	30293	6085	71549	123265
Management - maintenance	**14**	35273	49834	3755	88862	3776
Management - other	**15**	6568	7912		14480	20624
Total	**16**	370032	100916	37495	508443	624766
Reinsurance - external						
Commission - acquisition	**21**	15	122	237	374	470
Commission - other	**22**	194	1568	951	2712	880
Management - acquisition	**23**			4	4	7
Management - maintenance	**24**			1	1	1
Management - other	**25**					
Total	**26**	209	1690	1192	3092	1358
Reinsurance - intra-group						
Commission - acquisition	**31**					748
Commission - other	**32**					2171
Management - acquisition	**33**		757		757	4795
Management - maintenance	**34**	573	1575		2148	3981
Management - other	**35**					
Total	**36**	573	2332		2905	11696
Net of reinsurance						
Commission - acquisition	**41**	290216	8854	19136	318206	460981
Commission - other	**42**	2595	2332	7332	12259	11851
Management - acquisition	**43**	35171	29536	6081	70788	118462
Management - maintenance	**44**	34700	48259	3754	86712	(206)
Management - other	**45**	6568	7912		14480	20624
Total	**46**	369250	96894	36302	502446	611712

Form 44

Long-term insurance business : Linked funds balance sheet

Name of insurer	**The Prudential Assurance Company Limited**
Total business	
Financial year ended	**31 December 2006**
Units	**£000**

		Financial year	Previous year
		1	2
Internal linked funds (excluding cross investment)			
Directly held assets (excluding collective investment schemes)	**11**	2052858	1902991
Directly held assets in collective investment schemes of connected companies	**12**	5535648	5115222
Directly held assets in other collective investment schemes	**13**	233921	172042
Total assets (excluding cross investment) (11+12+ 13)	**14**	7822426	7190255
Provision for tax on unrealised capital gains	**15**	36632	11468
Secured and unsecured loans	**16**		
Other liabilities	**17**	1163	5363
Total net assets (14-15-16-17)	**18**	7784631	7173424
Directly held linked assets			
Value of directly held linked assets	**21**	82847	83079
Total			
Value of directly held linked assets and units held (18+21)	**31**	7867478	7256503
Surplus units	**32**	11314	1805
Deficit units	**33**		
Net unit liability (31-32+33)	**34**	7856165	7254698

Form 45

Long-term insurance business : Revenue account for internal linked funds

Name of insurer	**The Prudential Assurance Company Limited**
Total business	
Financial year ended	**31 December 2006**
Units	**£000**

		Financial year	Previous year
		1	2
Income			
Value of total creation of units	**11**	905157	456850
Investment income attributable to the funds before deduction of tax	**12**	246811	192220
Increase (decrease) in the value of investments in the financial year	**13**	592830	989475
Other income	**14**		
Total income	**19**	1744798	1638545
Expenditure			
Value of total cancellation of units	**21**	992331	716118
Charges for management	**22**	74796	46098
Charges in respect of tax on investment income	**23**	23807	20909
Taxation on realised capital gains	**24**	29489	49995
Increase (decrease) in amount set aside for tax on capital gains not yet realised	**25**	1068	2728
Other expenditure	**26**		
Total expenditure	**29**	1121492	835848
Increase (decrease) in funds in financial year (19-29)	**39**	623305	802697
Internal linked fund brought forward	**49**	7161326	6370727
Internal linked funds carried forward (39+49)	**59**	7784632	7173424

THE PRUDENTIAL ASSURANCE COMPANY LIMITED

Year ended 31 December 2006

Statement of information pursuant to Rule 9.25 of the Interim Prudential Sourcebook for Insurers

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

Proportional Treaty Reinsurance

Name of Reinsurer	Premiums Payable (£000)	Amount due to Company (£000)	Anticipated Recovery from Reinsurer (£000)
Munich Reinsurance Company 11th Floor Fairmont House 8 Cotton Tree Drive, Central Hong Kong	117	-	-
China Intl Reinsurance Co (HK) Ltd 29A United Centre 95 Queensway Admiralty Hong Kong	171	-	21
The Toa Reinsurance Co Ltd Room 801 8th Floor, Admiralty Centre, Tower 1 18 Harbour Road Hong Kong	201	-	33
Cassie Centrale De Reassurance 31, Rue De Courcelles Paris France	79	-	19

Name of Reinsurer	Premiums Payable (£000)	Amount due to Company (£000)	Anticipated Recovery from Reinsurer (£000)
Harbour King Limited Unit A2, 12/F Guangdong Investment Tower 148 Connaught Road Central Hong Kong	1,501	-	10

Non-Proportional Treaty Reinsurance

Name of Reinsurer	Premiums Payable (£000)	Amount due to Company (£000)	Anticipated Recovery from Reinsurer (£000)
Munich Reinsurance Company 11th Floor Fairmont House 8 Cotton Tree Drive, Central Hong Kong	118	-	-
China Intl Reinsurance Co (HK) Ltd 29A United Centre 95 Queensway Admiralty Hong Kong	222	-	-
The Toa Reinsurance Co Ltd Room 801 8th Floor, Admiralty Centre, Tower 1 18 Harbour Road Hong Kong	253	-	-
Cassie Centrale De Reassurance 31, Rue De Courcelles Paris France	78	-	-
GE Frankona Reinsurance A/S Suite 1004-9, 10/F, CITIC Tower 1 Tim Mei Avenue Central Hong Kong	171	-	-

Notes:

1. Premiums include amounts payable to companies connected with the reinsurer.
2. The Company was not connected at any time in the year with any of the above reinsurers.
3. No deposits were received from any of the above reinsurers.

THE PRUDENTIAL ASSURANCE COMPANY LIMITED

Year ended 31 December 2006

Statement of information pursuant to Rule 9.26 of the Interim Prudential Sourcebook for Insurers

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

The Company had no major facultative reinsurers in the year.

Statement of information pursuant to Rule 9.27 of the Interim Prudential Sourcebook for Insurers

Rule 9.27: Information on general insurance business major reinsurance cedants

The Company had no major cedants in the year.

There were two uncovered swaps that created a provision for adverse changes that we closed out during the year and there were no such derivatives at end of the year. Th maximum provision during the year would have been £22m.

(i) Consideration for granting rights under derivative contracts

Long-term funds

The total consideration received for granting rights under derivative contracts totalled £4m.

Other than long-term funds

No rights under derivatives have been granted.

Statement of information pursuant to Rule 9.30 of the Interim Prudential Sourcebook for Insurers

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

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

policies were underwritten by Winterthur/Churchill. Winterthur has subsequently been acquired by the Royal Bank of Scotland Plc.

During 2005 the Company entered into a Solvent Scheme of Arrangement under Section 425 of the Companies Act 1985, in respect of certain closed Marine and London Market business.

All claims lodged by creditors by the Scheme submission date have now been settled, and related provisions released. In accordance with the terms of the Scheme claims notified after the final claims submission date are not valid, however an IBNR reserve has been maintained to meet legal fees incurred repudiating late reported claims and to meet claims from outside the jurisdiction of the Scheme.

Policies were purchased to protect the exposures of its Hong Kong branch operation. Details of these policies are set out below.

Reporting categories covered	Type of cover	Period of cover	Policy limits
113 114 187 273	Hong Kong Accident	1/1/06 – 31/12/06	Reinsurers potential liability: £4,191,000 in excess of £210,000
113 114	Hong Kong Accident Catastrophe Excess of Loss	1/1/06 – 31/12/06	Reinsurers potential liability:
	1st Layer		£838,000 in excess of £210,000
	2nd Layer		£2,445,000 in excess of £1,048,000
121 122 222 271 272 (except 5th layer) 273 (except 5th layer)	Hong Kong Motor and Liability Excess of Loss	1/1/06 – 31/12/06	Reinsurers potential liability:
	1st Layer		£210,000 in excess of £140,000
	2nd Layer		£698,000 in excess of £350,000
	3rd Layer		£1,048,000 in excess of £1,048,000
	4th Layer		£4,889,000 in excess of £2,096,000
	5th Layer		Unlimited in excess of £6,985,000
271	Liability Excess of Loss	1/1/06 – 31/12/06	Reinsurers potential liability: £1,257,000 in excess of £140,000
111 112	Hong Kong Medical	1/1/06 – 31/12/06	Reinsurers potential liability: 100%
350	Hong Kong Marine Cargo Combined Quota Share And Surplus	1/1/06 – 31/12/06	Reinsurers potential liability: Quota share £28,000 in excess of £42,000 Surplus £698,000 in excess of £42,000
160 261 263	Hong Kong Fire Surplus	1/1/06 – 31/12/06	Reinsurers potential liability: £3,772,000 in excess of £210,000

Reporting categories covered	Type of cover	Period of cover	Policy limits
160 261 263	Hong Kong Property Combined Quota Share And Surplus	1/1/06 – 31/12/06	Reinsurers potential liability: Quota share £335,000 in excess of £84,000 Surplus £1,257,000 in excess of £84,000
114 187	CPP/CPS Quota Share	1/1/06 – 31/12/06	Reinsurers potential liability: 50:50 Quota share
160 261 263	Hong Kong Fire Catastrophe Excess of Loss 1st Layer 2nd Layer 3rd Layer	1/1/06 – 31/12/06	Reinsurers potential liability: £489,000 in excess of £210,000 £699,000 in excess of £699,000 £2,095,000 in excess of £1,398,000
281	Hong Kong Bond Quota Share	1/1/06 – 31/12/06	Reinsurers potential liability: £157,000 in excess of £52,000

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

Risk category	No.	Any one risk/event £'000
Travel	113	210
Personal accident or sickness	114	210
Private motor-comprehensive	121	140
Private motor-non-comprehensive	122	140
Household and domestic all risks	160	210
Other personal financial loss	187	Quota share
Commercial vehicles (non-fleet)	222	140
Commercial property	261	210
Consequential loss	262	Quota share
Contractors or engineering all risks	263	210
Employers liability	271	140
Professional indemnity	272	140
Public and products liability	273	140
Fidelity and contract guarantee	281	52
Total primary (direct) and facultative goods in transit	350	42

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

Risk category	No.	Facultative	Non-Facultative	Total
		£'000	£'000	£'000
Medical insurance	111	361	1,515	1,876
HealthCare cash plan	112	0	1	1
Travel	113	0	422	422
Personal accident or sickness	114	0	562	562
Private motor-comprehensive	121	1	172	173
Private motor-non-comprehensive	122	2	41	43
Household and domestic all risks	160	13	193	206
Other personal financial loss	187	0	168	168
Commercial vehicles (non-fleet)	222	0	11	11
Commercial property	261	30	278	308
Consequential loss	262	10	10	20
Contractors or engineering all risks	263	3	23	26
Employers liability	271	0	514	514
Professional indemnity	272	0	3	3
Public and products liability	273	6	85	91
Fidelity and contract guarantee	281	0	16	16
Total primary (direct) and facultative goods in transit	350	1	96	97
Total		427	4,110	4,537

THE PRUDENTIAL ASSURANCE COMPANY LIMITED

Year ended 31 December 2006

Statement of information on the actuary who has been appointed to perform the with-profits actuary function pursuant to Rule 9.36 of the Interim Prudential Sourcebook for Insurers

In accordance with Rule 9.36 of the above sourcebook, Gerry Gallagher, the actuary who has be appointed to perform the with-profits actuary function of the Company, was requested to furnish an has provided the following information:

(a) (i) He had an interest in 5,891 shares in the share capital of the holding company Prudential plc, at the end of the year.

(ii) He had an interest under the Prudential Restricted Share Plan in shares in Prudenti plc held in trust, representing the maximum award that could be made if performance requirements of the Plan were met, of 14,206 shares at the end of the year

(iii) He had an interest under the Prudential Share Incentive Plan in 666 shares i Prudential Plc, held in trust at the end of the year.

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

Number of Shares	Exercise Price	Exercise Dates
6,153	266p	June 2008

(b) He was interested in a general insurance policy issued by the Company, being a hom insurance policy covering buildings, household contents, travel and personal effects.

(c) Under the 2005 UK Long-Term Incentive Plan, he had a potential cash award payable i 2008, ranging from nil to a maximum of £33,000 dependent on the growth in the appraisa value of Prudential's UK and Europe business.

(d) His total remuneration for the year was £161,420.

(e) He is a member of the Prudential Staff Pension Scheme and contributions in respect of th year were paid by the Company.

THE PRUDENTIAL ASSURANCE COMPANY LIMITED

Year ended 31 December 2006

Directors' Certificate required by rule 9.34 of the Accounts and Statements Rules

We certify:

1. (a) that the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU as modified by waivers as detailed in supplementary note 0101 issued under section 148 of the Financial Services and Markets Act 2000 and section 68 of the Insurance Companies Act 1982 which continues to have effect; and

   (b) We are satisfied that:

      (i) throughout the financial year in question, the insurer has complied in all material respects with the requirements of SYSC and PRIN as well as the provisions of IPRU(INS) and either PRU, or GENPRU and INSPRU, applicable; and

      (ii) it is reasonable to believe that the insurer has continued so to comply subsequently, and will continue so to comply in future.

2. (a) that in our opinion, premiums for contracts entered into during the financial year and the resulting income earned are sufficient, under reasonable actuarial methods and assumptions, and taking into account the other financial resources of the insurer that are available for the purpose, to enable the insurer to meet its obligations in respect of those contracts and, in particular, to establish adequate mathematical reserves;

   (b) that the sum of the mathematical reserves and the deposits received from reinsurers as shown in Form 14 constitute proper provision at the end of the financial year in question for the long-term insurance liabilities (including all liabilities arising from deposit back arrangements, but excluding other liabilities which had fallen due before the end of the financial year) including any increase in those liabilities arising from a distribution of surplus as a result of an actuarial investigation as at that date into the financial condition of the long-term insurance business;

   (c) that the with-profits fund has been managed in accordance with the Principles and Practice of Financial Management, as established, maintained and recorded under COB 6.10; and

   (d) that we have, in preparing the return, taken and paid due regard to-

(i) advice in preparing the return from every actuary appointed by the insurer to perform the actuarial function in accordance with SUP 4.3.13R;

(ii) advice from every actuary appointed by the insurer to perform the with-profits actuary function in accordance with SUP 4.3.16R

Nick Prettejohn	Gary Shaughnessy	David Belsham
Chief Executive	Director	Director

29 March 2007

THE PRUDENTIAL ASSURANCE COMPANY LIMITED

Year ended 31 December 2006

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

We have examined the following documents prepared by the Company pursuant to the Accounts and Statements Rules set out in part I and part IV of chapter 9 to the Interim Prudential Sourcebook for Insurers, GENPRU the General Prudential Sourcebook and INSPRU the Prudential Sourcebook for Insurers, ("the Rules") made by the Financial Services Authority under section 138 of the Financial Services and Markets Act 2000:

- Forms 1 to 3, 11 to 25, 31 to 32, 36 to 38, 40 to 45, 48, 49, 56, 58 and 60, (including the supplementary notes) on Volume 1 pages 1 to 146, and pages 138 to 147, 209, 214 to 218 and 225 on Volume 2 ('the Forms');
- the statements required by rules 9.25, 9.26, 9.27 and 9.29 on pages 147 to 154 of Volume 1 ('the Statements');
- the valuation report required by rule 9.31(a) ('the methods and assumptions included in the valuation report'); and
- the statements, analysis and reports required by rule 9.31(b) ('the realistic valuation report')

We are not required to examine and do not express an opinion on:

- Forms 46, 47, 50 to 55, 57, 59A and 59B (including the supplementary notes) on pages 127 to 137, 148 to 208, 210 to 213 and 219 to 224 volume 2;
- the statements required by rules 9.30, 9.32 and 9.36 on pages 154 to 159 of Volume 1;
- the certificate required by rule 9.34 on pages 160 to 161 of Volume 1 ('the certificate'); and

This report is made solely to the Company's directors, as a body, in accordance with the requirements of rule 9.35 of the Rules. We acknowledge that the directors are required to submit this report to the FSA, to enable the FSA to verify that an auditor's report has been commissioned by the Company's directors and issued in accordance with the requirements of rule 9.35 of the Rules and to facilitate the discharge by the FSA of its regulatory functions in respect of the Company, conferred on the FSA by or under the Financial Services and Markets Act 2000. Our audit work has been undertaken so that we might state to the Company's directors those matters we are required to state to them

in an auditor's report issued pursuant to rule 9.35 of the Rules and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the Company and the Company's directors as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of the Company and its auditors

The Company is responsible for the preparation of an annual return (including the Forms, the Statement, the valuation report, and the realistic valuation report, the forms and statements not examined by us and the certificate) under the provisions of the Rules. The requirements of the Rules have been modified by waivers issued under section 148 of the Financial Services and Markets Act 2000 and orders granted under section 68 of the Insurance Companies Act 1982 which continue to have effect as referred to in supplementary notes 0101 and 0201 on pages 127 and 128. Under rule 9.11 the Forms, the Statement, valuation report, realistic valuation report, the forms and statements not examined by us and the certificate are required to be prepared in the manner specified by the Rules and to state fairly the information provided on the basis required by the Rules.

The methods and assumptions determined by the Company and used to perform the actuarial investigation as set out in the valuation report, and the realistic valuation report, prepared in accordance with rule 9.31 are required to reflect appropriately the requirements of INSPRU 1.2 and 1.3.

It is our responsibility to form an independent opinion as to whether the Forms, the Statements, the valuation report and the realistic valuation report meet these requirements, and to report our opinions to you. We also report to you if, in our opinion, the Company has not kept proper accounting records or if we have not received all the information we require for our examination.

Basis of opinion

We conducted our work in accordance with Practice Note 20 "The audit of insurers in the United Kingdom" and Bulletin 2004/5 issued by the Auditing Practices Board. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms, the Statements, the valuation report and the realistic valuation report. The evidence included that previously obtained by us relating to the audit of the financial statements of the Company for the financial year. It also included an assessment of the significant estimates and judgements made by the Company in the preparation of the Forms, the Statement, the valuation report and the realistic valuation report.

We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Forms, the Statement, the valuation report and the realistic valuation report are free from material misstatement, whether caused by fraud or other irregularity or error, and comply with rule 9.11.

In accordance with rule 9.35(1A), to the extent that any document, Form, Statement, analysis or report to be examined under rule 9.35(1) contains amounts or information abstracted from the actuarial investigation performed pursuant to rule 9.4, we have obtained and paid due regard to advice from a suitably qualified actuary who is independent of the Company.

Opinion

In our opinion:

i) the Forms, the Statements, the valuation report and the realistic valuation report fairly state the information provided on the basis required by the Rules as modified and have been properly prepared in accordance with the provisions of those Rules; and

ii) the methods and assumptions determined by the Company and used to perform the actuarial investigation as set out in the valuation report and the realistic valuation report prepared in accordance with rule 9.31 appropriately reflect the requirements of INSPRU 1.2 and 1.3

KPMG Audit Plc
Registered Auditor

London

29 March 2007