

The Prudential Assurance Company Limited

Annual PRA Insurance Returns for the year ended

31 December 2013

IPRU(INS) Appendices 9.1, 9.2, 9.3, 9.4, 9.5, 9.6

Incorporated and registered in England and Wales. Registered no. 15454

Registered office: Laurence Pountney Hill, London EC4R 0HH

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Statement of solvency - general insurance businessName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	Units
R1	15454	GL	31	12	2013	£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	3479159	3061277
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12	3419159	3006277
Capital resources available to cover general insurance business capital resources requirement (11-12)	13	60000	55000

Guarantee fund

Guarantee fund requirement	21	15586	15180
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	44414	39820

Minimum capital requirement (MCR)

General insurance capital requirement	31	6902	3944
Base capital resources requirement	33	3146	2984
Individual minimum capital requirement	34	6902	3944
Capital requirements of regulated related undertakings	35	13285	13865
Minimum capital requirement (34+35)	36	20187	17809
Excess (deficiency) of available capital resources to cover 50% of MCR	37	49907	46095
Excess (deficiency) of available capital resources to cover 75% of MCR	38	44860	41643

Capital resources requirement (CRR)

Capital resources requirement	41	20188	17809
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	39812	37191

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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Statement of solvency - long-term insurance businessName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

Adjusted solo solvency calculation

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	Units	
	R2	15454	GL	31	12	2013	£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	22377698	19857559
Capital resources allocated towards long-term insurance business arising outside the long-term insurance fund	12	3419159	3006277
Capital resources available to cover long-term insurance business capital resources requirement (11+12)	13	25796857	22863836

Guarantee fund

Guarantee fund requirement	21	2344456	2390853
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	23452401	20472984

Minimum capital requirement (MCR)

Long-term insurance capital requirement	31	3738101	3800367
Resilience capital requirement	32		
Base capital resources requirement	33	3146	2984
Individual minimum capital requirement	34	3738101	3800367
Capital requirements of regulated related undertakings	35	1102493	1127094
Minimum capital requirement (34+35)	36	4840594	4927462
Excess (deficiency) of available capital resources to cover 50% of MCR	37	23376560	20400105
Excess (deficiency) of available capital resources to cover 75% of MCR	38	22166412	19168240

Enhanced capital requirement

With-profits insurance capital component	39	9674146	9248528
Enhanced capital requirement	40	14514740	14175990

Capital resources requirement (CRR)

Capital resources requirement (greater of 36 and 40)	41	14514740	14175990
Excess (deficiency) of available capital resources to cover long-term insurance business CRR (13-41)	42	11282117	8687846

Contingent liabilities

Quantifiable contingent liabilities in respect of long-term insurance business as shown in a supplementary note to Form 14	51	203670	80249
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Components of capital resources

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

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/ UK/ CM	day	month	year	Units	
	R3	15454	GL	31	12	2013	£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	242617		242617	242617
Profit and loss account and other reserves	12	560220	4043808	4604028	4409307
Share premium account	13				
Positive valuation differences	14	208186	10093390	10301576	9173616
Fund for future appropriations	15		12043727	12043727	10598348
Core tier one capital in related undertakings	16	(51704)	503	(51201)	(123673)
Core tier one capital (sum of 11 to 16)	19	959320	26181428	27140748	24300215

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	86900
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	1046220	26181428	27227648	24387115
Investments in own shares	32				
Intangible assets	33		146852	146852	173183
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36	971106		971106	994631
Deductions from tier one (32 to 36)	37	971106	146852	1117958	1167813
Total tier one capital after deductions (31-37)	39	75114	26034576	26109690	23219302

Components of capital resources

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31 December 2013

	Company registration number	GL/ UK/ CM	day month year			Units	
	R3	15454	GL	31	12	2013	£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

Components of capital resources

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

Global business

Financial year ended **31 December 2013**

	Company registration number	GL/ UK/ CM	day month year			Units	
	R3	15454	GL	31	12	2013	£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	76114	26034576	26110690	23220302
Inadmissible assets other than intangibles and own shares	73	15341	237719	253060	294610
Assets in excess of market risk and counterparty limits	74	773		773	6855
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	60000	25796857	25856857	22918836

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	60000	25796857	25856857	22918836
Available capital resources for 50% MCR requirement	82	60000	25796857	25856857	22918836
Available capital resources for 75% MCR requirement	83	60000	25796857	25856857	22918836

Financial engineering adjustments

Implicit items	91				
Financial reinsurance - ceded	92		136675	136675	7032
Financial reinsurance - accepted	93				
Outstanding contingent loans	94		66996	66996	73217
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96		203670	203670	80249

Calculation of general insurance capital requirement - premiums amount and brought forward amountName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

General insurance business

		Company registration number	GL/ UK/ CM	day	month	year	Units	
		R11	15454	GL	31	12	2013	£000
				This financial year 1			Previous year 2	
Gross premiums written		11	47134			41629		
Premiums taxes and levies (included in line 11)		12						
Premiums written net of taxes and levies (11-12)		13	47134			41629		
Premiums for classes 11, 12 or 13 (included in line 13)		14	5084			4383		
Premiums for "actuarial health insurance" (included in line 13)		15						
Sub-total A (13 + 1/2 14 - 2/3 15)		16	49676			43820		
Gross premiums earned		21	44537			39896		
Premium taxes and levies (included in line 21)		22						
Premiums earned net of taxes and levies (21-22)		23	44537			39896		
Premiums for classes 11, 12 or 13 (included in line 23)		24	4804			4146		
Premiums for "actuarial health insurance" (included in line 23)		25						
Sub-total H (23 + 1/2 24 - 2/3 25)		26	46939			41969		
Sub-total I (higher of sub-total A and sub-total H)		30	49676			43820		
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	8942			7888		
	Excess (if any) over 61.3M EURO x 0.02	33						
Sub-total J (32-33)		34	8942			7888		
Claims paid in period of 3 financial years		41	74305			67810		
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42						
	For insurance business accounted for on an accident year basis	43	152208			107409		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44				1008		
	For insurance business accounted for on an accident year basis	45	116561			116450		
Sub-total C (41+42+43-44-45)		46	109952			57761		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	44471			87431		
Sub-total D (46-47)		48	65481			(29670)		
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.60			0.50		
Premiums amount (Sub-total J x reinsurance ratio)		50	5325			3944		
Provision for claims outstanding (before discounting and net of reinsurance)		51	14684			13378		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52						
Brought forward amount (See instruction 4)		53	3944			3629		
Greater of lines 50 and 53		54	5325			3944		

Calculation of general insurance capital requirement - premiums amount and brought forward amountName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

Long term insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R11	15454	GL	31	12	2013	£000
				This financial year 1			Previous year 2	
Gross premiums written				11	187069			169203
Premiums taxes and levies (included in line 11)				12				
Premiums written net of taxes and levies (11-12)				13	187069			169203
Premiums for classes 11, 12 or 13 (included in line 13)				14				
Premiums for "actuarial health insurance" (included in line 13)				15	174606			160930
Sub-total A (13 + 1/2 14 - 2/3 15)				16	70665			61917
Gross premiums earned				21	188276			177669
Premium taxes and levies (included in line 21)				22				
Premiums earned net of taxes and levies (21-22)				23	188276			177669
Premiums for classes 11, 12 or 13 (included in line 23)				24				
Premiums for "actuarial health insurance" (included in line 23)				25	174606			160930
Sub-total H (23 + 1/2 24 - 2/3 25)				26	71872			70383
Sub-total I (higher of sub-total A and sub-total H)				30	71872			70383
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	12937			12669
	Excess (if any) over 61.3M EURO x 0.02			33	395			419
Sub-total J (32-33)				34	12542			12250
Claims paid in period of 3 financial years				41	252906			217475
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis			42	15015			15745
	For insurance business accounted for on an accident year basis			43	9661			8608
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis			44	25876			29401
	For insurance business accounted for on an accident year basis			45	7436			7129
Sub-total C (41+42+43-44-45)				46	244270			205299
Amounts recoverable from reinsurers in respect of claims included in Sub-total C				47	41067			12456
Sub-total D (46-47)				48	203204			192843
Reinsurance Ratio (Sub-total D /sub-total C or, if more, 0.50 or, if less, 1.00)				49	0.83			0.94
Premiums amount (Sub-total J x reinsurance ratio)				50	10433			11507
Provision for claims outstanding (before discounting and net of reinsurance)				51	19379			19423
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero				52				
Brought forward amount (See instruction 4)				53	12729			12758
Greater of lines 50 and 53				54	12729			12758

Calculation of general insurance capital requirement - claims amount and resultName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

General insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	15454	GL	31	12	2013	£000
				This financial year 1			Previous year 2	
Reference period (No. of months) See INSPRU 1.1.63R			11	36			36	
Claims paid in reference period			21	74305			67810	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22					
	For insurance business accounted for on an accident year basis		23	152208			107409	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24				1008	
	For insurance business accounted for on an accident year basis		25	116561			116450	
Claims incurred in reference period (21+22+23-24-25)			26	109952			57761	
Claims incurred for classes 11, 12 or 13 (included in 26)			27	53892			2848	
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 +1/2 27 - 2/3 28)			29	136898			59185	
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	45633			19728	
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	11864			5129	
	Excess (if any) over 42.9M EURO x 0.03		33	275				
Sub-total G (32-33)			39	11590			5129	
Claims amount Sub-total G x reinsurance ratio (11.49)			41	6902			2565	
Higher of premiums amount and brought forward amount (11.54)			42	5325			3944	
General insurance capital requirement (higher of lines 41 and 42)			43	6902			3944	

Calculation of general insurance capital requirement - claims amount and resultName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

Long term insurance business

		Company registration number	GL/ UK/ CM	day month year			Units	
		R12	15454	GL	31	12	2013	£000
				This financial year 1			Previous year 2	
Reference period (No. of months) See INSPRU 1.1.63R			11	36			36	
Claims paid in reference period			21	252906			217475	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	15015			15745	
	For insurance business accounted for on an accident year basis		23	9661			8608	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	25876			29401	
	For insurance business accounted for on an accident year basis		25	7436			7129	
Claims incurred in reference period (21+22+23-24-25)			26	244270			205299	
Claims incurred for classes 11, 12 or 13 (included in 26)			27					
Claims incurred for "actuarial health insurance" (included in 26)			28	181914			147857	
Sub-total E (26 +1/2 27 - 2/3 28)			29	122995			106728	
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	40998			35576	
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	10660			9250	
	Excess (if any) over 42.9M EURO x 0.03		33	136			29	
Sub-total G (32-33)			39	10524			9220	
Claims amount Sub-total G x reinsurance ratio (11.49)			41	8755			8661	
Higher of premiums amount and brought forward amount (11.54)			42	12729			12758	
General insurance capital requirement (higher of lines 41 and 42)			43	12729			12758	

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£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	1120976	824939
	Debts and loans	22		
Other insurance dependants	Shares	23	118586	62871
	Debts and loans	24		
Non-insurance dependants	Shares	25	3031	3129
	Debts and loans	26		
Other group undertakings	Shares	27	91886	61486
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41		
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43		
Rights under derivative contracts		44		
Fixed interest securities	Approved	45		
	Other	46		
Variable interest securities	Approved	47		
	Other	48		
Participation in investment pools		49		
Loans secured by mortgages		50	1068035	1043090
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	37329	1404
	More than one month withdrawal	55	245	40938
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58		
	Property linked	59		

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£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	2553	2254
Claims outstanding	61	136608	93679
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71		
	Intermediaries	72	7725	7187
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75	25	25
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	1083775	993000
	due in more than 12 months	79		

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	430342	304703
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	12	50
Deferred acquisition costs (general business only)	85	5151	6050
Other prepayments and accrued income	86	1	2459
Deductions from the aggregate value of assets	87		
Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	4106281	3447264

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	1
					As at end of this financial year		As at end of the previous year	
					1		2	

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	4106281	3447264
Admissible assets in excess of market and counterparty limits	92	773	957
Inadmissible assets directly held	93	1278	1234
Capital resources requirement deduction of regulated related undertakings	94	920552	933198
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96	14063	8030
Book value of related ancillary services undertakings	97	8459	4720
Other differences in the valuation of assets (other than for assets not valued above)	98	755810	879721
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101	54	
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	5807269	5275123
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	10
					As at end of this financial year		As at end of the previous year	
					1		2	
Land and buildings				11	6315180		6269529	

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21	637137	870445
	Debts and loans	22		
Other insurance dependants	Shares	23		
	Debts and loans	24		
Non-insurance dependants	Shares	25	1000237	1371756
	Debts and loans	26	799319	759976
Other group undertakings	Shares	27	366528	
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41	20817385	19345119
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	12307772	11391315
Rights under derivative contracts		44	808888	1518400
Fixed interest securities	Approved	45	7015726	6046173
	Other	46	34151296	37055265
Variable interest securities	Approved	47	186966	96968
	Other	48	3469133	3030383
Participation in investment pools		49	2177171	2147198
Loans secured by mortgages		50	1285469	1322354
Loans to public or local authorities and nationalised industries or undertakings		51	234	269
Loans secured by policies of insurance issued by the company		52	99902	95375
Other loans		53	675877	638313
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	9254361	9340826
	More than one month withdrawal	55	4553	4918
Other financial investments		56	7423	7044
Deposits with ceding undertakings		57	6738279	7120355
Assets held to match linked liabilities	Index linked	58	3139676	3216447
	Property linked	59	10129120	9533478

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£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	35346	37807
	Intermediaries	72	9011	10531
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74	38329	46162
	Ceded	75	5515	2380
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	386637	249003
	due in more than 12 months	79	31845	2159

Other assets

Tangible assets	80	7917	6123
Deposits not subject to time restriction on withdrawal with approved institutions	81	918503	638884
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	805514	852712
Deferred acquisition costs (general business only)	85		
Other prepayments and accrued income	86	46498	43854
Deductions from the aggregate value of assets	87		
Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	123672746	123071522

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2013**

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	2013	£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 of its external financial reporting**

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	123672746	123071522
Admissible assets in excess of market and counterparty limits	92		5898
Inadmissible assets directly held	93	207248	274431
Capital resources requirement deduction of regulated related undertakings	94	195226	207761
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96	76	506
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	(21167)	92832
Deferred acquisition costs excluded from line 89	99	177247	183593
Reinsurers' share of technical provisions excluded from line 89	100	13330425	12742890
Other asset adjustments (may be negative)	101	21147	(127935)
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	137582948	136451499
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	4479	10739

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	11
					As at end of this financial year		As at end of the previous year	
					1		2	
Land and buildings				11	463073		506452	

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	97665	166418
	Debts and loans	26	82482	96501
Other group undertakings	Shares	27		
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41	1847430	1901697
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	212525	167852
Rights under derivative contracts		44	75088	68468
Fixed interest securities	Approved	45	609380	670238
	Other	46	2515903	2931511
Variable interest securities	Approved	47		
	Other	48	214310	261755
Participation in investment pools		49	227045	212960
Loans secured by mortgages		50	9024	22270
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52	4972	6838
Other loans		53	81028	64533
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	704180	901787
	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		

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£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	56	215
	Intermediaries	72		
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75		
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	21606	23932
	due in more than 12 months	79		

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	178917	106656
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	55432	64011
Deferred acquisition costs (general business only)	85		
Other prepayments and accrued income	86	4432	4689
Deductions from the aggregate value of assets	87		
Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	7404547	8178785

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2013**

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	2013	£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 of its external financial reporting**

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	7404547	8178785
Admissible assets in excess of market and counterparty limits	92		
Inadmissible assets directly held	93	1298	1298
Capital resources requirement deduction of regulated related undertakings	94		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96		
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	1089	22341
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100	448205	482739
Other asset adjustments (may be negative)	101	1052	7971
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	7856191	8693134
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	12
					As at end of this financial year		As at end of the previous year	
					1		2	
Land and buildings				11	5309837		5295803	

Investments in group undertakings and participating interests

UK insurance dependants	Shares	21	637137	870445
	Debts and loans	22		
Other insurance dependants	Shares	23		
	Debts and loans	24		
Non-insurance dependants	Shares	25	902572	1205338
	Debts and loans	26	716837	663475
Other group undertakings	Shares	27	366528	
	Debts and loans	28		
Participating interests	Shares	29		
	Debts and loans	30		

Other financial investments

Equity shares		41	17840872	16570078
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	10756035	10039086
Rights under derivative contracts		44	727833	1065812
Fixed interest securities	Approved	45	5521901	4422909
	Other	46	28141754	30519306
Variable interest securities	Approved	47	186966	96968
	Other	48	3223779	2721175
Participation in investment pools		49	1950127	1934239
Loans secured by mortgages		50	997175	1048742
Loans to public or local authorities and nationalised industries or undertakings		51	234	269
Loans secured by policies of insurance issued by the company		52	94872	88400
Other loans		53	594849	573780
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	7915037	8103477
	More than one month withdrawal	55		45
Other financial investments		56		
Deposits with ceding undertakings		57	3667727	3975023
Assets held to match linked liabilities	Index linked	58	2468497	2552349
	Property linked	59		

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£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	25992	25891
	Intermediaries	72	7952	9106
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74	10689	44646
	Ceded	75	3897	1687
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	249638	159402
	due in more than 12 months	79	31845	2159

Other assets

Tangible assets	80	7815	6123
Deposits not subject to time restriction on withdrawal with approved institutions	81	571400	351974
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	676688	723362
Deferred acquisition costs (general business only)	85		
Other prepayments and accrued income	86	20744	15442
Deductions from the aggregate value of assets	87		
Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	93627227	93086507

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2013**

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	2013	£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 of its external financial reporting**

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	93627227	93086507
Admissible assets in excess of market and counterparty limits	92		5898
Inadmissible assets directly held	93	115733	167470
Capital resources requirement deduction of regulated related undertakings	94	195226	207761
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96	76	506
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	(22257)	70343
Deferred acquisition costs excluded from line 89	99	5134	6103
Reinsurers' share of technical provisions excluded from line 89	100	8911490	8639065
Other asset adjustments (may be negative)	101	19997	(134345)
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	102852627	102049308
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	3172	6171

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	13
					As at end of this financial year		As at end of the previous year	
					1		2	
Land and buildings				11	333911		257469	

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	1129084	872982
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	624677	602982
Rights under derivative contracts		44	4449	4374
Fixed interest securities	Approved	45	5664	6036
	Other	46	925908	1218267
Variable interest securities	Approved	47		
	Other	48	141	653
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	391733	87751
	More than one month withdrawal	55	3968	3842
Other financial investments		56		
Deposits with ceding undertakings		57		
Assets held to match linked liabilities	Index linked	58		
	Property linked	59		

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£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	307	283
	Intermediaries	72		
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75		
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	8227	6633
	due in more than 12 months	79		

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	17432	54596
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	1034	1050
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 admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	3446536	3116919

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2013**

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	2013	£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 of its external financial reporting**

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	3446536	3116919
Admissible assets in excess of market and counterparty limits	92		
Inadmissible assets directly held	93		
Capital resources requirement deduction of regulated related undertakings	94		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96		
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		148
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100		
Other asset adjustments (may be negative)	101	98	1560
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	3446634	3118627

Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103		
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Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	14
					As at end of this financial year		As at end of the previous year	
					1		2	
Land and buildings				11	208359		209804	

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		362
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	714535	581395
Rights under derivative contracts		44	1517	379746
Fixed interest securities	Approved	45	878781	946991
	Other	46	2567731	2386181
Variable interest securities	Approved	47		
	Other	48	30903	46800
Participation in investment pools		49		
Loans secured by mortgages		50	279270	251343
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52	58	137
Other loans		53		
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	243410	247811
	More than one month withdrawal	55	585	1031
Other financial investments		56	7423	7044
Deposits with ceding undertakings		57	3070552	3145332
Assets held to match linked liabilities	Index linked	58	671179	664099
	Property linked	59	10129120	9533478

Analysis of admissible assetsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£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	8991	11419
	Intermediaries	72	1059	1425
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74	27640	1516
	Ceded	75	1618	693
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78	107167	59036
	due in more than 12 months	79		

Other assets

Tangible assets	80	102	
Deposits not subject to time restriction on withdrawal with approved institutions	81	150754	125658
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	72361	64288
Deferred acquisition costs (general business only)	85		
Other prepayments and accrued income	86	21321	23722
Deductions from the aggregate value of assets	87		
Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	19194436	18689311

Analysis of admissible assets

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

Global business

Financial year ended **31 December 2013**

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	2013	£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 of its external financial reporting**

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	19194436	18689311
Admissible assets in excess of market and counterparty limits	92		
Inadmissible assets directly held	93	90217	105663
Capital resources requirement deduction of regulated related undertakings	94		
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96		
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		
Deferred acquisition costs excluded from line 89	99	172113	177490
Reinsurers' share of technical provisions excluded from line 89	100	3970729	3621086
Other asset adjustments (may be negative)	101		(3120)
Total assets determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (91 to 101)	102	23427496	22590430
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	1307	4568

Long term insurance business liabilities and marginsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**Total business/Sub fund **Summary**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Mathematical reserves, after distribution of surplus		11	97848741	98948322
Cash bonuses which had not been paid to policyholders prior to end of the financial year		12	9019	8017
Balance of surplus/(valuation deficit)		13	252254	205139
Long term insurance business fund carried forward (11 to 13)		14	98110014	99161478
Claims outstanding	Gross	15	478294	410304
	Reinsurers' share	16	4982	5063
	Net (15-16)	17	473312	405242
Provisions	Taxation	21	548690	363252
	Other risks and charges	22	52681	38343
Deposits received from reinsurers		23		
Creditors	Direct insurance business	31	182329	168200
	Reinsurance accepted	32	6579	5387
	Reinsurance ceded	33	10413	8893
Debenture loans	Secured	34		
	Unsecured	35		
Amounts owed to credit institutions		36		63484
Creditors	Taxation	37	98869	242775
	Other	38	2161089	3049280
Accruals and deferred income		39	98547	120530
Provision for "reasonably foreseeable adverse variations"		41		
Total other insurance and non-insurance liabilities (17 to 41)		49	3632511	4465386
Excess of the value of net admissible assets		51	21930222	19444658
Total liabilities and margins		59	123672747	123071522

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	61	507798	518078
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	62	10129120	9533478

Total liabilities (11+12+49)	71	101490271	103421725
Increase to liabilities - DAC related	72	20183	26089
Reinsurers' share of technical provisions	73	13330426	12742890
Other adjustments to liabilities (may be negative)	74	10073691	8930321
Capital and reserves and fund for future appropriations	75	12668377	11330473
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (71 to 75)	76	137582948	136451499

Long term insurance business liabilities and marginsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**Total business/Sub fund **Scottish Amicable Insurance Fund**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Mathematical reserves, after distribution of surplus		11	5809415	6596441
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	5809415	6596441
Claims outstanding	Gross	15	123558	99219
	Reinsurers' share	16		
	Net (15-16)	17	123558	99219
Provisions	Taxation	21	52336	38421
	Other risks and charges	22	2000	1700
Deposits received from reinsurers		23		
Creditors	Direct insurance business	31		371
	Reinsurance accepted	32		
	Reinsurance ceded	33		
Debenture loans	Secured	34		
	Unsecured	35		
Amounts owed to credit institutions		36		
Creditors	Taxation	37	13983	26636
	Other	38	223648	251657
Accruals and deferred income		39	7189	8974
Provision for "reasonably foreseeable adverse variations"		41		
Total other insurance and non-insurance liabilities (17 to 41)		49	422715	426979
Excess of the value of net admissible assets		51	1172418	1155365
Total liabilities and margins		59	7404547	8178785

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	61	109768	104300
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	62		

Total liabilities (11+12+49)	71	6232129	7023420
Increase to liabilities - DAC related	72		
Reinsurers' share of technical provisions	73	448204	482739
Other adjustments to liabilities (may be negative)	74	1175857	1186975
Capital and reserves and fund for future appropriations	75		
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (71 to 75)	76	7856191	8693134

Long term insurance business liabilities and marginsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**Total business/Sub fund **With-Profits Sub-Fund**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Mathematical reserves, after distribution of surplus		11	70380222	71691892
Cash bonuses which had not been paid to policyholders prior to end of the financial year		12	9019	8017
Balance of surplus/(valuation deficit)		13		
Long term insurance business fund carried forward (11 to 13)		14	70389241	71699909
Claims outstanding	Gross	15	208944	196234
	Reinsurers' share	16	2475	2051
	Net (15-16)	17	206469	194182
Provisions	Taxation	21	464716	346576
	Other risks and charges	22	29044	32076
Deposits received from reinsurers		23		
Creditors	Direct insurance business	31	144601	93364
	Reinsurance accepted	32		
	Reinsurance ceded	33	2820	7558
Debenture loans	Secured	34		
	Unsecured	35		
Amounts owed to credit institutions		36		63484
Creditors	Taxation	37	96460	304696
	Other	38	1500628	1943810
Accruals and deferred income		39	91358	111556
Provision for "reasonably foreseeable adverse variations"		41		
Total other insurance and non-insurance liabilities (17 to 41)		49	2536097	3097305
Excess of the value of net admissible assets		51	20701889	18289293
Total liabilities and margins		59	93627227	93086507

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	61	115855	120842
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	62		

Total liabilities (11+12+49)	71	72925337	74797214
Increase to liabilities - DAC related	72	1027	1221
Reinsurers' share of technical provisions	73	8911492	8639065
Other adjustments to liabilities (may be negative)	74	9025443	8080660
Capital and reserves and fund for future appropriations	75	11989328	10531148
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (71 to 75)	76	102852627	102049308

Long term insurance business liabilities and marginsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**Total business/Sub fund **Defined Charge Participating Sub-Fund**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Mathematical reserves, after distribution of surplus		11	3382423	3110601
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	3382423	3110601
Claims outstanding	Gross	15	726	393
	Reinsurers' share	16		
	Net (15-16)	17	726	393
Provisions	Taxation	21		
	Other risks and charges	22		
Deposits received from reinsurers		23		
Creditors	Direct insurance business	31		
	Reinsurance accepted	32		
	Reinsurance ceded	33		
Debenture loans	Secured	34		
	Unsecured	35		
Amounts owed to credit institutions		36		
Creditors	Taxation	37	860	770
	Other	38	6613	5155
Accruals and deferred income		39		
Provision for "reasonably foreseeable adverse variations"		41		
Total other insurance and non-insurance liabilities (17 to 41)		49	8199	6318
Excess of the value of net admissible assets		51	55914	
Total liabilities and margins		59	3446536	3116919

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	61	975	1004
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	62		

Total liabilities (11+12+49)	71	3390622	3116919
Increase to liabilities - DAC related	72		
Reinsurers' share of technical provisions	73		
Other adjustments to liabilities (may be negative)	74	56012	1708
Capital and reserves and fund for future appropriations	75		
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (71 to 75)	76	3446634	3118627

Long term insurance business liabilities and marginsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**Total business/Sub fund **Non-Profit Sub-Fund**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Mathematical reserves, after distribution of surplus		11	18276682	17549388
Cash bonuses which had not been paid to policyholders prior to end of the financial year		12		
Balance of surplus/(valuation deficit)		13	252254	205139
Long term insurance business fund carried forward (11 to 13)		14	18528936	17754527
Claims outstanding	Gross	15	145066	114459
	Reinsurers' share	16	2507	3011
	Net (15-16)	17	142559	111447
Provisions	Taxation	21	31638	(21746)
	Other risks and charges	22	21637	4567
Deposits received from reinsurers		23		
Creditors	Direct insurance business	31	37728	74464
	Reinsurance accepted	32	6579	5387
	Reinsurance ceded	33	7593	1335
Debenture loans	Secured	34		
	Unsecured	35		
Amounts owed to credit institutions		36		
Creditors	Taxation	37	(12434)	(89328)
	Other	38	430201	848658
Accruals and deferred income		39		
Provision for "reasonably foreseeable adverse variations"		41		
Total other insurance and non-insurance liabilities (17 to 41)		49	665500	934785
Excess of the value of net admissible assets		51		
Total liabilities and margins		59	19194436	18689312

Amounts included in line 59 attributable to liabilities to related companies, other than those under contracts of insurance or reinsurance	61	281201	291932
Amounts included in line 59 attributable to liabilities in respect of property linked benefits	62	10129120	9533478

Total liabilities (11+12+49)	71	18942183	18484173
Increase to liabilities - DAC related	72	19156	24869
Reinsurers' share of technical provisions	73	3970729	3621086
Other adjustments to liabilities (may be negative)	74	(183621)	(339022)
Capital and reserves and fund for future appropriations	75	679050	799325
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (71 to 75)	76	23427496	22590430

Liabilities (other than long term insurance business)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

Company registration number		GL/ UK/ CM	day month year			Units
R15	15454	GL	31	12	2013	£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	22689	20625
Claims outstanding	12	151292	107058
Provision for unexpired risks	13	180	312
Equalisation provisions	Credit business	14	
	Other than credit business	15	797
Other technical provisions	16		
Total gross technical provisions (11 to 16)	19	174958	128752

Provisions and creditors

Provisions	Taxation	21	58636	62635
	Other risks and charges	22	7645	5262
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	2862	2599
	Reinsurance accepted	42		
	Reinsurance ceded	43	1744	2907
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		
Creditors	Taxation	47	6805	11310
	Foreseeable dividend	48		
	Other	49	1295012	1105705
Accruals and deferred income		51	14	12
Total (19 to 51)		59	1547676	1319183
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62	1000	1000
Subordinated loan capital		63		
Total (59 to 63)		69	1548676	1320183

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	1115108	1010604
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Amounts deducted from technical provisions for discounting	82		
Other adjustments (may be negative)	83	(50302)	(51760)
Capital and reserves	84	4308895	4006699
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	85	5807269	5275123

Profit and loss account (non-technical account)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day	month	year	Units	
		R16	15454	GL	31	12	2013	£000
				This financial year			Previous year	
				1			2	
Transfer (to)/from the general insurance business technical account		From Form 20	11	929			619	
		Equalisation provisions	12	(53)			(39)	
Transfer from the long term insurance business revenue account			13	378102			138210	
Investment income	Income		14	10351			16670	
	Value re-adjustments on investments		15	244717			436499	
	Gains on the realisation of investments		16					
Investment charges	Investment management charges, including interest		17	105			80	
	Value re-adjustments on investments		18	91531				
	Loss on the realisation of investments		19	13145				
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	(18688)			(5693)	
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)			29	510576			586185	
Tax on profit or loss on ordinary activities			31	(22359)			(15524)	
Profit or loss on ordinary activities after tax (29-31)			39	532935			601710	
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	532935			601710	
Dividends (paid or foreseeable)			51	230701			245483	
Profit or loss retained for the financial year (49-51)			59	302234			356227	

Analysis of derivative contractsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	1
Derivative contracts				Value as at the end of this financial year				Notional amount as at the end of this financial year		
				Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4
Futures and contracts for differences	Fixed-interest securities		11							
	Interest rates		12							
	Inflation		13							
	Credit index / basket		14							
	Credit single name		15							
	Equity index		16		91531				1281201	
	Equity stock		17							
	Land		18							
	Currencies		19							
	Mortality		20							
	Other		21							
In the money options	Swaptions		31							
	Equity index calls		32							
	Equity stock calls		33							
	Equity index puts		34							
	Equity stock puts		35							
	Other		36							
Out of the money options	Swaptions		41							
	Equity index calls		42							
	Equity stock calls		43							
	Equity index puts		44							
	Equity stock puts		45							
	Other		46							
Total (11 to 46)			51		91531				1281201	
Adjustment for variation margin			52							
Total (51 + 52)			53		91531					

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE.

Please see instructions 11 and 12 to this Form for the meaning of these figures.

Analysis of derivative contractsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	10
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year		
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4
Futures and contracts for differences	Fixed-interest securities	11	47175	19745		1189265		2999747	
	Interest rates	12	87950	228676		10266585		10267961	
	Inflation	13							
	Credit index / basket	14							
	Credit single name	15							
	Equity index	16	79274	8413		2170980		225974	
	Equity stock	17							
	Land	18							
	Currencies	19	678668	36345		28939072		28758317	
	Mortality	20							
	Other	21							
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
	Other	36	245			322			
Out of the money options	Swaptions	41							
	Equity index calls	42							
	Equity stock calls	43							
	Equity index puts	44	35214					2399389	
	Equity stock puts	45							
	Other	46				610			
Total (11 to 46)		51	928527	293178		42566833		44651389	
Adjustment for variation margin		52	(119639)	(21148)					
Total (51 + 52)		53	808888	272031					

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE.

Please see instructions 11 and 12 to this Form for the meaning of these figures.

Analysis of derivative contractsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	11
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year		
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4
Futures and contracts for differences	Fixed-interest securities	11	4695	1536		101707		273761	
	Interest rates	12	12420	7929		247292		247292	
	Inflation	13							
	Credit index / basket	14							
	Credit single name	15							
	Equity index	16	7673			213630			
	Equity stock	17							
	Land	18							
	Currencies	19	61988	709		2500271		2439309	
	Mortality	20							
	Other	21							
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
	Other	36							
Out of the money options	Swaptions	41							
	Equity index calls	42							
	Equity stock calls	43							
	Equity index puts	44							
	Equity stock puts	45							
	Other	46				191			
Total (11 to 46)		51	86776	10175		3063092		2960362	
Adjustment for variation margin		52	(11687)	(1052)					
Total (51 + 52)		53	75088	9123					

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE.

Please see instructions 11 and 12 to this Form for the meaning of these figures.

Analysis of derivative contractsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	12
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year		
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4
Futures and contracts for differences	Fixed-interest securities	11	41918	16850		1077936		2676658	
	Interest rates	12	75469	220494		10011685		10013062	
	Inflation	13							
	Credit index / basket	14							
	Credit single name	15							
	Equity index	16	68022	8413		1858199		225974	
	Equity stock	17							
	Land	18							
	Currencies	19	610990	26899		26160389		25678897	
	Mortality	20							
	Other	21							
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
	Other	36	227			304			
Out of the money options	Swaptions	41							
	Equity index calls	42							
	Equity stock calls	43							
	Equity index puts	44	35214					2399389	
	Equity stock puts	45							
	Other	46				418			
Total (11 to 46)		51	831840	272656		39108932		40993980	
Adjustment for variation margin		52	(104007)	(19997)					
Total (51 + 52)		53	727833	252659					

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE.

Please see instructions 11 and 12 to this Form for the meaning of these figures.

Analysis of derivative contractsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	13
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year		
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4
Futures and contracts for differences	Fixed-interest securities	11	562	130		9622		33631	
	Interest rates	12	62	252		7607		7607	
	Inflation	13							
	Credit index / basket	14							
	Credit single name	15							
	Equity index	16	3580			99151			
	Equity stock	17							
	Land	18							
	Currencies	19	4172	803		140558		137189	
	Mortality	20							
	Other	21							
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
	Other	36	18			18			
Out of the money options	Swaptions	41							
	Equity index calls	42							
	Equity stock calls	43							
	Equity index puts	44							
	Equity stock puts	45							
	Other	46							
Total (11 to 46)		51	8394	1185		256955		178427	
Adjustment for variation margin		52	(3944)	(99)					
Total (51 + 52)		53	4449	1086					

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE.

Please see instructions 11 and 12 to this Form for the meaning of these figures.

Analysis of derivative contractsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**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	2013	£000	14
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year		
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4
Futures and contracts for differences	Fixed-interest securities	11		1229				15698	
	Interest rates	12							
	Inflation	13							
	Credit index / basket	14							
	Credit single name	15							
	Equity index	16							
	Equity stock	17							
	Land	18							
	Currencies	19	1518	7934			137854	502922	
	Mortality	20							
	Other	21							
In the money options	Swaptions	31							
	Equity index calls	32							
	Equity stock calls	33							
	Equity index puts	34							
	Equity stock puts	35							
	Other	36							
Out of the money options	Swaptions	41							
	Equity index calls	42							
	Equity stock calls	43							
	Equity index puts	44							
	Equity stock puts	45							
	Other	46							
Total (11 to 46)		51	1518	9163			137854	518621	
Adjustment for variation margin		52							
Total (51 + 52)		53	1518	9163					

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE.

Please see instructions 11 and 12 to this Form for the meaning of these figures.

With-profits insurance capital component for the fundName of insurer **The Prudential Assurance Company Limited**With-profits fund **Summary**Financial year ended **31 December 2013**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Regulatory excess capital

Regulatory value of assets	Long-term admissible assets of the fund	11	104478309	104382211
	Implicit items allocated to the fund	12		
	Mathematical reserves in respect of the fund's non-profit insurance contracts	13	14626430	15789560
	Long-term admissible assets of the fund covering the LTICR of the fund's non-profit insurance contracts	14	636894	687006
	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	89214985	87905646
Regulatory value of liabilities	Mathematical reserves (after distribution of surplus) in respect of the fund's with-profits insurance contracts	21	64945630	65609376
	Regulatory current liabilities of the fund	22	2976029	3538618
	Total (21+22)	29	67921659	69147994
Long-term insurance capital requirement in respect of the fund's with-profits insurance contracts		31	2643376	2669851
Resilience capital requirement in respect of the fund's with-profits insurance contracts		32		
Sum of regulatory value of liabilities, LTICR and RCR (29+31+32)		39	70565035	71817845
Regulatory excess capital (19-39)		49	18649950	16087801

Realistic excess capital

Realistic excess capital	51	7114794	5538055
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Excess assets allocated to with-profits insurance business

Excess (deficiency) of assets allocated to with-profits insurance business in fund (49-51)	61	11535156	10549746
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	1940392	1425795
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	9674146	9248528

With-profits insurance capital component for the fundName of insurer **The Prudential Assurance Company Limited**With-profits fund **Scottish Amicable Insurance Fund**Financial year ended **31 December 2013**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Regulatory excess capital

Regulatory value of assets	Long-term admissible assets of the fund	11	7404546	8178786
	Implicit items allocated to the fund	12		
	Mathematical reserves in respect of the fund's non-profit insurance contracts	13	314708	321553
	Long-term admissible assets of the fund covering the LTICR of the fund's non-profit insurance contracts	14	44977	47687
	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	7044861	7809546
Regulatory value of liabilities	Mathematical reserves (after distribution of surplus) in respect of the fund's with-profits insurance contracts	21	5494707	6274888
	Regulatory current liabilities of the fund	22	422715	426979
	Total (21+22)	29	5917422	6701867
Long-term insurance capital requirement in respect of the fund's with-profits insurance contracts		31	176824	204613
Resilience capital requirement in respect of the fund's with-profits insurance contracts		32		
Sum of regulatory value of liabilities, LTICR and RCR (29+31+32)		39	6094246	6906480
Regulatory excess capital (19-39)		49	950616	903066

Realistic excess capital

Realistic excess capital	51		
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Excess assets allocated to with-profits insurance business

Excess (deficiency) of assets allocated to with-profits insurance business in fund (49-51)	61	950616	903066
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	950616	903066

With-profits insurance capital component for the fundName of insurer **The Prudential Assurance Company Limited**With-profits fund **With-Profits Sub-Fund**Financial year ended **31 December 2013**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Regulatory excess capital

Regulatory value of assets	Long-term admissible assets of the fund	11	93627227	93086507
	Implicit items allocated to the fund	12		
	Mathematical reserves in respect of the fund's non-profit insurance contracts	13	14311722	15468006
	Long-term admissible assets of the fund covering the LTICR of the fund's non-profit insurance contracts	14	591917	639319
	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	78723588	76979181
Regulatory value of liabilities	Mathematical reserves (after distribution of surplus) in respect of the fund's with-profits insurance contracts	21	56068500	56223887
	Regulatory current liabilities of the fund	22	2545116	3105322
	Total (21+22)	29	58613616	59329209
Long-term insurance capital requirement in respect of the fund's with-profits insurance contracts		31	2331255	2340660
Resilience capital requirement in respect of the fund's with-profits insurance contracts		32		
Sum of regulatory value of liabilities, LTICR and RCR (29+31+32)		39	60944871	61669869
Regulatory excess capital (19-39)		49	17778717	15309313

Realistic excess capital

Realistic excess capital	51	7114794	5538055
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Excess assets allocated to with-profits insurance business

Excess (deficiency) of assets allocated to with-profits insurance business in fund (49-51)	61	10663923	9771258
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	1940392	1425795
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	8723531	8345462

With-profits insurance capital component for the fundName of insurer **The Prudential Assurance Company Limited**With-profits fund **Defined Charge Participating Sub-Fund**Financial year ended **31 December 2013**Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Regulatory excess capital

Regulatory value of assets	Long-term admissible assets of the fund	11	3446536	3116918
	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	3446536	3116918
Regulatory value of liabilities	Mathematical reserves (after distribution of surplus) in respect of the fund's with-profits insurance contracts	21	3382423	3110601
	Regulatory current liabilities of the fund	22	8199	6318
	Total (21+22)	29	3390622	3116919
Long-term insurance capital requirement in respect of the fund's with-profits insurance contracts		31	135297	124578
Resilience capital requirement in respect of the fund's with-profits insurance contracts		32		
Sum of regulatory value of liabilities, LTICR and RCR (29+31+32)		39	3525919	3241496
Regulatory excess capital (19-39)		49	(79383)	(124578)

Realistic excess capital

Realistic excess capital	51		
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Excess assets allocated to with-profits insurance business

Excess (deficiency) of assets allocated to with-profits insurance business in fund (49-51)	61	(79383)	(124578)
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		

Realistic balance sheet

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

With-profits fund **Summary**

Financial year ended **31 December 2013**

Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Realistic value of assets available to the fund

Regulatory value of assets	11	89214985	87905646
Implicit items allocated to the fund	12		
Value of shares in subsidiaries held in fund (regulatory)	13	637138	870440
Excess admissible assets	21		5898
Present value of future profits (or losses) on non-profit insurance contracts written in the fund	22	1800063	1893158
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	814918	1057409
Prepayments made from the fund	25		
Realistic value of assets of fund (11+21+22+23+24+25-(12+13))	26	91192829	89991670
Support arrangement assets	27		
Assets available to the fund (26+27)	29	91192829	89991670

Realistic value of liabilities of fund

With-profits benefit reserve	31	76820695	74788022
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	729322
	Planned deductions for the costs of guarantees, options and smoothing from with-profits benefits reserve	35	2007718
	Planned deductions for other costs deemed chargeable to with-profits benefits reserve	36	223971
	Future costs of contractual guarantees (other than financial options)	41	2506439
	Future costs of non-contractual commitments	42	
	Future costs of financial options	43	417100
	Future costs of smoothing (possibly negative)	44	854361
	Financing costs	45	
	Any other liabilities related to regulatory duty to treat customers fairly	46	
	Other long-term insurance liabilities	47	1120949
	Total (32+34+41+42+43+44+45+46+47-(33+35+36))	49	3396483
Realistic current liabilities of the fund	51	2967009	3538618
Realistic value of liabilities of fund (31+49+51)	59	83184187	82944207

Realistic balance sheet

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

With-profits fund **Summary**

Financial year ended **31 December 2013**

Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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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	84078034	84453615
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	84078034	84453615
Risk capital margin for fund (62-59)	65	893847	1509408
Realistic excess capital for fund (26-(59+65))	66	7114794	5538055
Realistic excess available capital for fund (29-(59+65))	67	7114794	5538055
Working capital for fund (29-59)	68	8008642	7047463
Working capital ratio for fund (68/29)	69	8.78	7.83

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

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

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

Financial year ended **31 December 2013**

Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Realistic value of assets available to the fund

Regulatory value of assets	11	7044861	7809546
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	138366	135485
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	7183228	7945031
Support arrangement assets	27		
Assets available to the fund (26+27)	29	7183228	7945031

Realistic value of liabilities of fund

With-profits benefit reserve	31	5932254	6700661
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	145303
	Planned deductions for the costs of guarantees, options and smoothing from with-profits benefits reserve	35	(99162)
	Planned deductions for other costs deemed chargeable to with-profits benefits reserve	36	43569
	Future costs of contractual guarantees (other than financial options)	41	75795
	Future costs of non-contractual commitments	42	
	Future costs of financial options	43	381303
	Future costs of smoothing (possibly negative)	44	47362
	Financing costs	45	
	Any other liabilities related to regulatory duty to treat customers fairly	46	
	Other long-term insurance liabilities	47	122905
	Total (32+34+41+42+43+44+45+46+47-(33+35+36))	49	828260
Realistic current liabilities of the fund	51	422714	426979
Realistic value of liabilities of fund (31+49+51)	59	7183228	7945031

Realistic balance sheet

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

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

Financial year ended **31 December 2013**

Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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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	7183228	7945031
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	7183228	7945031
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		

Realistic balance sheet

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

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

Financial year ended **31 December 2013**

Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Realistic value of assets available to the fund

Regulatory value of assets	11	78723588	76979181
Implicit items allocated to the fund	12		
Value of shares in subsidiaries held in fund (regulatory)	13	637138	870440
Excess admissible assets	21		5898
Present value of future profits (or losses) on non-profit insurance contracts written in the fund	22	1661697	1757673
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	814918	1057409
Prepayments made from the fund	25		
Realistic value of assets of fund (11+21+22+23+24+25-(12+13))	26	80563065	78929721
Support arrangement assets	27		
Assets available to the fund (26+27)	29	80563065	78929721

Realistic value of liabilities of fund

With-profits benefit reserve	31	67421497	64951654
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	584018
	Planned deductions for the costs of guarantees, options and smoothing from with-profits benefits reserve	35	2024861
	Planned deductions for other costs deemed chargeable to with-profits benefits reserve	36	140863
	Future costs of contractual guarantees (other than financial options)	41	2430644
	Future costs of non-contractual commitments	42	
	Future costs of financial options	43	35797
	Future costs of smoothing (possibly negative)	44	807000
	Financing costs	45	
	Any other liabilities related to regulatory duty to treat customers fairly	46	
	Other long-term insurance liabilities	47	905095
	Total (32+34+41+42+43+44+45+46+47-(33+35+36))	49	2596830
Realistic current liabilities of the fund	51	2536097	3105322
Realistic value of liabilities of fund (31+49+51)	59	72554424	71882258

Realistic balance sheet

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

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

Financial year ended **31 December 2013**

Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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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	73448271	73391666
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	73448271	73391666
Risk capital margin for fund (62-59)	65	893847	1509408
Realistic excess capital for fund (26-(59+65))	66	7114794	5538055
Realistic excess available capital for fund (29-(59+65))	67	7114794	5538055
Working capital for fund (29-59)	68	8008642	7047463
Working capital ratio for fund (68/29)	69	9.94	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

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

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

Financial year ended **31 December 2013**

Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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Realistic value of assets available to the fund

Regulatory value of assets	11	3446536	3116918
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	3446536	3116918
Support arrangement assets	27		
Assets available to the fund (26+27)	29	3446536	3116918

Realistic value of liabilities of fund

With-profits benefit reserve	31	3466944	3135706
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	82019
	Planned deductions for other costs deemed chargeable to with-profits benefits reserve	36	39539
	Future costs of contractual guarantees (other than financial options)	41	
	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	92950
	Total (32+34+41+42+43+44+45+46+47-(33+35+36))	49	(28607)
Realistic current liabilities of the fund	51	8199	6318
Realistic value of liabilities of fund (31+49+51)	59	3446536	3116918

Realistic balance sheet

Name of insurer **The Prudential Assurance Company Limited**
 With-profits fund **Defined Charge Participating Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

As at end of this financial year 1	As at end of the previous year 2
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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	3446536	3116918
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	3446536	3116918
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		

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day month year			units	
		R20A	15454	GL	31	12	2013	£000
Category number	PRA return general insurance business reporting category		Gross Premium written in this financial year 1	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year 4		
				Reported 2	Incurred but not reported 3			
001	Total business	1	47134	39421	112503		24009	
002	Total primary (direct) and facultative business	2	47134	39421	112503		24009	
003	Total treaty reinsurance accepted business	3						
110	Total primary (direct) and facultative accident and health (category numbers 111 to 114)	4	33737	2904	2402		17314	
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	2357	16096	873		1228	
160	Primary (direct) and facultative household and domestic all risks	6	4054	1085	51		2054	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	472	1	11		189	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	67	16	5		35	
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	1006	1905	15		510	
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	5098	17394	109089		2509	
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	147	18	24		74	
330	Total primary (direct) and facultative aviation (category numbers 331 to 333)	12						
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13						
350	Total primary (direct) and facultative goods in transit	14	195	1	32		96	
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	47134	39421	112503		24009	

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day month year			units	
		R20A	15454	GL	31	12	2013	£000
Category number	PRA return general insurance business reporting category	Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
			Reported	Incurred but not reported				
		1	2	3		4		

Primary (direct) and facultative personal lines business

111	Medical insurance	21	20319	973	1632	10333
112	HealthCare cash plans	22	100	2	4	56
113	Travel	23	4216	858	333	2218
114	Personal accident or sickness	24	9102	1071	433	4706
121	Private motor - comprehensive	25	2127	12595	693	1108
122	Private motor - non-comprehensive	26	230	3501	180	120
123	Motor cycle	27				
160	Household and domestic all risks (equals line 6)	28	4054	1085	51	2054
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	472	1	11	189

Primary (direct) and facultative commercial lines business

221	Fleets	41				
222	Commercial vehicles (non-fleet)	42	67	16	5	35
223	Motor other	43				
261	Commercial property	44	844	247	13	428
262	Consequential loss	45	79	1658	2	40
263	Contractors or engineering all risks	46	83			42
271	Employers liability	47	4058	14545	107706	1978
272	Professional indemnity	48	14	59	94	7
273	Public and products liability	49	1026	2790	1289	525
274	Mixed commercial package	50				
281	Fidelity and contract guarantee	51	147	18	24	74
282	Credit	52				
283	Suretyship	53				
284	Commercial contingency	54				

Primary (direct) and facultative aviation

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

General insurance business : Summary of business carried on

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

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day month year			units	
		R20A	15454	GL	31	12	2013	£000
Category number	PRA return general insurance business reporting category	Gross Premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
			Reported	Incurred but not reported				
		1	2	3		4		

Primary (direct) and facultative marine and transport

341	Marine liability	64					
342	Marine hull	65					
343	Energy (on and off-shore)	66					
344	Protection and indemnity	67					
345	Freight demurrage and defence	68					
346	War risks	69					
347	Yacht	70					
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	195	1	32		96

Primary (direct) and facultative miscellaneous

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

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

Proportional treaty

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

Treaty Reinsurance Miscellaneous

700	Miscellaneous treaty reinsurance accepted business (equals line 18)	101					
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	Total (lines 21 to 101)	111	47134	39421	112503	24009
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General insurance business : Technical account (excluding equalisation provisions)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	15454	GL	31	12	2013	£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	39780				35427		
	Claims incurred (22.17.4)	12	20162				18247		
	Claims management costs (22.18.4)	13	630				491		
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(134)				(64)		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17	17968				16279		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	1154				473		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	99				(254)		
	Claims management costs (22.14.4)	23	138				119		
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25	13				10		
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(225)				146		
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	929				619		
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	929				619		

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R20	15454	GL	31	12	2013	£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	39780				35427		
	Claims incurred (22.17.4)	12	20162				18247		
	Claims management costs (22.18.4)	13	630				491		
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(134)				(64)		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17	17968				16279		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	1154				473		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	99				(254)		
	Claims management costs (22.14.4)	23	138				119		
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25	13				10		
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	(225)				146		
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	929				619		
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	929				619		

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	28502				25305		
	Claims incurred (22.17.4)	12	16277				14137		
	Claims management costs (22.18.4)	13	521				407		
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	2				2		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17	11519				10556		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	183				203		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(651)				(400)		
	Claims management costs (22.14.4)	23	47				42		
	Adjustment for discounting (22.51.4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25	13				10		
	Net operating expenses (22.41.4)	26							
	Balance (21-22-23+24+25-26)	29	618				367		
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	800				571		
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	800				571		

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	2016				1953	
	Claims incurred	(22.17.4)	12	1012				769	
	Claims management costs	(22.18.4)	13	27				16	
	Adjustment for discounting	(22.52.4)	14						
	Increase in provision for unexpired risks (22.19.4)		15	34				(27)	
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses	(22.42.4)	17	1450				1448	
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(506)				(253)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium	(21.11.5)	21						
	Claims incurred	(22.13.4)	22	(44)				(220)	
	Claims management costs	(22.14.4)	23	9				3	
	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	36				217	
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	(471)				(36)	
Allocated investment income			51						
Transfer to non-technical account (49+51)			59	(471)				(36)	

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	3500				3087		
	Claims incurred (22.17.4)	12	1118				980		
	Claims management costs (22.18.4)	13	44				33		
	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	2053				1728		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	285				346		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(331)				(219)		
	Claims management costs (22.14.4)	23	(11)				(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	341				222		
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	626				567		
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	626				567		

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	4313				3679		
	Claims incurred (22.17.4)	12	1387				1958		
	Claims management costs (22.18.4)	13	23				23		
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(164)				(23)		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17	2207				1880		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	860				(160)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	1292				600		
	Claims management costs (22.14.4)	23	90				71		
	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	(1382)				(671)		
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	(522)				(831)		
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	(522)				(831)		

General insurance business : Technical account (excluding equalisation provisions)Name of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	1449				1403		
	Claims incurred (22.17.4)	12	369				404		
	Claims management costs (22.18.4)	13	15				11		
	Adjustment for discounting (22.52.4)	14							
	Increase in provision for unexpired risks (22.19.4)	15	(6)				(16)		
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22.42.4)	17	740				666		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	332				337		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21.11.5)	21							
	Claims incurred (22.13.4)	22	(166)				(15)		
	Claims management costs (22.14.4)	23	3				4		
	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	163				11		
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	496				348		
Allocated investment income		51							
Transfer to non-technical account (49+51)		59	496				348		

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	15454	GL	31	12	2013	£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							
	For periods of 12 months	14	23125	24009	2417	2702	20708	21307	
	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	21412	2340			19072		
Total (12 to 16)		19	44537	24009	4757	2702	39780	21307	

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31 December 2013**Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day month year			Units	Category number	
		R21	15454	GL	31	12	2013	£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							
	For periods of 12 months	14	23125	24009	2417	2702	20708	21307	
	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	21412	2340			19072		
Total (12 to 16)		19	44537	24009	4757	2702	39780	21307	

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31 December 2013**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	2013	£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								
	For periods of 12 months	14	16380	17257	1704	1774	14676	15483		
	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	15308		1482		13827			
Total (12 to 16)		19	31688	17257	3186	1774	28502	15483		

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31 December 2013**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	2013	£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							
	For periods of 12 months	14	1129	1228	107	142	1022	1086	
	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	1185	191		994			
Total (12 to 16)		19	2314	1228	298	142	2016	1086	

General insurance business (accident year accounting) : Analysis of premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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							
	For periods of 12 months	14	2000	2054	143	190	1857	1864	
	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	1802	159			1643		
Total (12 to 16)		19	3802	2054	302	190	3500	1864	

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31 December 2013**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	2013	£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							
	For periods of 12 months	14	2582	2502	207 337		2375	2165	
	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	2222	285			1938		
Total (12 to 16)		19	4804	2502	491 337		4313	2165	

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

Name of insurer

The Prudential Assurance Company Limited

Global business

Financial year ended

31 December 2013**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	2013	£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							
	For periods of 12 months	14	1034	967	256		259	779	709
	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	894		224			671	
Total (12 to 16)		19	1929	967	479		259	1449	709

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R22	15454	GL	31	12	2013	£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	107385	9485		144397		46497	
	Reinsurers' share	12	93710	4325		135783		46398	
	Net (11-12)	13	13675	5160		8614		99	
	Claims management costs	14	214	202		150		138	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		15077		7528		22604	
	Reinsurers' share	16		1556		887		2443	
	Net (15-16)	17		13521		6641		20162	
	Claims management costs	18		497		133		630	
Provision for unexpired risks		19	324			190		(134)	
Net operating expenses	Commissions	21	5755	12861		6138		12478	
	Other acquisition expenses	22	1247					1247	
	Administrative expenses	23		5604				5604	
	Reinsurance commissions and profit participations	24	720	1327		688		1360	
	Total (21+22+23-24)	29	6281	17137		5450		17968	
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	6281	17137		5450		17968	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	Units	Category number	
		R22	15454	GL	31	12	2013	£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	107385	9485		144397		46497	
	Reinsurers' share	12	93710	4325		135783		46398	
	Net (11-12)	13	13675	5160		8614		99	
	Claims management costs	14	214	202		150		138	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		15077		7528		22604	
	Reinsurers' share	16		1556		887		2443	
	Net (15-16)	17		13521		6641		20162	
	Claims management costs	18		497		133		630	
Provision for unexpired risks		19	324			190		(134)	
Net operating expenses	Commissions	21	5755	12861		6138		12478	
	Other acquisition expenses	22	1247					1247	
	Administrative expenses	23		5604				5604	
	Reinsurance commissions and profit participations	24	720	1327		688		1360	
	Total (21+22+23-24)	29	6281	17137		5450		17968	
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	6281	17137		5450		17968	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	4721	3066		711		(943)	
	Reinsurers' share	12	710	233		185		(292)	
	Net (11-12)	13	4011	2833		526		(651)	
	Claims management costs	14	85	108		24		47	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		13909		4589		18498	
	Reinsurers' share	16		1508		713		2221	
	Net (15-16)	17		12401		3876		16277	
	Claims management costs	18		452		69		521	
Provision for unexpired risks		19	10			12		2	
Net operating expenses	Commissions	21	3486	7955		3800		7641	
	Other acquisition expenses	22	889					889	
	Administrative expenses	23		3985				3985	
	Reinsurance commissions and profit participations	24	507	1007		518		995	
	Total (21+22+23-24)	29	3868	10933		3282		11519	
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	3868	10933		3282		11519	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	17449	291		16303		(855)	
	Reinsurers' share	12	16758	85		15863		(811)	
	Net (11-12)	13	691	206		441		(44)	
	Claims management costs	14	9	8		10		9	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		346		666		1012	
	Reinsurers' share	16							
	Net (15-16)	17		346		666		1012	
	Claims management costs	18		12		15		27	
Provision for unexpired risks		19	9			43		34	
Net operating expenses	Commissions	21	589	1163		606		1146	
	Other acquisition expenses	22	70					70	
	Administrative expenses	23		281				281	
	Reinsurance commissions and profit participations	24	47	13		12		48	
	Total (21+22+23-24)	29	612	1432		594		1450	
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	612	1432		594		1450	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	1604	270		493		(841)	
	Reinsurers' share	12	806	37		258		(511)	
	Net (11-12)	13	799	233		235		(331)	
	Claims management costs	14	29	10		9		(11)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		540		643		1183	
	Reinsurers' share	16		2		64		66	
	Net (15-16)	17		538		579		1118	
	Claims management costs	18		22		22		44	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	750	1666		781		1635	
	Other acquisition expenses	22	114					114	
	Administrative expenses	23		530				530	
	Reinsurance commissions and profit participations	24	101	226		102		225	
	Total (21+22+23-24)	29	763	1970		679		2053	
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	763	1970		679		2053	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	81743	5323		125017		48597	
	Reinsurers' share	12	74064	3597		117771		47305	
	Net (11-12)	13	7680	1726		7246		1292	
	Claims management costs	14	81	68		103		90	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		97		1308		1405	
	Reinsurers' share	16				18		18	
	Net (15-16)	17		97		1290		1387	
	Claims management costs	18		4		19		23	
Provision for unexpired risks		19	297			133		(164)	
Net operating expenses	Commissions	21	678	1514		708		1484	
	Other acquisition expenses	22	131					131	
	Administrative expenses	23		599				599	
	Reinsurance commissions and profit participations	24	27	3		23		7	
	Total (21+22+23-24)	29	782	2110		685		2207	
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	782	2110		685		2207	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting) : Analysis of claims, expenses and technical provisionsName of company **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****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	2013	£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	1867	536		1872		540	
	Reinsurers' share	12	1373	373		1706		706	
	Net (11-12)	13	495	163		166		(166)	
	Claims management costs	14	10	8		5		3	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		184		323		507	
	Reinsurers' share	16		46		92		138	
	Net (15-16)	17		138		230		369	
	Claims management costs	18		6		8		15	
Provision for unexpired risks		19	8			1		(6)	
Net operating expenses	Commissions	21	251	563		242		572	
	Other acquisition expenses	22	44					44	
	Administrative expenses	23		209				209	
	Reinsurance commissions and profit participations	24	38	79		32		85	
	Total (21+22+23-24)	29	256	693		210		740	
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	256	693		210		740	
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 premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total business**

Total business											Company registration number	GL/ UK/ CM	day month year			Units	Category number	
											R23	15454	GL	31	12	2013	£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 (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				13521	3258	3383			20162		37593		53.6			
12	2012	12	11380	6089		3465	1488	1549	3009	3434	59		33916	6.8	52.7			
12	2011	13	10236	5140	2845	898	1443	1893	1501	1867	866		31265	37.7	55.4			
12	2010	14	9095	5035	3227	406	586	847	819	1157	(138)		(54673)	0.6	(25.9)			
12	2009	15	8561	4640	3662	335	269	322	621	905	(599)		28046	(1.1)	46.9			
12	2008	16	7980	4444	4352	14	95	107	103	150	(37)		25825	2.8	48.6			
12	2007	17	6314	3703	3447	21	5	1	38	55	(66)		22245	(6.2)	44.0			
12	2006	18	6330	3399	4049		2	4	7	4	(5)		20625	19.3	50.4			
12	2005	19	5773	3143	3353								19105	6.7	47.8			
12	2004	20	4335	3040	3202	22	1	1	1	2	21		16525	6.1	45.8			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				18682	7147	8107	6099	7575	20262							

General insurance business (accident year accounting) : Analysis of net claims and premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative business**

Total primary (direct) and facultative business											Company registration number	GL/ UK/ CM	day month year			Units	Category number	
											R23	15454	GL	31	12	2013	£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 (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				13521	3258	3383			20162		37593		53.6			
12	2012	12	11380	6089		3465	1488	1549	3009	3434	59		33916	6.8	52.7			
12	2011	13	10236	5140	2845	898	1443	1893	1501	1867	866		31265	37.7	55.4			
12	2010	14	9095	5035	3227	406	586	847	819	1157	(138)		(54673)	0.6	(25.9)			
12	2009	15	8561	4640	3662	335	269	322	621	905	(599)		28046	(1.1)	46.9			
12	2008	16	7980	4444	4352	14	95	107	103	150	(37)		25825	2.8	48.6			
12	2007	17	6314	3703	3447	21	5	1	38	55	(66)		22245	(6.2)	44.0			
12	2006	18	6330	3399	4049		2	4	7	4	(5)		20625	19.3	50.4			
12	2005	19	5773	3143	3353								19105	6.7	47.8			
12	2004	20	4335	3040	3202	22	1	1	1	2	21		16525	6.1	45.8			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				18682	7147	8107	6099	7575	20262							

General insurance business (accident year accounting) : Analysis of net claims and premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative accident and health**

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	2013	£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 (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				12401	1692	2184			16277		26935		60.4			
12	2012	12	10413	3121		2608	321	7	1591	1712	(365)		24226	(5.9)	55.1			
12	2011	13	9281	2810	2117	179	86	2	437	8	(179)		22036	(15.2)	52.9			
12	2010	14	8110	2164	1896	32	28	1	129	3	(72)		19666	(9.7)	51.2			
12	2009	15	7647	1758	1567	14	70		112	2	(30)		18562	(6.1)	50.1			
12	2008	16	6890	1264	1895		11		14		(3)		16620	50.8	52.9			
12	2007	17	5510	1038	1277				2		(2)		13683	23.1	49.6			
12	2006	18	5380	916	1054								12376	15.0	52.0			
12	2005	19	4971	935	926								11242	(0.9)	52.4			
12	2004	20	3424	895	985								9249	10.1	47.7			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				15234	2209	2194	2285	1726	15626							

General insurance business (accident year accounting) : Analysis of net claims and premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative personal lines motor business**

Total primary (direct) and facultative personal lines motor business											Company registration number	GL/ UK/ CM	day month year			Units	Category number	
											R23	15454	GL	31	12	2013	£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 (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				346	395	270			1012		1905		53.1			
12	2012	12	301	435		137	109	134	156	304	(80)		1870	(12.5)	36.5			
12	2011	13	235	352	122	81	143	7	48	120	63		1880	0.1	31.2			
12	2010	14	265	303	100	6	12	18	26	1	9		1366	(55.1)	29.3			
12	2009	15	226	305	71	(13)		7	20	8	(34)		1754	(78.7)	16.6			
12	2008	16	270	221	87	(5)	9		5	2	(4)		1649	(59.1)	21.8			
12	2007	17	135	190	134		2		2				1457	(28.6)	18.5			
12	2006	18	165	136	296								1366	117.0	33.8			
12	2005	19	121	139	145								1222	4.6	21.8			
12	2004	20	145	131	103								960	(21.6)	25.8			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				552	670	436	255	436	967							

General insurance business (accident year accounting) : Analysis of net claims and premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Primary (direct) and facultative household and domestic all risks**

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	2013	£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 (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %		
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)							
			1	2	3	4	5	6	7	8	9	10	11	12	13		
12	2013	11				538	534	46			1118		3308		33.8		
12	2012	12	446	492		215	165	4	483	38	(137)		2955	(22.1)	28.1		
12	2011	13	442	400	165	17	31	1	165	3	(119)		2750	(46.4)	23.9		
12	2010	14	437	358	168	1	20		63	1	(43)		2577	(47.1)	24.3		
12	2009	15	379	364	172		3		18		(15)		2373	(52.0)	23.3		
12	2008	16	341	396	226		9		13		(4)		2200	(40.7)	26.2		
12	2007	17	319	317	139		3		8		(6)		2053	(55.2)	22.5		
12	2006	18	370	395	209				5		(5)		1914	(47.0)	30.3		
12	2005	19	294	275	147								1797	(46.5)	24.6		
12	2004	20	484	503	185								1746	(63.3)	38.3		
Prior accident years		21															
Reconciliation		22															
Total (11 to 22)		29				771	764	50	755	43	788						

General insurance business (accident year accounting) : Analysis of net claims and premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Total primary (direct) and facultative commercial lines liability business**

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	2013	£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 (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				97	509	781			1387		4076		34.0			
12	2012	12	102	1772		402	828	1369	599	1276	724		3522	46.6	76.7			
12	2011	13	123	1369	375	626	1173	1875	813	1722	1138		3293	195.6	126.7			
12	2010	14	124	1952	950	351	500	812	528	1130	4		(79553)	33.8	(3.4)			
12	2009	15	177	2072	1712	286	196	313	420	884	(509)		4014	21.0	66.9			
12	2008	16	187	2353	2007	19	66	104	70	147	(27)		4017	(6.7)	59.3			
12	2007	17	226	1947	1810	21	1	1	26	55	(58)		3727	(5.9)	55.2			
12	2006	18	211	1769	2399		2	4	2	4			3659	36.0	71.5			
12	2005	19	195	1561	2079								3498	33.2	65.0			
12	2004	20	216	1418	1824	22	1	1	1	2	21		3106	30.3	66.4			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				1823	3276	5260	2459	5220	2679							

General insurance business (accident year accounting) : Analysis of net claims and premiumsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013****Balance of all primary (direct) and facultative business**

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	2013	£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 (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original claims reserve %	Claims ratio %			
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2013	11				138	128	102			369		1369		26.9			
12	2012	12	118	268		102	65	34	180	104	(83)		1343	(25.0)	23.8			
12	2011	13	154	209	66	(5)	10	8	38	13	(38)		1306	(62.0)	17.9			
12	2010	14	160	256	113	17	26	16	73	22	(36)		1271	(32.8)	26.1			
12	2009	15	132	141	139	49		2	52	10	(11)		1343	35.1	24.0			
12	2008	16	292	210	137			4	1	1	1		1338	(32.8)	32.4			
12	2007	17	124	211	87								1326	(58.8)	15.9			
12	2006	18	203	182	91								1309	(50.0)	22.4			
12	2005	19	191	234	56								1346	(75.9)	18.4			
12	2004	20	66	93	106								1464	13.9	11.7			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				301	229	167	345	150	202							

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 2013****Medical insurance**

Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
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R31	15454	GL	31	12	2013	000	111	HKD	XX
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Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2013	11	143056	4390		130136	10478	19774			160388	234651	68.4
12	2012	12	167347	1355	113171	16901	649	15	8360	14272	(5067)	214226	61.0
12	2011	13	143312	600	114380	9	346	7	622	12	(272)	189671	60.5
12	2010	14	121450	216	100707		163	4	227	5	(65)	167394	60.3
12	2009	15	118773	132	95908		73	2	93	2	(20)	163127	58.8
12	2008	16	56997	181	87068		103	2	111	2	(8)	149210	58.4
12	2007	17	5576	6	62992		1		1			129921	48.5
12	2006	18	5937		59217							119722	49.5
12	2005	19	5798		56982							106807	53.4
12	2004	20	1422		43534							92418	47.1
Prior accident years		21											
Total (11 to 21)		29		6880		147046	11813	19804	9414	14293	154956		
Line 29 expressed in sterling		30				12117	973	1632	776	1178	12768		

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 2013****Travel**

Financial year ended			31 December 2013				Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
Travel							R31	15454	GL	31	12	2013	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	2013	11	3133	645		10440	6901	3969			21310	42595	50.0			
12	2012	12	4344	164	7863	4941	655	13	4839	3108	(2338)	32819	41.0			
12	2011	13	3351	45	8129	5	333	7	1770	35	(1460)	29772	28.5			
12	2010	14	3438	8	10048		989	19	1318	26	(336)	26503	41.7			
12	2009	15	2843	10	5348		1506	29	1539	30	(34)	22506	30.6			
12	2008	16	2840	3	6706	4	27	1	152	3	(123)	20035	33.6			
12	2007	17	2502	7	5256				5		(5)	18738	28.0			
12	2006	18	2667		4314							16902	25.5			
12	2005	19	1988		3297							14854	22.2			
12	2004	20	905		3516							13235	26.6			
Prior accident years		21														
Total (11 to 21)		29		882		15390	10411	4038	9623	3202	17014					
Line 29 expressed in sterling		30				1268	858	333	793	264	1402					

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 2013****Personal accident or sickness**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code

R31	15454	GL	31	12	2013	000	114	HKD	XX
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Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2013	11	14437	2177		28227	9381	5185			42793	107318	39.9
12	2012	12	24465	455	28159	12640	2905	57	9933	5266	403	101533	43.1
12	2011	13	27824	70	36509	2156	558	11	3789	75	(1139)	93014	42.2
12	2010	14	26797	9	30478	384	132	3	1125	22	(628)	83602	37.1
12	2009	15	23895	9	27905	171	16		488	10	(311)	78189	35.9
12	2008	16	21171	3	25715		4		34	1	(31)	74030	34.7
12	2007	17	19737	1	22146		4		18		(14)	68724	32.2
12	2006	18	18034	1	21662							62539	34.6
12	2005	19	16290		17878							58180	30.7
12	2004	20	3757		17599							56511	31.1
Prior accident years		21											
Total (11 to 21)		29		2725		43578	13000	5256	15387	5374	41073		
Line 29 expressed in sterling		30				3591	1071	433	1268	443	3384		

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 2013****Primary (direct) and facultative household and domestic all risks**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**R31****15454****GL****31****12****2013****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 (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	2013	11											
12	2012	12											
12	2011	13											
12	2010	14											
12	2009	15											
12	2008	16											
12	2007	17											
12	2006	18											
12	2005	19											
12	2004	20											
Prior accident years		21		6		35	249		302	485	(503)		
Total (11 to 21)		29		6		35	249		302	485	(503)		
Line 29 expressed in sterling		30				35	249		302	485	(503)		

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 2013****Primary (direct) and facultative household and domestic all risks**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**R31****15454****GL****31****12****2013****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 (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	2013	11	2866	1081		6554	7247	558			14359	46146	31.1
12	2012	12	3974	418	5756	2636	2007	42	5916	471	(1702)	41291	25.3
12	2011	13	3789	62	8010	210	376	8	2011	41	(1458)	38475	22.4
12	2010	14	3745	18	7884	(10)	338	7	894	18	(577)	36258	22.7
12	2009	15	3565	9	7276	6	50	1	232	5	(180)	33413	21.9
12	2008	16	2850	6	7497	6	108	2	159	3	(46)	31171	24.4
12	2007	17	2716	2	6023		20		102	2	(84)	29253	20.7
12	2006	18	2781		7829				60	1	(61)	27539	28.4
12	2005	19	2207		6157							27417	22.5
12	2004	20	1628	1	6749							27258	24.8
Prior accident years		21											
Total (11 to 21)		29		1597		9402	10146	618	9374	541	10251		
Line 29 expressed in sterling		30				775	836	51	772	45	845		

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 2013****Employers liability**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code

R31	15454	GL	31	12	2013	000	271	GBP	AA
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Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2013	11											
12	2012	12											
12	2011	13											
12	2010	14											
12	2009	15											
12	2008	16											
12	2007	17											
12	2006	18											
12	2005	19											
12	2004	20											
Prior accident years		21		1240		2328	11540	102894	10315	59129	47319		
Total (11 to 21)		29		1240		2328	11540	102894	10315	59129	47319		
Line 29 expressed in sterling		30				2328	11540	102894	10315	59129	47319		

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 2013****Employers liability**

Financial year ended		31 December 2013		Company registration number		GL/ UK/ CM		day month year			Monetary units		Category number		Currency code		Reporting territory code			
Employers liability				R31		15454		GL		31	12	2013	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 (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	2013	11	198	161		1035	4567	7304			12906	46673	27.7							
12	2012	12	360	110	1088	4335	9433	15085	5523	11716	11614	40684	73.6							
12	2011	13	428	65	5490	7529	13875	22191	9134	19378	15083	38220	128.4							
12	2010	14	654	25	11180	3616	5592	8945	4673	9915	3565	40717	72.0							
12	2009	15	1032	20	21654	2895	2284	3653	4341	9213	(4722)	47791	63.8							
12	2008	16	1080	10	24678	233	680	1088	710	1508	(217)	49139	54.3							
12	2007	17	1137	6	24313	233	10	16	308	654	(703)	46547	52.8							
12	2006	18	1251	3	32213		29	46	25	53	(3)	46418	69.6							
12	2005	19	1064		26918							45501	59.2							
12	2004	20	845		23336	264					264	40118	58.8							
Prior accident years		21																		
Total (11 to 21)		29		400		20140	36470	58328	24714	52437	37787									
Line 29 expressed in sterling		30				1660	3005	4806	2036	4321	3114									

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 2013****Public and products liability**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code

R31	15454	GL	31	12	2013	000	273	GBP	AA
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Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9	10	11
12	2013	11											
12	2012	12											
12	2011	13											
12	2010	14											
12	2009	15											
12	2008	16											
12	2007	17											
12	2006	18											
12	2005	19											
12	2004	20											
Prior accident years		21		258		1266	2509	835	4135	478	(3)		
Total (11 to 21)		29		258		1266	2509	835	4135	478	(3)		
Line 29 expressed in sterling		30				1266	2509	835	4135	478	(3)		

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 2013****Public and products liability**

Financial year ended			31 December 2013			Company registration number		GL/ UK/ CM		day month year			Monetary units		Category number		Currency code		Reporting territory code		
Public and products liability						R31		15454		GL		31 12 2013		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 (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	2013	11	60	159		144	1699	2300			4143	11630	35.6								
12	2012	12	187	63	227	563	656	1526	1775	3815	(2845)	10287	28.9								
12	2011	13	226	15	921	73	367	495	743	1533	(1341)	9888	18.8								
12	2010	14	348	7	2613	641	470	880	1740	3804	(3553)	10388	44.3								
12	2009	15	527	3	2614	577	97	131	752	1520	(1467)	11201	30.5								
12	2008	16	476	5	3549		122	165	135	272	(120)	10760	35.7								
12	2007	17	350	1	1848	17			7	13	(3)	9854	18.9								
12	2006	18	402	1	1352							9400	14.4								
12	2005	19	292		2294							9553	24.0								
12	2004	20	142		2955		10	13	10	20	(7)	7911	37.6								
Prior accident years		21																			
Total (11 to 21)		29		254		2015	3421	5510	5162	10977	(5193)										
Line 29 expressed in sterling		30				166	282	454	425	904	(428)										

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 foreignFinancial year ended **31 December 2013**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**Private motor - comprehensive**

								R32	15454	GL	31	12	2013	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 (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13		
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurred but not reported 6	Reported 7	Incurred but not reported 8							
12	2013	11															
12	2012	12															
12	2011	13															
12	2010	14															
12	2009	15															
12	2008	16															
12	2007	17															
12	2006	18															
12	2005	19															
12	2004	20															
Prior accident years		21		6		72	12195	437	12617	833	(747)						
Total (11 to 21)		29		6		72	12195	437	12617	833	(747)						
Line 29 expressed in sterling		30				72	12195	437	12617	833	(747)						

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

OverseasFinancial year ended **31 December 2013**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**Private motor - comprehensive**

							R32	15454	GL	31	12	2013	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 (4+5+6-7-8) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13	
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurred but not reported 6	Reported 7	Incurred but not reported 8						
12	2013	11	120	105		4210	3198	1939			9347	25281	37.0	3	7.5	
12	2012	12	157	44	3871	1286	930	963	1654	2191	(666)	24024	29.3	3	6.7	
12	2011	13	165	22	4226	962	579	27	515	862	191	24198	23.9	3	6.2	
12	2010	14	158	15	4606	13	123	128	259	12	(7)	17173	28.4	2	8.7	
12	2009	15	168	1	3139	(162)	1	51	227	62	(399)	21828	13.9	2	8.5	
12	2008	16	163		3938	(63)	1		12	16	(90)	20224	19.2	2	8.2	
12	2007	17	124	2	2836		20	1	20		1	17838	16.0	2	6.3	
12	2006	18	125		3585							16596	21.6	2	6.3	
12	2005	19	110		2106							15289	13.8	3	3.7	
12	2004	20	73		1773							11714	15.1	1	7.3	
Prior accident years		21														
Total (11 to 21)		29		189		6246	4852	3109	2687	3143	8377					
Line 29 expressed in sterling		30				515	400	256	221	259	690					

General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsuranceName of insurer **The Prudential Assurance Company Limited**

Currency

British Pound

Global business

Reporting Territory

United Kingdom other than home foreignFinancial year ended **31 December 2013**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**Private motor - non-comprehensive**

								R32	15454	GL	31	12	2013	000	122	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) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13		
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							
12	2013	11	1	2	3	4	5	6	7	8							
12	2013	11															
12	2012	12															
12	2011	13															
12	2010	14															
12	2009	15															
12	2008	16															
12	2007	17															
12	2006	18															
12	2005	19															
12	2004	20															
Prior accident years		21		3		13	3231		3307		(64)						
Total (11 to 21)		29		3		13	3231		3307		(64)						
Line 29 expressed in sterling		30				13	3231		3307		(64)						

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

OverseasFinancial year ended **31 December 2013**Company
registration
numberGL/
UK/
CM

day month year

Monetary
unitsCategory
numberCurrency
codeReporting
territory
code**Private motor - non-comprehensive**

								R32	15454	GL	31	12	2013	000	122	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) 9	Gross earned premiums 10	Claims ratio % 11	Vehicle years (000's) 12	Claims frequency % 13		
Month	Year		Closed at some cost during this or previous years 1	Reported claims outstanding 2	In previous financial years 3	In this financial year 4	Reported 5	Incurred but not reported 6	Reported 7	Incurred but not reported 8							
12	2013	11	14	16		(10)	1601	1339			2930	2800	104.6	1	3.0		
12	2012	12	15	8	(1)	382	387	667	234	1503	(301)	2944	48.7	1	2.3		
12	2011	13	18	3	354	23	1158	53	63	594	577	3185	49.9	1	2.1		
12	2010	14	13	1	75	64	23	88	53	1	121	3386	7.4	1	1.4		
12	2009	15	29		678			36	10	37	(11)	3681	19.4	1	2.9		
12	2008	16	28	1	641		105	5	50	13	47	3853	19.5	1	2.9		
12	2007	17	20		613							3923	15.6	1	2.0		
12	2006	18	28		2342							4110	57.0	1	2.8		
12	2005	19	23		1316							3716	35.4				
12	2004	20	16		1407							2694	52.2				
Prior accident years		21															
Total (11 to 21)		29		29		459	3274	2188	410	2148	3363						
Line 29 expressed in sterling		30				38	270	180	34	177	277						

Currency rates

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

Global business

Financial year ended **31 December 2013**

Company
registration
number

GL/
UK/
CM

day month year

R36	15454	GL	31	12	2013
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Equalisation provisionsName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

					Company registration number	GL/ UK/ CM	day month year			Units	
					R37	15454	GL	31	12	2013	£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	15257									
Net premiums written in the current year	12	4668									
Maximum provision	13	797					797				

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21						744	
Transfers in	22	140					140	
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						884	
Excess, if any, of 26 over 13	27						87	
Equalisation provision carried forward (26-27)	28						797	
Transfer in/(out) for financial year (28-21)	29						53	

Equalisation provisions technical account : Accident year accountingName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**

		Company registration number	GL/ UK/ CM	day month year			Units	
		R38	15454	GL	31	12	2013	£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	4418						
Claims incurred net of reinsurance	12	886						
Trigger claims value	13	3203						
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 **Summary**
 Financial year ended **31 December 2013**
 Units **£000**

Financial year 1	Previous year 2
---------------------	--------------------

Income

Earned premiums	11	6786009	13146973
Investment income receivable before deduction of tax	12	4278138	4502858
Increase (decrease) in the value of non-linked assets brought into account	13	229332	3990190
Increase (decrease) in the value of linked assets	14	55787	759069
Other income	15	167877	29447
Total income	19	11517142	22428537

Expenditure

Claims incurred	21	10222552	9800960
Expenses payable	22	1330793	1372797
Interest payable before the deduction of tax	23	29414	30851
Taxation	24	430736	422396
Other expenditure	25	39508	157532
Transfer to (from) non technical account	26	378102	138210
Total expenditure	29	12431105	11922746

Business transfers - in	31		
Business transfers - out	32		
Increase (decrease) in fund in financial year (19-29+31-32)	39	(913963)	10505791
Fund brought forward	49	99023977	88655688
Fund carried forward (39+49)	59	98110015	99161479

Long-term insurance business : Revenue account

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Scottish Amicable Insurance Fund**
 Financial year ended **31 December 2013**
 Units **£000**

Financial year 1	Previous year 2
---------------------	--------------------

Income

Earned premiums	11	67069	101642
Investment income receivable before deduction of tax	12	299261	343759
Increase (decrease) in the value of non-linked assets brought into account	13	302622	521776
Increase (decrease) in the value of linked assets	14		
Other income	15	11216	12545
Total income	19	680167	979722

Expenditure

Claims incurred	21	1364352	1481681
Expenses payable	22	42427	43131
Interest payable before the deduction of tax	23	9624	9832
Taxation	24	40281	34500
Other expenditure	25	10510	11948
Transfer to (from) non technical account	26		
Total expenditure	29	1467194	1581092

Business transfers - in	31		
Business transfers - out	32		
Increase (decrease) in fund in financial year (19-29+31-32)	39	(787027)	(601369)
Fund brought forward	49	6596441	7197811
Fund carried forward (39+49)	59	5809415	6596441

Long-term insurance business : Revenue account

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **With-Profits Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

Financial year 1	Previous year 2
---------------------	--------------------

Income

Earned premiums	11	4619991	11213291
Investment income receivable before deduction of tax	12	3471275	3287644
Increase (decrease) in the value of non-linked assets brought into account	13	(952753)	3017760
Increase (decrease) in the value of linked assets	14		
Other income	15	34527	30245
Total income	19	7173040	17548940

Expenditure

Claims incurred	21	6970148	6500142
Expenses payable	22	872995	881510
Interest payable before the deduction of tax	23	7623	6844
Taxation	24	295897	365729
Other expenditure	25		
Transfer to (from) non technical account	26	212879	219767
Total expenditure	29	8359542	7973991

Business transfers - in	31		
Business transfers - out	32		
Increase (decrease) in fund in financial year (19-29+31-32)	39	(1186502)	9574950
Fund brought forward	49	71575742	62124960
Fund carried forward (39+49)	59	70389241	71699909

Long-term insurance business : Revenue account

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Defined Charge Participating Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

Financial year 1	Previous year 2
---------------------	--------------------

Income

Earned premiums	11	382422	249678
Investment income receivable before deduction of tax	12	18250	23763
Increase (decrease) in the value of non-linked assets brought into account	13	231482	274528
Increase (decrease) in the value of linked assets	14		
Other income	15		6
Total income	19	632155	547975

Expenditure

Claims incurred	21	343168	314895
Expenses payable	22	(4858)	(3447)
Interest payable before the deduction of tax	23		
Taxation	24	633	377
Other expenditure	25	41124	36151
Transfer to (from) non technical account	26		
Total expenditure	29	380067	347977

Business transfers - in	31		
Business transfers - out	32		
Increase (decrease) in fund in financial year (19-29+31-32)	39	252088	199998
Fund brought forward	49	3130336	2910603
Fund carried forward (39+49)	59	3382423	3110601

Long-term insurance business : Revenue account

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Non-Profit Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

Financial year 1	Previous year 2
---------------------	--------------------

Income

Earned premiums	11	1716527	1582362
Investment income receivable before deduction of tax	12	512567	847691
Increase (decrease) in the value of non-linked assets brought into account	13	647980	176126
Increase (decrease) in the value of linked assets	14	55787	759069
Other income	15	181864	45140
Total income	19	3114724	3410388

Expenditure

Claims incurred	21	1544885	1504242
Expenses payable	22	443442	451602
Interest payable before the deduction of tax	23	12166	14175
Taxation	24	93926	21790
Other expenditure	25	47604	167922
Transfer to (from) non technical account	26	165223	(81557)
Total expenditure	29	2307246	2078175

Business transfers - in	31		
Business transfers - out	32		
Increase (decrease) in fund in financial year (19-29+31-32)	39	807478	1332213
Fund brought forward	49	17721458	16422314
Fund carried forward (39+49)	59	18528936	17754526

Long-term insurance business : Analysis of premiums

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Summary**
 Financial year ended **31 December 2013**
 Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Regular premiums	11	326870	961120	1943361	3231352	2931305
Single premiums	12	1754332	2646397	688415	5089144	11830923

Reinsurance - external

Regular premiums	13	34248	2596	35355	72199	66457
Single premiums	14	193	7018		7212	9096

Reinsurance - intra-group

Regular premiums	15		440576	(7925)	432651	437996
Single premiums	16		1022425		1022425	1101706

Net of reinsurance

Regular premiums	17	292622	517949	1915932	2726503	2426852
Single premiums	18	1754138	1616953	688415	4059506	10720122

Total

Gross	19	2081202	3607517	2631777	8320496	14762228
Reinsurance	20	34441	1472616	27430	1534487	1615254
Net	21	2046761	2134902	2604347	6786009	13146973

Long-term insurance business : Analysis of premiums

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Scottish Amicable Insurance Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Regular premiums	11	54447	12302		66749	100986
Single premiums	12	393	14383		14775	16036

Reinsurance - external

Regular premiums	13	55	18		73	82
Single premiums	14					

Reinsurance - intra-group

Regular premiums	15					
Single premiums	16		14382		14382	15298

Net of reinsurance

Regular premiums	17	54392	12284		66676	100904
Single premiums	18	393			393	739

Total

Gross	19	54840	26685		81525	117022
Reinsurance	20	55	14400		14456	15380
Net	21	54784	12284		67069	101642

Long-term insurance business : Analysis of premiums

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **With-Profits Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Regular premiums	11	122480	510932	1252588	1886000	1646502
Single premiums	12	1586820	1910689	85865	3583374	10573545

Reinsurance - external

Regular premiums	13	7270	(3339)	5834	9765	17842
Single premiums	14		1019		1019	112

Reinsurance - intra-group

Regular premiums	15		97335		97335	97730
Single premiums	16		741264		741264	891072

Net of reinsurance

Regular premiums	17	115210	416936	1246754	1778900	1530930
Single premiums	18	1586820	1168406	85865	2841091	9682361

Total

Gross	19	1709300	2421621	1338453	5469374	12220047
Reinsurance	20	7270	836279	5834	849383	1006756
Net	21	1702030	1585342	1332619	4619991	11213291

Long-term insurance business : Analysis of premiums

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Defined Charge Participating Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Regular premiums	11			27862	27862	27515
Single premiums	12			354561	354561	222163

Reinsurance - external

Regular premiums	13					
Single premiums	14					

Reinsurance - intra-group

Regular premiums	15					
Single premiums	16					

Net of reinsurance

Regular premiums	17			27862	27862	27515
Single premiums	18			354561	354561	222163

Total

Gross	19			382422	382422	249678
Reinsurance	20					
Net	21			382422	382422	249678

Long-term insurance business : Analysis of premiums

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Non-Profit Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Regular premiums	11	149943	437886	662912	1250741	1156302
Single premiums	12	167119	721325	247989	1136433	1019178

Reinsurance - external

Regular premiums	13	26922	5917	29520	62360	48534
Single premiums	14	193	5999		6193	8984

Reinsurance - intra-group

Regular premiums	15		343241	(7925)	335316	340266
Single premiums	16		266779		266779	195335

Net of reinsurance

Regular premiums	17	123021	88728	641316	853065	767503
Single premiums	18	166926	448547	247989	863461	814859

Total

Gross	19	317062	1159211	910901	2387174	2175481
Reinsurance	20	27116	621936	21596	670647	593118
Net	21	289947	537275	889305	1716527	1582362

Long-term insurance business : Analysis of claims

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Summary**
 Financial year ended **31 December 2013**
 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	555458	106575	126661	788694	759823
Disability periodic payments	12	1051			1051	1464
Surrender or partial surrender	13	1428877	2149518	975790	4554185	3862030
Annuity payments	14	7945	2235969	7200	2251114	1918284
Lump sums on maturity	15	1546831	2513013	147352	4207196	4346381
Total	16	3540163	7005076	1257003	11802241	10887981

Reinsurance - external

Death or disability lump sums	21	36636	1151	7971	45759	38154
Disability periodic payments	22	2			2	10
Surrender or partial surrender	23	8979	191620		200598	25741
Annuity payments	24		517		517	499
Lump sums on maturity	25	529	2443		2972	6947
Total	26	46146	195731	7971	249848	71351

Reinsurance - intra-group

Death or disability lump sums	31		6536	2303	8840	6313
Disability periodic payments	32					
Surrender or partial surrender	33		702629		702629	431764
Annuity payments	34		513311		513311	476308
Lump sums on maturity	35		105062		105062	101285
Total	36		1327538	2303	1329841	1015671

Net of reinsurance

Death or disability lump sums	41	518822	98887	116387	734096	715356
Disability periodic payments	42	1049			1049	1454
Surrender or partial surrender	43	1419898	1255270	975790	3650959	3404525
Annuity payments	44	7945	1722142	7200	1737287	1441477
Lump sums on maturity	45	1546302	2405508	147352	4099162	4238148
Total	46	3494017	5481807	1246729	10222552	9800960

Long-term insurance business : Analysis of claims

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Scottish Amicable Insurance Fund**
 Financial year ended **31 December 2013**
 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	16596	9988		26584	32160
Disability periodic payments	12	92			92	118
Surrender or partial surrender	13	61007	72995		134002	159688
Annuity payments	14		41827		41827	42844
Lump sums on maturity	15	790613	413460		1204073	1288280
Total	16	868308	538271		1406579	1523091

Reinsurance - external

Death or disability lump sums	21	248	152		400	65
Disability periodic payments	22					
Surrender or partial surrender	23					
Annuity payments	24					
Lump sums on maturity	25					
Total	26	248	152		400	65

Reinsurance - intra-group

Death or disability lump sums	31					
Disability periodic payments	32					
Surrender or partial surrender	33					
Annuity payments	34		41827		41827	41345
Lump sums on maturity	35					
Total	36		41827		41827	41345

Net of reinsurance

Death or disability lump sums	41	16348	9836		26184	32095
Disability periodic payments	42	92			92	118
Surrender or partial surrender	43	61007	72995		134002	159688
Annuity payments	44					1499
Lump sums on maturity	45	790613	413460		1204073	1288280
Total	46	868060	496291		1364352	1481681

Long-term insurance business : Analysis of claims

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
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	426980	80389	41624	548993	531390
Disability periodic payments	12	152			152	192
Surrender or partial surrender	13	1146518	893287	637599	2677404	2617113
Annuity payments	14	5734	1626055	3555	1635344	1312097
Lump sums on maturity	15	665289	1935585	130550	2731424	2809076
Total	16	2244673	4535316	813328	7593317	7269868

Reinsurance - external

Death or disability lump sums	21	6348	2	1874	8224	10042
Disability periodic payments	22					
Surrender or partial surrender	23	428	805		1233	287
Annuity payments	24		517		517	499
Lump sums on maturity	25	529	1132		1661	978
Total	26	7305	2456	1874	11635	11806

Reinsurance - intra-group

Death or disability lump sums	31		1961		1961	1793
Disability periodic payments	32					
Surrender or partial surrender	33		67606		67606	252754
Annuity payments	34		462478		462478	426605
Lump sums on maturity	35		79489		79489	76768
Total	36		611534		611534	757920

Net of reinsurance

Death or disability lump sums	41	420632	78426	39750	538809	519555
Disability periodic payments	42	152			152	192
Surrender or partial surrender	43	1146090	824876	637599	2608565	2364073
Annuity payments	44	5734	1163060	3555	1172349	884993
Lump sums on maturity	45	664760	1854964	130550	2650274	2731330
Total	46	2237368	3921326	811454	6970148	6500142

Long-term insurance business : Analysis of claims

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Defined Charge Participating Sub-Fund**
Financial year ended **31 December 2013**
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			8945	8945	8413
Disability periodic payments	12					
Surrender or partial surrender	13		26	211366	211392	181854
Annuity payments	14	2211	116974	3645	122830	124629
Lump sums on maturity	15					
Total	16	2211	117000	223957	343168	314895

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			8945	8945	8413
Disability periodic payments	42					
Surrender or partial surrender	43		26	211366	211392	181854
Annuity payments	44	2211	116974	3645	122830	124629
Lump sums on maturity	45					
Total	46	2211	117000	223957	343168	314895

Long-term insurance business : Analysis of claims

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
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	111882	16198	76091	204172	187860
Disability periodic payments	12	807			807	1154
Surrender or partial surrender	13	221352	1183210	126825	1531387	903375
Annuity payments	14		451113		451113	438714
Lump sums on maturity	15	90930	163968	16802	271700	249025
Total	16	424971	1814489	219718	2459178	1780128

Reinsurance - external

Death or disability lump sums	21	30041	998	6097	37135	28047
Disability periodic payments	22	2			2	10
Surrender or partial surrender	23	8551	190815		199365	25454
Annuity payments	24					
Lump sums on maturity	25		1311		1311	5969
Total	26	38593	193123	6097	237814	59480

Reinsurance - intra-group

Death or disability lump sums	31		4575	2303	6879	4520
Disability periodic payments	32					
Surrender or partial surrender	33		635023		635023	179010
Annuity payments	34		9005		9005	8358
Lump sums on maturity	35		25573		25573	24517
Total	36		674176	2303	676480	216405

Net of reinsurance

Death or disability lump sums	41	81841	10625	67691	160158	155293
Disability periodic payments	42	805			805	1144
Surrender or partial surrender	43	212801	357373	126825	696999	698911
Annuity payments	44		442108		442108	430356
Lump sums on maturity	45	90930	137084	16802	244815	218539
Total	46	386378	947189	211318	1544885	1504242

Long-term insurance business : Analysis of expenses

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Summary**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Commission - acquisition	11	78355	3154	245456	326964	385385
Commission - other	12	35045	11137	63095	109277	95619
Management - acquisition	13	64299	74210	144499	283008	312188
Management - maintenance	14	169527	302527	56261	528316	523453
Management - other	15	49854	50137		99991	78707
Total	16	397080	441165	509311	1347556	1395352

Reinsurance - external

Commission - acquisition	21			8661	8661	3183
Commission - other	22		1	2383	2384	1635
Management - acquisition	23					331
Management - maintenance	24					145
Management - other	25					
Total	26		1	11044	11045	5293

Reinsurance - intra-group

Commission - acquisition	31		5191		5191	7995
Commission - other	32	314	212		527	4167
Management - acquisition	33					5100
Management - maintenance	34					
Management - other	35					
Total	36	314	5404		5718	17262

Net of reinsurance

Commission - acquisition	41	78355	(2038)	236795	313111	374207
Commission - other	42	34731	10923	60712	106366	89816
Management - acquisition	43	64299	74210	144499	283008	306757
Management - maintenance	44	169527	302527	56261	528316	523308
Management - other	45	49854	50137		99991	78707
Total	46	396766	435760	498267	1330793	1372797

Long-term insurance business : Analysis of expenses

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Scottish Amicable Insurance Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Commission - acquisition	11	1	99		100	778
Commission - other	12		441		441	1444
Management - acquisition	13					
Management - maintenance	14	10761	26677		37438	35776
Management - other	15	1135	3315		4450	5135
Total	16	11897	30532		42428	43133

Reinsurance - external

Commission - acquisition	21					
Commission - other	22		1		1	2
Management - acquisition	23					
Management - maintenance	24					
Management - other	25					
Total	26		1		1	2

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	1	99		100	778
Commission - other	42		440		440	1442
Management - acquisition	43					
Management - maintenance	44	10761	26677		37438	35776
Management - other	45	1135	3315		4450	5135
Total	46	11897	30531		42427	43131

Long-term insurance business : Analysis of expenses

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Commission - acquisition	11	12146	(7613)	159727	164261	225722
Commission - other	12	29939	9489	28032	67460	56103
Management - acquisition	13	34334	51600	92518	178452	161944
Management - maintenance	14	115266	216310	43575	375151	370540
Management - other	15	47662	41262		88924	68973
Total	16	239348	311048	323852	874248	883281

Reinsurance - external

Commission - acquisition	21			216	216	683
Commission - other	22			1037	1037	1009
Management - acquisition	23					44
Management - maintenance	24					36
Management - other	25					
Total	26			1253	1253	1771

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	12146	(7613)	159511	164045	225039
Commission - other	42	29939	9489	26995	66423	55094
Management - acquisition	43	34334	51600	92518	178452	161900
Management - maintenance	44	115266	216310	43575	375151	370504
Management - other	45	47662	41262		88924	68973
Total	46	239348	311048	322599	872995	881510

Long-term insurance business : Analysis of expenses

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Defined Charge Participating Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Commission - acquisition	11			1	1	3
Commission - other	12					
Management - acquisition	13					
Management - maintenance	14		7	(4866)	(4859)	(363)
Management - other	15					(3087)
Total	16		7	(4865)	(4858)	(3447)

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			1	1	3
Commission - other	42					
Management - acquisition	43					
Management - maintenance	44		7	(4866)	(4859)	(363)
Management - other	45					(3087)
Total	46		7	(4865)	(4858)	(3447)

Long-term insurance business : Analysis of expenses

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Commission - acquisition	11	66207	10668	85728	162603	158882
Commission - other	12	5106	1207	35063	41376	38072
Management - acquisition	13	40922	34867	51982	127770	150245
Management - maintenance	14	43500	59533	17552	120585	117500
Management - other	15	1057	5560		6618	7686
Total	16	156793	111835	190324	458952	472384

Reinsurance - external

Commission - acquisition	21			8446	8446	2500
Commission - other	22			1346	1346	624
Management - acquisition	23					287
Management - maintenance	24					109
Management - other	25					
Total	26			9791	9791	3520

Reinsurance - intra-group

Commission - acquisition	31		5191		5191	7995
Commission - other	32	314	212		527	4167
Management - acquisition	33					5100
Management - maintenance	34					
Management - other	35					
Total	36	314	5404		5718	17262

Net of reinsurance

Commission - acquisition	41	66207	5476	77282	148966	148387
Commission - other	42	4792	995	33717	39504	33281
Management - acquisition	43	40922	34867	51982	127770	144858
Management - maintenance	44	43500	59533	17552	120585	117391
Management - other	45	1057	5560		6618	7686
Total	46	156478	106431	180533	443442	451602

Long-term insurance business : Linked funds balance sheet

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

Total business

Financial year ended **31 December 2013**

Units **£000**

Financial year	Previous year
1	2

Internal linked funds (excluding cross investment)

Directly held assets (excluding collective investment schemes)	11	1214071	1117507
Directly held assets in collective investment schemes of connected companies	12	7696123	7411163
Directly held assets in other collective investment schemes	13	1261077	993740
Total assets (excluding cross investment) (11+12+ 13)	14	10171271	9522410
Provision for tax on unrealised capital gains	15	52639	17098
Secured and unsecured loans	16		
Other liabilities	17	55264	35008
Total net assets (14-15-16-17)	18	10063368	9470303

Directly held linked assets

Value of directly held linked assets	21	66734	60164
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Total

Value of directly held linked assets and units held (18+21)	31	10130102	9530467
Surplus units	32	981	
Deficit units	33		3011
Net unit liability (31-32+33)	34	10129121	9533478

Long-term insurance business : Revenue account for internal linked fundsName of insurer **The Prudential Assurance Company Limited**

Total business

Financial year ended **31 December 2013**Units **£000**

Financial year	Previous year
1	2

Income

Value of total creation of units	11	602045	666696
Investment income attributable to the funds before deduction of tax	12	253923	198973
Increase (decrease) in the value of investments in the financial year	13	936671	744256
Other income	14		
Total income	19	1792639	1609925

Expenditure

Value of total cancellation of units	21	964504	1013232
Charges for management	22	159920	150098
Charges in respect of tax on investment income	23	12537	9853
Taxation on realised capital gains	24	40926	18337
Increase (decrease) in amount set aside for tax on capital gains not yet realised	25		
Other expenditure	26		
Total expenditure	29	1177887	1191519

Increase (decrease) in funds in financial year (19-29)	39	614752	418406
Internal linked fund brought forward	49	9448616	9051897
Internal linked funds carried forward (39+49)	59	10063368	9470303

Long-term insurance business : Summary of new businessName of insurer **The Prudential Assurance Company Limited**

Total business

Financial year ended **31 December 2013**Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

**Number of new policyholders/
scheme members for direct
insurance business**

Regular premium business	11	70161	26186	136032	232379	229065
Single premium business	12	25319	56532	8177	90028	109068
Total	13	95480	82718	144209	322407	338133

**Amount of new regular
premiums**

Direct insurance business	21	46974	182081	432016	661071	598895
External reinsurance	22			138	138	134
Intra-group reinsurance	23					
Total	24	46974	182081	432154	661209	599029

**Amount of new single
premiums**

Direct insurance business	25	1753674	2465181	315703	4534558	5383559
External reinsurance	26					
Intra-group reinsurance	27		198480	347423	545903	6418770
Total	28	1753674	2663660	663126	5080461	11802329

Long-term insurance business : Analysis of new business

Name of insurer

The Prudential Assurance Company Limited

Total business

Financial year ended

31 December 2013

Units

£000

UK Life / Direct Insurance Business

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
120	Conventional endowment with-profits OB savings				391
125	Conventional endowment with-profits OB target cash				2
325	Level term assurance	34222	18791		
330	Decreasing term assurance	10023	5811		
355	Stand-alone critical illness (reviewable premiums)	4077	2395		
360	Income protection non-profit (guaranteed premiums)	2368	1891		
365	Income protection non-profit (reviewable premiums)	254	201		
380	Miscellaneous protection rider		12		
395	Annuity non-profit (PLA)			16	412
415	Collective Life	3	1		
500	Life UWP single premium			23925	1588579
505	Life UWP whole life regular premium		234		
515	Life UWP endowment regular premium - target cash		4		

Long-term insurance business : Analysis of new business

Name of insurer

The Prudential Assurance Company Limited

Total business

Financial year ended

31 December 2013

Units

£000

UK Life / Direct Insurance Business

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
300	Regular premium non-profit WL/EA OB	19214	17507		
700	Life property linked single premium			1378	164290
710	Life property linked whole life regular premium		120		
720	Life property linked endowment regular premium - target cash		2		
790	Miscellaneous protection rider		3		
795	Miscellaneous property linked		3		

Long-term insurance business : Analysis of new business

Name of insurer

The Prudential Assurance Company Limited

Total business

Financial year ended

31 December 2013

Units

£000

UK Pension / Direct Insurance Business

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
170	Conventional deferred annuity with-profits - increments		804		378
200	Annuity with-profits (CPA)			18204	823669
325	Level term assurance	31	1		
400	Annuity non-profit (CPA)			28471	810642
405	Annuity non-profit (CPA impaired life)			2299	83860
525	Individual pensions UWP	2569	6835	3665	174624
530	Individual pensions UWP - increments		5602		8311
535	Group money purchase pensions UWP	807	13214	3	3111
540	Group money purchase pensions UWP - increments		73		31
555	Group deposit administration with-profits	7830	31518		25102
565	DWP National Insurance rebates UWP				782
570	Income drawdown UWP			1264	115465
571	Trustee investment plan UWP			530	55306
595	Income protection rider		1		

Long-term insurance business : Analysis of new business

Name of insurer

The Prudential Assurance Company Limited

Total business

Financial year ended

31 December 2013

Units

£000

UK Pension / Direct Insurance Business

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
725	Individual pensions property linked	2192	6396	1407	59516
730	Individual pensions property linked - increments		1426		1080
735	Group money purchase pensions property linked	12757	87214	85	220192
740	Group money purchase pensions property linked - increments		28992		42473
745	DWP National Insurance rebates property linked				66
750	Income drawdown property linked			261	28051
755	Trustee investment plan			15	1343
785	Income protection rider		6		
905	Index linked annuity			328	11181

Long-term insurance business : Analysis of new business

Name of insurer

The Prudential Assurance Company Limited

Total business

Financial year ended

31 December 2013

Units

£000

UK Pension / Reinsurance accepted intra-group

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
400	Annuity non-profit (CPA)				139667
401	Annuity non-profit (bulk transfer)				25971
405	Annuity non-profit (CPA impaired life)				14604
905	Index linked annuity(CPA)				2946
906	Index linked annuity (bulk transfer)				15059
907	Index linked deferred annuity				233

Long-term insurance business : Analysis of new business

Name of insurer

The Prudential Assurance Company Limited

Total business

Financial year ended

31 December 2013

Units

£000

Overseas / Direct Insurance Business

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
100	Conventional whole life with-profits OB	65958	309352	2496	74673
120	Conventional endowment with-profits OB savings	1526	7338		
170	Conventional deferred annuity with-profits - increments		4		
300	Regular premium non-profit WL/EA OB	4	90		
305	Single premium non-profit WL/EA OB			4174	198650
325	Level term assurance	4287	2206		
330	Decreasing term assurance	97	31	711	3759
345	Accelerated critical illness (reviewable premiums)		1822		
355	Stand-alone critical illness (reviewable premiums)	48262	72426		
365	Income protection non-profit (reviewable premiums)	92	22		
380	Miscellaneous protection rider	2296	10929		
395	Annuity non-profit (PLA)			81	7413
410	Group life	722	29		
430	Group critical illness		1		
435	Miscellaneous non-profit	7457	8426	147	4888

Long-term insurance business : Analysis of new business

Name of insurer

The Prudential Assurance Company Limited

Total business

Financial year ended

31 December 2013

Units

£000

Overseas / Direct Insurance Business

Product code number	Product description	Regular premium business		Single premium business	
		Number of policyholders / scheme members	Amount of premiums	Number of policyholders / scheme members	Amount of premiums
1	2	3	4	5	6
101	Conventional whole life with-profits OB (CB)	189	178		
500	Life UWP single premium				61
700	Life property linked single premium			568	26259
710	Life property linked whole life regular premium	5142	18422		
770	Term assurance rider		109		
775	Accelerated critical illness rider		195		
780	Stand-alone critical illness rider		5		
785	Income protection rider		0		
790	Miscellaneous protection rider		432		

Long-term insurance business : Analysis of new business

Name of insurer

The Prudential Assurance Company Limited

Total business

31 December 2013

Financial year ended

Units

£000

Overseas / Reinsurance accepted intra-group

[illegible]

Long-term insurance business : Assets not held to match linked liabilities

Name of insurer **The Prudential Assurance Company Limited**
Category of assets **10 Total long term insurance business assets**
Financial year ended **31 December 2013**
Units **£000**

Unadjusted assets	Economic exposure	Expected income from assets in column 2	Yield before adjustment	Return on assets in financial year
1	2	3	4	5

Assets backing non-profit liabilities and non-profit capital requirements

Land and buildings	11	208359	282999	16714	5.91	
Approved fixed interest securities	12	2438055	2757283	104192	3.63	
Other fixed interest securities	13	9337476	9818886	505040	4.23	
Variable interest securities	14	318974	318974	6742	2.39	
UK listed equity shares	15					
Non-UK listed equity shares	16		148331	4706		
Unlisted equity shares	17					
Other assets	18	8887072	7863464	358437		
Total	19	21189936	21189936	995831	2.55	

Assets backing with-profits liabilities and with-profits capital requirements

Land and buildings	21	6106821	8457298	468913	5.54	10.64
Approved fixed interest securities	22	4655168	4086352	148588	4.04	(3.12)
Other fixed interest securities	23	25377492	30116238	1271935	3.62	1.48
Variable interest securities	24	3346843	3568199	56742	5.46	4.79
UK listed equity shares	25	11593926	9702193	306646		23.63
Non-UK listed equity shares	26	8775168	14536478	378012		16.38
Unlisted equity shares	27	2452194	2229070	2556		20.16
Other assets	28	26906402	16518187	131125		7.87
Total	29	89214014	89214014	2764518	2.15	8.76

Overall return on with-profits assets

Post investment costs but pre-tax	31					
Return allocated to non taxable 'asset shares'	32					
Return allocated to taxable 'asset shares'	33					

Long-term insurance business : Assets not held to match linked liabilities

Name of insurer **The Prudential Assurance Company Limited**
Category of assets **11 Scottish Amicable Insurance Fund**
Financial year ended **31 December 2013**
Units **£000**

Unadjusted assets	Economic exposure	Expected income from assets in column 2	Yield before adjustment	Return on assets in financial year
1	2	3	4	5

Assets backing non-profit liabilities and non-profit capital requirements

Land and buildings	11					
Approved fixed interest securities	12	48032	48032	2650	3.95	
Other fixed interest securities	13	289808	289808	13647	4.04	
Variable interest securities	14	22817	22817	370	9.39	
UK listed equity shares	15					
Non-UK listed equity shares	16					
Unlisted equity shares	17					
Other assets	18					
Total	19	360657	360657	16667	4.36	

Assets backing with-profits liabilities and with-profits capital requirements

Land and buildings	21	463073	659914	35333	5.35	8.85
Approved fixed interest securities	22	568559	404109	22293	3.95	(3.13)
Other fixed interest securities	23	2269983	2438277	114818	4.04	1.47
Variable interest securities	24	191973	191973	3117	9.39	4.83
UK listed equity shares	25	1036596	1045000	34341	4.44	23.55
Non-UK listed equity shares	26	804484	1029033	24581	3.75	16.80
Unlisted equity shares	27	104015	163500	2466	1.56	20.27
Other assets	28	1605208	1112083	9454	0.85	5.05
Total	29	7043889	7043889	246403	3.76	8.51

Overall return on with-profits assets

Post investment costs but pre-tax	31					8.97
Return allocated to non taxable 'asset shares'	32					9.13
Return allocated to taxable 'asset shares'	33					7.76

Long-term insurance business : Assets not held to match linked liabilities

Name of insurer **The Prudential Assurance Company Limited**
 Category of assets **12 With-Profits Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

Unadjusted assets	Economic exposure	Expected income from assets in column 2	Yield before adjustment	Return on assets in financial year
1	2	3	4	5

Assets backing non-profit liabilities and non-profit capital requirements

Land and buildings	11					
Approved fixed interest securities	12	1501326	1671124	68092	3.72	
Other fixed interest securities	13	6430861	6536818	341865	4.19	
Variable interest securities	14	265201	265201	6057	1.08	
UK listed equity shares	15					
Non-UK listed equity shares	16		35613	1127	3.16	
Unlisted equity shares	17					
Other assets	18	4237753	3926386	229278	5.84	
Total	19	12435142	12435142	646419	4.58	

Assets backing with-profits liabilities and with-profits capital requirements

Land and buildings	21	5309837	7349766	410178	5.58	10.79
Approved fixed interest securities	22	4080938	3668094	125998	4.05	(3.12)
Other fixed interest securities	23	22181088	26435667	1108539	3.59	1.48
Variable interest securities	24	3154729	3350763	52913	5.22	4.79
UK listed equity shares	25	10064608	8126899	255127	4.28	23.64
Non-UK listed equity shares	26	7335351	12697812	332935	3.35	16.35
Unlisted equity shares	27	2347150	2064541	74	0.00	20.15
Other assets	28	24249887	15030046	121456	0.81	8.08
Total	29	78723589	78723589	2407218	3.28	8.71

Overall return on with-profits assets

Post investment costs but pre-tax	31					10.17
Return allocated to non taxable 'asset shares'	32					10.33
Return allocated to taxable 'asset shares'	33					8.77

Long-term insurance business : Assets not held to match linked liabilities

Name of insurer **The Prudential Assurance Company Limited**
Category of assets **13 Defined Charge Participating Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

Unadjusted assets	Economic exposure	Expected income from assets in column 2	Yield before adjustment	Return on assets in financial year
1	2	3	4	5

Assets backing non-profit liabilities and non-profit capital requirements

Land and buildings	11					
Approved fixed interest securities	12					
Other fixed interest securities	13					
Variable interest securities	14					
UK listed equity shares	15					
Non-UK listed equity shares	16					
Unlisted equity shares	17					
Other assets	18					
Total	19					

Assets backing with-profits liabilities and with-profits capital requirements

Land and buildings	21	333911	447618	23402	5.23	10.79
Approved fixed interest securities	22	5670	14149	297	2.42	(3.12)
Other fixed interest securities	23	926421	1242294	48579	3.46	1.48
Variable interest securities	24	141	25463	713	6.22	4.79
UK listed equity shares	25	492722	530294	17179	4.19	23.64
Non-UK listed equity shares	26	635333	809632	20495	3.41	16.35
Unlisted equity shares	27	1029	1029	16	1.54	20.15
Other assets	28	1051308	376058	216	0.06	8.08
Total	29	3446536	3446536	110897	3.43	10.32

Overall return on with-profits assets

Post investment costs but pre-tax	31					10.17
Return allocated to non taxable 'asset shares'	32					10.33
Return allocated to taxable 'asset shares'	33					8.77

Long-term insurance business : Assets not held to match linked liabilities

Name of insurer **The Prudential Assurance Company Limited**
Category of assets **14 Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

Unadjusted assets	Economic exposure	Expected income from assets in column 2	Yield before adjustment	Return on assets in financial year
1	2	3	4	5

Assets backing non-profit liabilities and non-profit capital requirements

Land and buildings	11	208359	282999	16714	5.91	
Approved fixed interest securities	12	888698	1038128	33450	3.47	
Other fixed interest securities	13	2616806	2992260	149527	4.34	
Variable interest securities	14	30955	30955	315	8.45	
UK listed equity shares	15					
Non-UK listed equity shares	16		112718	3579	3.18	
Unlisted equity shares	17					
Other assets	18	4649319	3937077	129159	3.28	
Total	19	8394137	8394137	332745	3.79	

Assets backing with-profits liabilities and with-profits capital requirements

Land and buildings	21					
Approved fixed interest securities	22					
Other fixed interest securities	23					
Variable interest securities	24					
UK listed equity shares	25					
Non-UK listed equity shares	26					
Unlisted equity shares	27					
Other assets	28					
Total	29					

Overall return on with-profits assets

Post investment costs but pre-tax	31					
Return allocated to non taxable 'asset shares'	32					
Return allocated to taxable 'asset shares'	33					

Long-term insurance business : Fixed and variable interest assets

Name of insurer **The Prudential Assurance Company Limited**
 Category of assets **10 Total long term insurance business assets**
 Financial year ended **31 December 2013**
 Units **£000**

		Value of assets 1	Mean term 2	Yield before adjustment 3	Yield after adjustment 4
UK Government approved fixed interest securities	11	1453226	13.75	3.05	3.05

Other approved fixed interest securities	21	5390409	15.28	4.10	4.01
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Other fixed interest securities

AAA/Aaa	31	2886721	6.32	3.09	2.45
AA/Aa	32	3049589	7.79	3.36	2.49
A/A	33	12802778	8.37	3.57	2.58
BBB/Baa	34	12504874	7.26	4.08	2.58
BB/Ba	35	2020493	5.62	4.80	2.61
B/B	36	883728	4.07	5.94	2.68
CCC/Caa	37	236396	2.62	7.71	2.72
Other (including unrated)	38	5550544	6.84	3.25	2.75
Total other fixed interest securities	39	39935123	7.35	3.77	2.59

Approved variable interest securities	41	187562	18.80	0.48	0.48
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Other variable interest securities	51	3699610	1.10	5.44	3.93
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Total (11+21+39+41+51)	61	50665931	7.96	3.89	2.84
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Long-term insurance business : Fixed and variable interest assets

Name of insurer **The Prudential Assurance Company Limited**
 Category of assets **11 Scottish Amicable Insurance Fund**
 Financial year ended **31 December 2013**
 Units **£000**

		Value of assets 1	Mean term 2	Yield before adjustment 3	Yield after adjustment 4
UK Government approved fixed interest securities	11	76158	13.03	2.78	2.78

Other approved fixed interest securities	21	375983	8.95	4.18	4.11
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Other fixed interest securities

AAA/Aaa	31	176458	6.13	4.43	2.74
AA/Aa	32	182792	8.22	3.44	2.77
A/A	33	879718	9.47	3.87	2.83
BBB/Baa	34	881614	7.76	4.14	2.87
BB/Ba	35	143774	5.81	5.10	2.89
B/B	36	70763	3.53	5.82	2.93
CCC/Caa	37	20397	2.14	7.06	2.95
Other (including unrated)	38	372568	5.65	3.37	2.17
Total other fixed interest securities	39	2728084	7.69	4.04	2.75

Approved variable interest securities	41				
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Other variable interest securities	51	214790	0.17	9.39	3.61
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Total (11+21+39+41+51)	61	3395015	7.47	4.37	2.96
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Long-term insurance business : Fixed and variable interest assets

Name of insurer **The Prudential Assurance Company Limited**
Category of assets **12 With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

		Value of assets 1	Mean term 2	Yield before adjustment 3	Yield after adjustment 4
UK Government approved fixed interest securities	11	895839	12.77	2.83	2.83

Other approved fixed interest securities	21	4443379	15.85	4.18	4.09
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Other fixed interest securities

AAA/Aaa	31	2454483	6.18	2.94	2.36
AA/Aa	32	2493620	7.43	3.31	2.40
A/A	33	10283441	8.02	3.48	2.49
BBB/Baa	34	10197533	7.19	4.05	2.51
BB/Ba	35	1730098	5.64	4.76	2.57
B/B	36	780562	4.12	5.95	2.67
CCC/Caa	37	207396	2.66	7.79	2.71
Other (including unrated)	38	4825352	6.77	3.17	2.76
Total other fixed interest securities	39	32972485	7.15	3.71	2.53

Approved variable interest securities	41	187562	18.80	0.48	0.48
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Other variable interest securities	51	3428402	1.18	5.16	3.99
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Total (11+21+39+41+51)	61	41927667	7.76	3.84	2.81
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Long-term insurance business : Fixed and variable interest assets

Name of insurer **The Prudential Assurance Company Limited**
Category of assets **13 Defined Charge Participating Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

		Value of assets 1	Mean term 2	Yield before adjustment 3	Yield after adjustment 4
UK Government approved fixed interest securities	11				

Other approved fixed interest securities	21	14149	5.55	2.42	2.06
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Other fixed interest securities

AAA/Aaa	31	77954	4.81	3.57	3.11
AA/Aa	32	89480	6.48	2.73	2.13
A/A	33	360807	7.29	3.14	2.17
BBB/Baa	34	464997	6.58	3.70	2.19
BB/Ba	35	68250	5.59	4.65	2.23
B/B	36	27869	4.17	6.02	2.26
CCC/Caa	37	7128	2.58	7.17	2.28
Other (including unrated)	38	145809	5.49	2.69	2.36
Total other fixed interest securities	39	1242294	6.41	3.46	2.26

Approved variable interest securities	41				
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Other variable interest securities	51	25463	0.12	6.22	1.94
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Total (11+21+39+41+51)	61	1281906	6.28	3.50	2.25
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Long-term insurance business : Fixed and variable interest assets

Name of insurer **The Prudential Assurance Company Limited**
 Category of assets **14 Non-Profit Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

		Value of assets 1	Mean term 2	Yield before adjustment 3	Yield after adjustment 4
UK Government approved fixed interest securities	11	481230	15.68	3.49	3.49

Other approved fixed interest securities	21	556899	15.25	3.45	3.41
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Other fixed interest securities

AAA/Aaa	31	177825	9.07	3.71	3.06
AA/Aa	32	283696	11.06	3.97	3.20
A/A	33	1278813	10.69	4.19	3.23
BBB/Baa	34	960729	7.89	4.50	3.25
BB/Ba	35	78371	4.95	5.16	3.28
B/B	36	4534	4.81	7.02	3.30
CCC/Caa	37	1475	4.28	8.71	3.38
Other (including unrated)	38	206815	11.59	5.15	4.02
Total other fixed interest securities	39	2992260	9.63	4.34	3.28

Approved variable interest securities	41				
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Other variable interest securities	51	30955	0.12	8.45	1.67
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Total (11+21+39+41+51)	61	4061343	11.04	4.15	3.31
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Long-term insurance business : Summary of mathematical reserves

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Summary**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Form 51 - with-profits	11	3431139	11202390	5566558	20200086	21011095
Form 51 - non-profit	12	418890	26039453	1676682	28135025	28880658
Form 52	13	19362436	22191373	2838090	44391899	44176266
Form 53 - linked	14	4308313	9413433	1261632	14983378	14026704
Form 53 - non-linked	15	52952	231008	(5888)	278072	341432
Form 54 - linked	16	3762	3264656	1091	3269508	3337501
Form 54 - non-linked	17		66523		66523	61387
Total	18	27577492	72408836	11338165	111324492	111835042

Reinsurance - external

Form 51 - with-profits	21	2588		1458	4046	3095
Form 51 - non-profit	22	59126	3893	250854	313873	217159
Form 52	23	56	1		57	61
Form 53 - linked	24	162801	132754		295555	434964
Form 53 - non-linked	25	4495	510	15280	20285	20819
Form 54 - linked	26		4004		4004	4171
Form 54 - non-linked	27					
Total	28	229066	141162	267592	637820	680271

Reinsurance - intra-group

Form 51 - with-profits	31					
Form 51 - non-profit	32		8511147		8511147	8456475
Form 52	33					
Form 53 - linked	34		4558703		4558703	4058263
Form 53 - non-linked	35					
Form 54 - linked	36		125828		125828	116882
Form 54 - non-linked	37					
Total	38		13195677		13195677	12631620

Net of reinsurance

Form 51 - with-profits	41	3428551	11202390	5565100	20196041	21007999
Form 51 - non-profit	42	359764	17524413	1425828	19310005	20207023
Form 52	43	19362380	22191372	2838090	44391842	44176205
Form 53 - linked	44	4145512	4721976	1261632	10129120	9533478
Form 53 - non-linked	45	48457	230498	(21168)	257787	320613
Form 54 - linked	46	3762	3134824	1091	3139676	3216447
Form 54 - non-linked	47		66523		66523	61387
Total	48	27348426	59071996	11070573	97490995	98523151

Long-term insurance business : Summary of mathematical reserves

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Scottish Amicable Insurance Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Form 51 - with-profits	11	868516	1334389		2202905	2751072
Form 51 - non-profit	12	7787	722909		730695	773546
Form 52	13	719585	2546787		3266373	3488125
Form 53 - linked	14					
Form 53 - non-linked	15		55292		55292	60227
Form 54 - linked	16					
Form 54 - non-linked	17					
Total	18	1595888	4659377		6255264	7072970

Reinsurance - external

Form 51 - with-profits	21	1640			1640	1720
Form 51 - non-profit	22	22	177		199	229
Form 52	23		1		1	1
Form 53 - linked	24					
Form 53 - non-linked	25		1		1	1
Form 54 - linked	26					
Form 54 - non-linked	27					
Total	28	1662	179		1841	1952

Reinsurance - intra-group

Form 51 - with-profits	31					
Form 51 - non-profit	32		471079		471079	511990
Form 52	33					
Form 53 - linked	34					
Form 53 - non-linked	35					
Form 54 - linked	36					
Form 54 - non-linked	37					
Total	38		471079		471079	511990

Net of reinsurance

Form 51 - with-profits	41	866876	1334389		2201265	2749352
Form 51 - non-profit	42	7765	251652		259417	261327
Form 52	43	719585	2546786		3266372	3488123
Form 53 - linked	44					
Form 53 - non-linked	45		55291		55291	60227
Form 54 - linked	46					
Form 54 - non-linked	47					
Total	48	1594226	4188119		5782345	6559029

Long-term insurance business : Summary of mathematical reserves

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Form 51 - with-profits	11	2546087	8844976	5534440	16925503	17154024
Form 51 - non-profit	12	484052	18722803	480869	19687724	20646364
Form 52	13	18642850	19644586	527346	38814782	38683539
Form 53 - linked	14		1314650		1314650	1201821
Form 53 - non-linked	15	7137	37185		44323	73728
Form 54 - linked	16	3167	2581675	1091	2585933	2664247
Form 54 - non-linked	17		56498		56498	51134
Total	18	21683294	51202373	6543746	79429413	80474857

Reinsurance - external

Form 51 - with-profits	21	948		1458	2406	1375
Form 51 - non-profit	22	25154	3556	152	28862	32335
Form 52	23	56			56	60
Form 53 - linked	24		23293		23293	21657
Form 53 - non-linked	25	938			938	945
Form 54 - linked	26		4004		4004	4171
Form 54 - non-linked	27					
Total	28	27096	30853	1610	59558	60543

Reinsurance - intra-group

Form 51 - with-profits	31					
Form 51 - non-profit	32		7915521		7915521	7822288
Form 52	33					
Form 53 - linked	34		1291357		1291357	1180164
Form 53 - non-linked	35					
Form 54 - linked	36		113431		113431	107727
Form 54 - non-linked	37					
Total	38		9320310		9320310	9110180

Net of reinsurance

Form 51 - with-profits	41	2545140	8844976	5532982	16923097	17152649
Form 51 - non-profit	42	458898	10803726	480717	11743341	12791740
Form 52	43	18642795	19644586	527346	38814727	38683479
Form 53 - linked	44					
Form 53 - non-linked	45	6199	37185		43385	72784
Form 54 - linked	46	3167	2464239	1091	2468497	2552349
Form 54 - non-linked	47		56498		56498	51134
Total	48	21656199	41851210	6542136	70049545	71304134

Long-term insurance business : Summary of mathematical reserves

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Defined Charge Participating Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Form 51 - with-profits	11	16536	1023025	32118	1071679	1105998
Form 51 - non-profit	12					
Form 52	13			2310744	2310744	2004602
Form 53 - linked	14					
Form 53 - non-linked	15					
Form 54 - linked	16					
Form 54 - non-linked	17					
Total	18	16536	1023025	2342862	3382423	3110601

Reinsurance - external

Form 51 - with-profits	21					
Form 51 - non-profit	22					
Form 52	23					
Form 53 - linked	24					
Form 53 - non-linked	25					
Form 54 - linked	26					
Form 54 - non-linked	27					
Total	28					

Reinsurance - intra-group

Form 51 - with-profits	31					
Form 51 - non-profit	32					
Form 52	33					
Form 53 - linked	34					
Form 53 - non-linked	35					
Form 54 - linked	36					
Form 54 - non-linked	37					
Total	38					

Net of reinsurance

Form 51 - with-profits	41	16536	1023025	32118	1071679	1105998
Form 51 - non-profit	42					
Form 52	43			2310744	2310744	2004602
Form 53 - linked	44					
Form 53 - non-linked	45					
Form 54 - linked	46					
Form 54 - non-linked	47					
Total	48	16536	1023025	2342862	3382423	3110601

Long-term insurance business : Summary of mathematical reserves

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

UK Life	UK Pension	Overseas	Total Financial year	Total Previous year
1	2	3	4	5

Gross

Form 51 - with-profits	11					
Form 51 - non-profit	12	(72949)	6593742	1195813	7716605	7460748
Form 52	13					
Form 53 - linked	14	4308313	8098783	1261632	13668728	12824883
Form 53 - non-linked	15	45815	138531	(5888)	178458	207476
Form 54 - linked	16	595	682981		683575	673254
Form 54 - non-linked	17		10025		10025	10253
Total	18	4281774	15524061	2451557	22257392	21176614

Reinsurance - external

Form 51 - with-profits	21					
Form 51 - non-profit	22	33950	160	250702	284812	184595
Form 52	23					
Form 53 - linked	24	162801	109461		272263	413307
Form 53 - non-linked	25	3558	509	15280	19347	19874
Form 54 - linked	26					
Form 54 - non-linked	27					
Total	28	200309	110130	265982	576421	617776

Reinsurance - intra-group

Form 51 - with-profits	31					
Form 51 - non-profit	32		124547		124547	122196
Form 52	33					
Form 53 - linked	34		3267345		3267345	2878098
Form 53 - non-linked	35					
Form 54 - linked	36		12396		12396	9155
Form 54 - non-linked	37					
Total	38		3404289		3404289	3009450

Net of reinsurance

Form 51 - with-profits	41					
Form 51 - non-profit	42	(106899)	6469035	945111	7307247	7153956
Form 52	43					
Form 53 - linked	44	4145512	4721976	1261632	10129120	9533478
Form 53 - non-linked	45	42258	138022	(21168)	159111	187602
Form 54 - linked	46	595	670584		671179	664099
Form 54 - non-linked	47		10025		10025	10253
Total	48	4081465	12009643	2185575	18276682	17549388

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Scottish Amicable Insurance Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
100	Conventional whole life with-profits OB	3379	73528	754				57330
120	Conventional endowment with-profits OB savings	18139	217642	4623				183830
125	Conventional endowment with-profits OB target cash	36303	627488	16824				594628
165	Conventional deferred annuity with-profits		1					35
175	Group conventional deferred annuity with-profits	62						
185	Group conventional pensions endowment with-profits	11	18					17
205	Miscellaneous conventional with-profits	8	14					
210	Additional reserves with-profits OB							32676
300	Regular premium non-profit WL/EA OB	122	2186	13				1434
330	Decreasing term assurance		532123	2098				4096
390	Deferred annuity non-profit	247	40					225
395	Annuity non-profit (PLA)	229	164					1088
435	Miscellaneous non-profit	1						
440	Additional reserves non-profit OB							944

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Scottish Amicable Insurance Fund
Financial year ended	31 December 2013
Units	£000
UK Life / Reinsurance ceded external	

[illegible]

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Scottish Amicable Insurance Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Pension / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
155	Conventional pensions endowment with-profits	33477	621259	3451				553692
165	Conventional deferred annuity with-profits	252	400	6				6259
175	Group conventional deferred annuity with-profits	1401	30551	261				113560
210	Additional reserves with-profits OB							660878
300	Regular premium non-profit WL/EA OB	513	8337					9479
325	Level term assurance	8206	329605	1063				6873
380	Miscellaneous protection rider		101	11				23
385	Income protection claims in payment		7					67
390	Deferred annuity non-profit	3483	17188	39				210265
400	Annuity non-profit (CPA)	29791	40997					479259
440	Additional reserves non-profit OB							16943

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Scottish Amicable Insurance Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded external	

[illegible]

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

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

Total business / subfund Scottish Amicable Insurance Fund

Financial year ended **31 December 2013**

Units	£000
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UK Pension / Reinsurance ceded intra-group

[illegible]

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
100	Conventional whole life with-profits OB	62997	453043	2771				330803
105	Conventional whole life with-profits IB	812832	707903	3150				918631
120	Conventional endowment with-profits OB savings	30940	393034	8793				330777
125	Conventional endowment with-profits OB target cash	45678	1368012	26288				700398
130	Conventional endowment with-profits IB	45870	14252	87				106060
165	Conventional deferred annuity with-profits		46					704
205	Miscellaneous conventional with-profits							742
210	Additional reserves with-profits OB							125231
215	Additional reserves with-profits IB							32741
300	Regular premium non-profit WL/EA OB	113247	243662	921				171321
310	Non-profit IB	1613628	102572	2				86412
325	Level term assurance	55559	2427254	7060				30249
330	Decreasing term assurance	15549	605039	3112				13459
335	Decreasing term assurance (rider benefits)		2033	17				70
340	Accelerated critical illness (guaranteed premiums)	8910	629305	3111				13740

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
345	Accelerated critical illness (reviewable premiums)	1751	92692	655				2892
350	Stand-alone critical illness (guaranteed premiums)		3820	19				82
355	Stand-alone critical illness (reviewable premiums)		2888	16				72
360	Income protection non-profit (guaranteed premiums)		11700	274				1617
380	Miscellaneous protection rider							1
385	Income protection claims in payment		47					474
390	Deferred annuity non-profit	30	193	1				1997
395	Annuity non-profit (PLA)	3413	6120					75206
435	Miscellaneous non-profit			210				208
440	Additional reserves non-profit OB							65606
445	Additional reserves non-profit IB							20648

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Reinsurance ceded external

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
100	Conventional whole life with-profits OB		498	12				581
120	Conventional endowment with-profits OB savings		23	1				48
125	Conventional endowment with-profits OB target cash		257	12				318
300	Regular premium non-profit WL/EA OB		246	1				197
325	Level term assurance		1485621	2253				11843
330	Decreasing term assurance		169582	581				1678
335	Decreasing term assurance (rider benefits)		2033	7				24
336	Mortality risk premium reinsurance		309					
340	Accelerated critical illness (guaranteed premiums)		566405	2323				8220
345	Accelerated critical illness (reviewable premiums)		79562	323				1143
350	Stand-alone critical illness (guaranteed premiums)		3438	13				46
355	Stand-alone critical illness (reviewable premiums)		2482	10				35
360	Income protection non-profit (guaranteed premiums)		8793	126				913
385	Income protection claims in payment		36					355
440	Additional reserves non-profit OB							700

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Pension / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
155	Conventional pensions endowment with-profits	3566	3681					73064
165	Conventional deferred annuity with-profits	138293	291756	26419				3840675
175	Group conventional deferred annuity with-profits		1882					22574
195	Annuity with-profits (PLA)	1	1					14
200	Annuity with-profits (CPA)	99932	309719					4799791
205	Miscellaneous conventional with-profits							7833
210	Additional reserves with-profits OB							101025
325	Level term assurance	6794	1441892	4394				22633
390	Deferred annuity non-profit	42945	51871	1				769902
400	Annuity non-profit (CPA)	778924	1191946					17223296
405	Annuity non-profit (CPA impaired life)	9748	19158					306370
440	Additional reserves non-profit OB							400603

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded external	

[illegible]

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

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

Total business / subfund	With-Profits Sub-Fund
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Financial year ended **31 December 2013**

Units	£000
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UK Pension / Reinsurance ceded intra-group

[illegible]

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
Overseas / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
100	Conventional whole life with-profits OB	581972	19553491	943271				3816100
100	Conventional whole life with-profits OB (CB)	55889	2279439	39305				200240
120	Conventional endowment with-profits OB savings	78884	1369791	108345				989613
120	Conventional endowment with-profits OB savings (CB)	18335	490584	71478				254251
125	Conventional endowment with-profits OB target cash	151	4114	135				3266
165	Conventional deferred annuity with-profits	1296	4828	805				60056
175	Group conventional deferred annuity with-profits		41					538
195	Annuity with-profits (PLA)	2	6					61
205	Miscellaneous conventional with-profits							256
210	Additional reserves with-profits OB							210059
300	Regular premium non-profit WL/EA OB	354	2487	22				1794
325	Level term assurance	22298	4810904	17754				40580
330	Decreasing term assurance	1518	74472	168				396
335	Decreasing term assurance (rider benefits)		167	1				6
345	Accelerated critical illness (reviewable premiums)		5191134	24941				300401

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
Overseas / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
390	Deferred annuity non-profit	9	98					1593
395	Annuity non-profit (PLA)	1581	2871					40424
400	Annuity non-profit (CPA)	3110	5799					81892
435	Miscellaneous non-profit			2				2
440	Additional reserves non-profit OB							13781

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
Overseas / Reinsurance ceded external

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
100	Conventional whole life with-profits OB (RI)		286819	210				1458
120	Conventional endowment with-profits OB savings		10922	12				
325	Level term assurance		14321	22				136
330	Decreasing term assurance		1578	6				9
335	Decreasing term assurance (rider benefits)		166	1				6
336	Mortality risk premium reinsurance		3201740	5209				

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Defined Charge Participating Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Life / Gross	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Defined Charge Participating Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Gross	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Defined Charge Participating Sub-Fund
Financial year ended	31 December 2013
Units	£000
Overseas / Gross	

[illegible]

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
300	Regular premium non-profit WL/EA OB	37832	3211436	34892				(35630)
325	Level term assurance	104193	16503622	56199				(94567)
330	Decreasing term assurance	44240	4512450	18961				(35117)
340	Accelerated critical illness (guaranteed premiums)	8909	775593	3564				15429
345	Accelerated critical illness (reviewable premiums)	6414	569053	2408				4808
350	Stand-alone critical illness (guaranteed premiums)		12102	68				360
355	Stand-alone critical illness (reviewable premiums)	9802	1309580	6146				(11816)
360	Income protection non-profit (guaranteed premiums)	7085	664266	6361				(16128)
365	Income protection non-profit (reviewable premiums)	662	88206	900				(1326)
380	Miscellaneous protection rider		265098	650				1855
385	Income protection claims in payment		427					3326
390	Deferred annuity non-profit	66	76					1021
395	Annuity non-profit (PLA)	54	62					390
410	Group life	68	7291	91				630

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
415	Collective life	31158	43415	117				73226
425	Group income protection claims in payment		117	53				1073
435	Miscellaneous non-profit	686	11493	187				168
440	Additional reserves non-profit OB							19348

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Reinsurance ceded external

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
300	Regular premium non-profit WL/EA OB		1605704	1493				(18073)
325	Level term assurance		8540576	10213				19998
330	Decreasing term assurance		2420062	4521				10219
340	Accelerated critical illness (guaranteed premiums)		623589	2207				12647
345	Accelerated critical illness (reviewable premiums)		397153	1014				2211
350	Stand-alone critical illness (guaranteed premiums)		10822	42				307
355	Stand-alone critical illness (reviewable premiums)		610744	807				(1339)
360	Income protection non-profit (guaranteed premiums)		336770	696				4502
365	Income protection non-profit (reviewable premiums)		47240	151				328
380	Miscellaneous protection rider		6					
385	Income protection claims in payment		193					1925
410	Group life		3646	45				315
415	Collective life		322					7
435	Miscellaneous non-profit		8458	99				69
440	Additional reserves non-profit OB							835

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Pension / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
325	Level term assurance	802	14602	75				279
365	Income protection non-profit (reviewable premiums)		1716	65				628
390	Deferred annuity non-profit	19	3968					65641
400	Annuity non-profit (CPA)	135915	414451					6134131
405	Annuity non-profit (CPA impaired life)	133	9299					126865
440	Additional reserves non-profit OB							266198

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Non-Profit Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded external	

[illegible]

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Pension / Reinsurance ceded intra-group

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
400	Annuity non-profit (CPA)		8569					121193
405	Annuity non-profit (CPA impaired life)		202					3354

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
Overseas / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
300	Regular premium non-profit WL/EA OB	245	5535	1372				4169
305	Single premium non-profit WL/EA OB	11681	495648					358908
325	Level term assurance	17048	3158950	9046				7090
330	Decreasing term assurance	5027	648361	366				15040
345	Accelerated critical illness (reviewable premiums)		227243	3640				2952
355	Stand-alone critical illness (reviewable premiums)	195622	9825030	214334				522434
360	Income protection non-profit (guaranteed premiums)	4	17	1				2
365	Income protection non-profit (reviewable premiums)	20518	1255564	4201				18976
380	Miscellaneous protection rider	2296	525718	808				62
380	Miscellaneous protection rider - HK Medical Plans		3607754	66048				21966
380	Miscellaneous protection rider - HK Waiver of Premium		191058	6016				3476
385	Income protection claims in payment	2	54	17				8
410	Group life	15539	899731	980				495
430	Group critical illness - Hong Kong		626989	190				93
435	Miscellaneous non-profit - HK Hospital Income Plan	66541	1555969	31594				147660

Long-term insurance business : Valuation summary of non-linked contracts (other than accumulating with-profits contracts)

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
Overseas / Reinsurance ceded external

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
305	Single premium non-profit WL/EA OB		58222					60494
336	Mortality risk premium reinsurance		1963202	1848				
355	Stand-alone critical illness (reviewable premiums)		5780594	30382				190208
380	Miscellaneous protection rider		99949	99				
410	Group life		468270	416				

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Scottish Amicable Insurance Fund
Financial year ended	31 December 2013
Units	£000
UK Life / Gross	

[illegible]

Long-term insurance business : Valuation summary of accumulating with-profits contracts

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

Total business / subfund Scottish Amicable Insurance Fund

Financial year ended **31 December 2013**

Units £000

UK Pension / Gross

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Scottish Amicable Insurance Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded external	

[illegible]

Long-term insurance business : Valuation summary of accumulating with-profits contracts

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
500	Life UWP single premium - Optimum Bonus Fund	14521	840882		832557	882319		882319
500	Life UWP single premium - Other	254831	9319224		9226896	9178766		9178766
500	Life UWP single premium - PruFund	124532	7265943		7194003	7219010		7219010
505	Life UWP whole life regular premium	71011	888583	27730	885915	933164		933164
510	Life UWP endowment regular premium - savings	2067	11197	640	8215	8512	1	8513
515	Life UWP endowment regular premium - target cash	78283	1767471	14908	193049	201048	1036	202084
555	Group deposit administration with-profits - 0% guarantee	8	123	11	123	123		123
555	Group deposit administration with-profits - 2.5% guarantee		128		128	125		125
555	Group deposit administration with-profits - 4.75% guarantee		363		371	371		371
595	Income protection rider		25435	596			2369	2369
610	Additional reserves UWP						216008	216008

Long-term insurance business : Valuation summary of accumulating with-profits contracts

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

Total business / subfund	With-Profits Sub-Fund
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Financial year ended **31 December 2013**

Units	£000
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UK Life / Reinsurance ceded external

[illegible]

Long-term insurance business : Valuation summary of accumulating with-profits contracts

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Pension / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
525	Individual pensions UWP	588147	6574466	152867	6558387	6618212	3263	6621475
535	Group money purchase pensions UWP	86639	1374903	47048	1393306	1393306	1	1393307
555	Group deposit administration with-profits - 0% guarantee	232366	1570891	123000	1584916	1584570		1584570
555	Group deposit administration with-profits - 2.5% guarantee		1220852		1252394	1251999		1251999
555	Group deposit administration with-profits - 4.75% guarantee	2756	461359		497374	497374		497374
555	Group deposit administration with-profits - Deposit fund	27646	254998	43256	264262	264262		264262
565	DWP National Insurance rebates UWP	187356	6130308		6130308	6138447	26954	6165401
570	Income drawdown UWP	5177	348734		353817	353611	43	353654
571	Trustee investment plan UWP	3299	283861		343675	343274		343274
575	Miscellaneous UWP - Flexible lifetime annuity	503	32402		32402	32402	178	32580
580	Term assurance rider		643503	2746			1372	1372
595	Income protection rider		9555	153			362	362
610	Additional reserves UWP						1134957	1134957

Long-term insurance business : Valuation summary of accumulating with-profits contracts

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
Overseas / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
500	Life UWP single premium	11558	274375		266412	265960	3387	269347
505	Life UWP whole life regular premium	1002	8005	721	8956	8956	1763	10719
525	Individual pensions UWP	2454	40511	1269	40511	40870		40870
535	Group money purchase pensions UWP	6123	103569	15289	95783	95783	7787	103570
555	Group deposit administration with-profits - 0% guarantee	572	51646	2338	51646	51538		51538
555	Group deposit administration with-profits - 2.5% guarantee		22896		22896	22746		22746
555	Group deposit administration with-profits - 4.75% guarantee		14437		15201	15201	(1000)	14201
565	DWP National Insurance rebates UWP	461	11793		11793	11810		11810
580	Term assurance rider		1699	30			15	15
610	Additional reserves UWP						2530	2530

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Defined Charge Participating Sub-Fund
Financial year ended	31 December 2013
Units	£000
Overseas / Gross	

[illegible]

Long-term insurance business : Valuation summary of property linked contracts

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Scottish Amicable Insurance Fund**
 Financial year ended **31 December 2013**
 Units **£000**
 UK Pension / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
725	Individual pensions property linked	63275	34978	3			14403	14403
735	Group money purchase pensions property linked	233	41				113	113
750	Income drawdown property linked	42					13	13
755	Trustee investment plan						10	10
785	Income protection rider		3189	83			673	673
800	Additional reserves property linked						40080	40080

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Scottish Amicable Insurance Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded external	

[illegible]

Long-term insurance business : Valuation summary of property linked contracts

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
700	Life property linked single premium	8608	4973				(74)	(74)
710	Life property linked whole life regular premium	4792	119416	11			206	206
715	Life property linked endowment regular premium - savings	458	12	4			52	52
720	Life property linked endowment regular premium - target cash	5598	281349	89			3304	3304
785	Income protection rider		7481	167			662	662
790	Miscellaneous protection rider		256	23				
795	Miscellaneous property linked	417	10348	181			1774	1774
800	Additional reserves property linked						1213	1213

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Life / Reinsurance ceded external	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Gross	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded external	

[illegible]

Long-term insurance business : Valuation summary of property linked contracts

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

Total business / subfund	With-Profits Sub-Fund
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Financial year ended **31 December 2013**

Units	£000
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UK Pension / Reinsurance ceded intra-group

[illegible]

Long-term insurance business : Valuation summary of property linked contracts

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
700	Life property linked single premium	106550	3291774		3156614	3150632	(6996)	3143635
710	Life property linked whole life regular premium	16383	644451	6957	429815	429762	1759	431521
715	Life property linked endowment regular premium - savings	5314	106454	1572	105491	105491	995	106486
720	Life property linked endowment regular premium - target cash	9325	930333	29137	625193	622199	1327	623526
785	Income protection rider		23144	466			1889	1889
790	Miscellaneous protection rider		168	26	44	44		44
795	Miscellaneous property linked	474	5985	142	185	185	837	1022
800	Additional reserves property linked						46005	46005

Long-term insurance business : Valuation summary of property linked contracts

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Life / Reinsurance ceded external

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
700	Life property linked single premium		194500		110524	110524	363	110887
710	Life property linked whole life regular premium		178992	1188	43117	43117	573	43690
715	Life property linked endowment regular premium - savings		9170	20	9160	9160		9160
720	Life property linked endowment regular premium - target cash		5391	26				
785	Income protection rider		16502	338			1281	1281
795	Miscellaneous property linked		144641	1288			977	977
800	Additional reserves property linked						364	364

Long-term insurance business : Valuation summary of property linked contracts

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
UK Pension / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
725	Individual pensions property linked	135360	4310003	71746	4297857	4285649	7828	4293477
735	Group money purchase pensions property linked	140497	3401707	337169	3400565	3400565	40985	3441550
750	Income drawdown property linked	2799	249607		249677	249677	1156	250834
755	Trustee investment plan	102	8844		15370	15370	(188)	15181
770	Term assurance rider		965	3			19	19
785	Income protection rider		17146	163			982	982
795	Miscellaneous property linked						10	10
795	Miscellaneous property linked - Flexible Lifetime Annuity	759	113254				2179	2179
795	Miscellaneous property linked (Life annuities - Retirement Units)	3	3		29	29		29
795	Miscellaneous property linked (Life annuities - Accumulation Unit)	472	2484		34238	34238		34238
795	Miscellaneous property linked (Flexible Retirement Income Account)				113254	113254		113254
800	Additional reserves property linked						85561	85561

Long-term insurance business : Valuation summary of property linked contracts

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

Total business / subfund	Non-Profit Sub-Fund
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Financial year ended **31 December 2013**

Units	£000
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UK Pension / Reinsurance ceded external

[illegible]

Long-term insurance business : Valuation summary of property linked contracts

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Non-Profit Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**
 UK Pension / Reinsurance ceded intra-group

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
735	Group money purchase pensions property linked		3267345	335340	3267345	3267345		3267345

Long-term insurance business : Valuation summary of property linked contracts

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Non-Profit Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**
Overseas / Gross

Product code number	Product description	Number of policyholders / scheme members	Amount of benefit	Amount of annual office premiums	Nominal value of units	Discounted value of units	Other liabilities	Amount of mathematical reserves
1	2	3	4	5	6	7	8	9
700	Life property linked single premium	9743	143794		123536	123536	1044	124580
710	Life property linked whole life regular premium	197871	5119407	303028	1373260	1082766	(35311)	1047455
735	Group money purchase pensions property linked	1	55330	90	55330	55330		55330
770	Term assurance rider		1385719	3141			1490	1490
775	Accelerated critical illness rider		1802994	9543			21888	21888
780	Stand-alone critical illness rider		105667	643			62	62
785	Income protection rider		5191	153			373	373
790	Miscellaneous protection rider		1230933	23051			2735	2735
800	Additional reserves property linked						1831	1831

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Non-Profit Sub-Fund
Financial year ended	31 December 2013
Units	£000
Overseas / Reinsurance ceded external	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Life / Gross	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Gross	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded external	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded intra-group	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	With-Profits Sub-Fund
Financial year ended	31 December 2013
Units	£000
Overseas / Gross	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Non-Profit Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Life / Gross	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Non-Profit Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Gross	

[illegible]

Name of insurer	The Prudential Assurance Company Limited
Total business / subfund	Non-Profit Sub-Fund
Financial year ended	31 December 2013
Units	£000
UK Pension / Reinsurance ceded intra-group	

[illegible]

Long-term insurance business : Unit prices for internal linked funds

Name of insurer **The Prudential Assurance Company Limited**
Total business
Financial year ended **31 December 2013**
Units **£000**

Fund name 1	Type of fund 2	Net assets 3	Main series 4	Unit management charge 5	Price at previous valuation date 6	Price at current valuation date 7	Change in price during year 8
Prufund	02 - life - balanced managed fund	157677		1.00	9.1468	10.6830	16.79
Managed	02 - life - balanced managed fund	919231	2	0.25	3.5500	4.0410	13.83
Pru (ex M&G) Managed Bond Fund	02 - life - balanced managed fund	116965	3	1.00	21.7020	24.4100	12.48
Managed Defensive	03 - life - defensive managed fund	151350	5	1.55	1.4150	1.4770	4.38
Pru Inheritance Bond (ex SA)	04 - life - other managed fund	214794	1	0.75	1.2320	1.2860	4.38
Distribution Fund	04 - life - other managed fund	630617	2	1.00	0.8520	0.9000	5.63
M&G Recovery	04 - life - other managed fund	146872	3	1.00	27.8030	31.4520	13.12
Equity	05 - life - UK equity	123761	2	0.25	3.4340	4.1580	21.08
Property	07 - life - property	148509	5	1.55	1.1850	1.3140	10.89
P P Equity	11 - individual pension - stock market managed fund	231981	7	1.00	20.5330	24.8350	20.95
Pru Exempt Managed (ex SA)	12 - individual pension - balanced managed fund	1886329	4	0.88	14.7900	16.9630	14.69
Pru (ex M&G) Managed Pension Fund	12 - individual pension - balanced managed fund	100567	6	1.00	23.7660	27.2090	14.49
Pru Exempt Cash (ex SA)	14 - individual pension - other managed fund	402911	4	0.88	5.9990	5.9990	
Pru Exempt Equity (ex SA)	15 - individual pension - UK equity	482928	2	1.00	1.5730	1.9300	22.70
Pru Exempt Recovery Series A (ex M&G)	15 - individual pension - UK equity	154975	6	1.00	23.9550	27.5160	14.87
Pru Exempt International (ex SA)	16 - individual pension - overseas equity	114453	4	0.88	10.8210	13.3730	23.58
Pru Exempt Property (ex SA)	17 - individual pension - property	107309	2	1.00	1.7680	1.8380	3.96

Long-term insurance business : Index linked businessName of insurer **The Prudential Assurance Company Limited**

Total business

Financial year ended **31 December 2013**Units **£000**

Value of assets	Mean Term
1	2

Analysis of assets

Approved variable interest securities	11	182759	22.79
Other variable interest securities	12	275028	11.84
Approved fixed interest securities	13		
Other fixed interest securities	14		
Cash and deposits	15	4794	
Equity index derivatives	16		
Inflation swaps	17		
Other assets	18	2677095	
Variation margin	19		
Total (11 to 19)	20	3139676	

Credit rating of other fixed interest and other variable interest securities

AAA/Aaa	31		
AA/Aa	32		
A/A	33	95676	13.12
BBB/Baa	34	14589	8.45
BB/Ba	35	40	0.12
B/B	36		
CCC/Caa	37		
Other (including unrated)	38	164724	11.40
Total other fixed interest and other variable interest securities	39	275028	11.84

Long-term insurance business: Analysis of valuation interest rateName of insurer **The Prudential Assurance Company Limited**Subfund **Scottish Amicable Insurance Fund**Financial year ended **31 December 2013**Units **£000**

Product group	Net mathematical reserves	Net valuation interest rate	Gross valuation interest rate	Risk adjusted yield on matching assets
1	2	3	4	5
UK Life WP assurances Form 51	866331	1.75	2.00	2.45
UK Life WP assurances Form 52	730307	1.50	1.72	2.86
UK Pensions NP assurances Form 51	243084		2.75	3.46
UK Pensions Form 52	2496154		2.25	3.04
UK Pensions WP FlexiPension Form 51	133499		3.00	4.29
UK Pensions WP group assurances Form 51	463859		3.00	4.29
UK Pensions maturity options	118391		3.00	4.17
UK Pensions WP group assurances (other) Form 51	657172		3.25	3.84
Misc	100618	n/a	n/a	1.91
Total	5809415			

Long-term insurance business: Analysis of valuation interest rateName of insurer **The Prudential Assurance Company Limited**Subfund **With-Profits Sub-Fund**Financial year ended **31 December 2013**Units **£000**

Product group 1	Net mathematical reserves 2	Net valuation interest rate 3	Gross valuation interest rate 4	Risk adjusted yield on matching assets 5
UK Life WP assurances Form 51	2612390	2.50	3.13	4.24
UK Life WP assurances Form 52	18427357	1.60	1.81	2.97
UK Pension WP deferred annuities Form 51	3931575		3.50	4.20
UK Pension WP immediate annuities Form 51	1937973			1.80
UK Pension Income Choice Annuity Form 51	2861879		1.00	1.76
UK Pension NP immediate and deferred annuities Form 51 (direct)	6736374		3.49	3.58
UK Pension NP immediate and deferred annuities Form 51 (reassured)	3515701		3.75	3.85
UK Pension personal pensions guarantees under the FSA pensions review Form 52	322285		3.36	3.64
UK Pension unitised WP and cash accumulation - 0% guarantee Form 52	16859495		2.00	2.44
UK Pension cash accumulation - 2.5% guarantee Form 52	1274870		3.25	3.61
UK Pension cash accumulation - 4.75% guarantee Form 52	512946		3.75	4.18
UK Pension additional reserves Form 52	1137021			1.22
Overseas WP assurances Form 51 - Denoted in US Dollar	4645542		2.37	3.83
Overseas WP assurances Form 51 - Denoted in HK Dollar	1163229		1.29	2.88
Misc	1977106		n/a	2.73
Total	67915743			

Long-term insurance business: Analysis of valuation interest rateName of insurer **The Prudential Assurance Company Limited**Subfund **Defined Charge Participating Sub-Fund**Financial year ended **31 December 2013**Units **£000**

Product group 1	Net mathematical reserves 2	Net valuation interest rate 3	Gross valuation interest rate 4	Risk adjusted yield on matching assets 5
UK Life WP Immediate Annuities Form 51	16536		2.25	2.34
UK Pensions WP Immediate Annuities Form 51	1023025		2.25	2.34
Overseas WP immediate annuities Form 51	32118		2.25	2.34
Overseas contracts in sterling Form 52	1281403		2.00	2.63
Overseas contracts in euros Form 52	886926		1.90	2.39
Overseas contracts in US dollars Form 52	129775		2.00	2.74
Misc	12640	n/a	n/a	1.84
Total	3382423			

Long-term insurance business: Analysis of valuation interest rateName of insurer **The Prudential Assurance Company Limited**Subfund **Non-Profit Sub-Fund**Financial year ended **31 December 2013**Units **£000**

Product group 1	Net mathematical reserves 2	Net valuation interest rate 3	Gross valuation interest rate 4	Risk adjusted yield on matching assets 5
UK Pension NP immediate annuities Form 51 (direct written)	3201976		3.78	3.94
UK Pension NP immediate and deferred annuities Form 51 (reassurance accepted)	2942887		3.80	3.95
UK Pension Form 53 unit-linked business	66838		3.50	3.73
UK Pension Form 51 and Form 53 non-profit riders	365		3.25	3.76
Collective Life Form 51	73219			0.23
UK Life Forms 51 and 53	8262	2.50	3.13	3.76
Income Protection and Critical Illness Form 51	7734		3.25	3.76
Additional reserves Forms 51 (direct written and PRIL QS) and 53	242835			1.93
Hong Kong	922142	1.31	1.31	2.14
Misc	10125	n/a	n/a	3.77
Total	7476384			

Long-term insurance business : Distribution of surplus

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Summary**
Financial year ended **31 December 2013**
Units **£000**

Financial year	Previous year
1	2

Valuation result

Fund carried forward	11	98110015	99161479
Bonus payments in anticipation of a surplus	12	2075904	2148779
Transfer to non-technical account	13	378102	219766
Transfer to other funds / parts of funds	14		
Subtotal (11 to 14)	15	100564021	101530024
Mathematical reserves	21	97490995	98523151
Surplus including contingency and other reserves held towards the capital requirements (deficiency) (15-21)	29	3073026	3006873

Composition of surplus

Balance brought forward	31	205139	180911
Transfer from non-technical account	32		81557
Transfer from other funds / parts of fund	33		
Surplus arising since the last valuation	34	2867887	2744405
Total	39	3073026	3006873

Distribution of surplus

Bonus paid in anticipation of a surplus	41	2075904	2148779
Cash bonuses	42	9019	8017
Reversionary bonuses	43	155280	164758
Other bonuses	44	202466	260415
Premium reductions	45		
Total allocated to policyholders (41 to 45)	46	2442669	2581968
Net transfer out of fund / part of fund	47	378102	219766
Total distributed surplus (46+47)	48	2820772	2801735
Surplus carried forward	49	252254	205139
Total (48+49)	59	3073026	3006874

Percentage of distributed surplus allocated to policyholders

Current year	61		
Current year - 1	62		
Current year - 2	63		
Current year - 3	64		

Long-term insurance business : Distribution of surplus

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Scottish Amicable Insurance Fund**
 Financial year ended **31 December 2013**
 Units **£000**

Financial year	Previous year
1	2

Valuation result

Fund carried forward	11	5809415	6596441
Bonus payments in anticipation of a surplus	12	448270	503722
Transfer to non-technical account	13		
Transfer to other funds / parts of funds	14		
Subtotal (11 to 14)	15	6257685	7100163
Mathematical reserves	21	5782345	6559028
Surplus including contingency and other reserves held towards the capital requirements (deficiency) (15-21)	29	475340	541135

Composition of surplus

Balance brought forward	31		
Transfer from non-technical account	32		
Transfer from other funds / parts of fund	33		
Surplus arising since the last valuation	34	475340	541135
Total	39	475340	541135

Distribution of surplus

Bonus paid in anticipation of a surplus	41	448270	503722
Cash bonuses	42		
Reversionary bonuses	43	27070	37413
Other bonuses	44		
Premium reductions	45		
Total allocated to policyholders (41 to 45)	46	475340	541135
Net transfer out of fund / part of fund	47		
Total distributed surplus (46+47)	48	475340	541135
Surplus carried forward	49		
Total (48+49)	59	475340	541135

Percentage of distributed surplus allocated to policyholders

Current year	61	100.00	100.00
Current year - 1	62	100.00	100.00
Current year - 2	63	100.00	100.00
Current year - 3	64	100.00	100.00

Long-term insurance business : Distribution of surplus

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **With-Profits Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

Financial year	Previous year
1	2

Valuation result

Fund carried forward	11	70389241	71699909
Bonus payments in anticipation of a surplus	12	1582071	1594035
Transfer to non-technical account	13	212879	219766
Transfer to other funds / parts of funds	14		
Subtotal (11 to 14)	15	72184191	73513711
Mathematical reserves	21	70049545	71304134
Surplus including contingency and other reserves held towards the capital requirements (deficiency) (15-21)	29	2134645	2209578

Composition of surplus

Balance brought forward	31		
Transfer from non-technical account	32		
Transfer from other funds / parts of fund	33		
Surplus arising since the last valuation	34	2134645	2209578
Total	39	2134645	2209578

Distribution of surplus

Bonus paid in anticipation of a surplus	41	1582071	1594035
Cash bonuses	42	9019	8017
Reversionary bonuses	43	128210	127345
Other bonuses	44	202466	260415
Premium reductions	45		
Total allocated to policyholders (41 to 45)	46	1921766	1989812
Net transfer out of fund / part of fund	47	212879	219766
Total distributed surplus (46+47)	48	2134645	2209578
Surplus carried forward	49		
Total (48+49)	59	2134645	2209578

Percentage of distributed surplus allocated to policyholders

Current year	61	90.03	90.05
Current year - 1	62	90.05	90.03
Current year - 2	63	90.03	90.03
Current year - 3	64	90.03	90.03

Long-term insurance business : Distribution of surplus

Name of insurer **The Prudential Assurance Company Limited**
Total business / subfund **Defined Charge Participating Sub-Fund**
Financial year ended **31 December 2013**
Units **£000**

Financial year	Previous year
1	2

Valuation result

Fund carried forward	11	3382423	3110601
Bonus payments in anticipation of a surplus	12	45563	51022
Transfer to non-technical account	13		
Transfer to other funds / parts of funds	14		
Subtotal (11 to 14)	15	3427985	3161622
Mathematical reserves	21	3382423	3110601
Surplus including contingency and other reserves held towards the capital requirements (deficiency) (15-21)	29	45563	51022

Composition of surplus

Balance brought forward	31		
Transfer from non-technical account	32		
Transfer from other funds / parts of fund	33		
Surplus arising since the last valuation	34	45563	51022
Total	39	45563	51022

Distribution of surplus

Bonus paid in anticipation of a surplus	41	45563	51022
Cash bonuses	42		
Reversionary bonuses	43		
Other bonuses	44		
Premium reductions	45		
Total allocated to policyholders (41 to 45)	46	45563	51022
Net transfer out of fund / part of fund	47		
Total distributed surplus (46+47)	48	45563	51022
Surplus carried forward	49		
Total (48+49)	59	45563	51022

Percentage of distributed surplus allocated to policyholders

Current year	61	100.00	100.00
Current year - 1	62	100.00	100.00
Current year - 2	63	100.00	100.00
Current year - 3	64	100.00	100.00

Long-term insurance business : Distribution of surplus

Name of insurer **The Prudential Assurance Company Limited**
 Total business / subfund **Non-Profit Sub-Fund**
 Financial year ended **31 December 2013**
 Units **£000**

Financial year	Previous year
1	2

Valuation result

Fund carried forward	11	18528936	17754527
Bonus payments in anticipation of a surplus	12		
Transfer to non-technical account	13	165223	
Transfer to other funds / parts of funds	14		
Subtotal (11 to 14)	15	18694160	17754527
Mathematical reserves	21	18276682	17549388
Surplus including contingency and other reserves held towards the capital requirements (deficiency) (15-21)	29	417477	205139

Composition of surplus

Balance brought forward	31	205139	180911
Transfer from non-technical account	32		81557
Transfer from other funds / parts of fund	33		
Surplus arising since the last valuation	34	212338	(57329)
Total	39	417477	205139

Distribution of surplus

Bonus paid in anticipation of a surplus	41		
Cash bonuses	42		
Reversionary bonuses	43		
Other bonuses	44		
Premium reductions	45		
Total allocated to policyholders (41 to 45)	46		
Net transfer out of fund / part of fund	47	165223	
Total distributed surplus (46+47)	48	165223	
Surplus carried forward	49	252254	205139
Total (48+49)	59	417477	205139

Percentage of distributed surplus allocated to policyholders

Current year	61		
Current year - 1	62		
Current year - 2	63		
Current year - 3	64		

Long-term insurance business : With-profits payouts on maturity (normal retirement)Name of insurer **The Prudential Assurance Company Limited**Original insurer **Prudential Assurance Company Limited**Date of maturity value / open market option **01 March 2014**

Category of with-profits policy	Original term (years)	Maturity value / open market option	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment assurance	10	6652	859	n/a	CWP	N	6652
Endowment assurance	15	11913	2490	n/a	CWP	N	11913
Endowment assurance	20	19156	4263	n/a	CWP	N	19156
Endowment assurance	25	32844	8609	n/a	CWP	N	32844
Regular premium pension	5	13916	1121	n/a	UWP	N	13916
Regular premium pension	10	31652	3920	n/a	UWP	N	31652
Regular premium pension	15	55292	9524	n/a	UWP	N	55292
Regular premium pension	20	84280	18572	n/a	UWP	N	84280
Single premium pension	5	13232	1793	n/a	UWP	N	13232
Single premium pension	10	17495	4038	n/a	UWP	N	17495
Single premium pension	15	21103	4729	n/a	UWP	N	21103
Single premium pension	20	38560	15658	n/a	UWP	N	38560

Long-term insurance business : With-profits payouts on surrender

Name of insurer **The Prudential Assurance Company Limited**
Original insurer **Prudential Assurance Company Limited**
Date of surrender value **01 March 2014**

Category of with-profits policy	Duration at surrender (years)	Surrender value	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment assurance	5	n/a	n/a	n/a	CWP	N	n/a
Endowment assurance	10	n/a	n/a	n/a	CWP	N	n/a
Endowment assurance	15	11882	3095	n/a	CWP	N	20516
Endowment assurance	20	18095	4351	n/a	CWP	N	24370
With-profits bond	2	10310	449		UWP	Y	10733
With-profits bond	3	11024	726		UWP	Y	11360
With-profits bond	5	13280	1944		UWP	Y	13413
With-profits bond	10	17254	3618		UWP	Y	17427
Single premium pension	2	11250	786	-175	UWP	Y	11425
Single premium pension	3	11888	1110	-75	UWP	Y	11963
Single premium pension	5	13232	1793		UWP	N	13232
Single premium pension	10	17495	4038		UWP	N	17495

Long-term insurance business : With-profits payouts on maturity (normal retirement)

Name of insurer **The Prudential Assurance Company Limited**
Original insurer **Scottish Amicable Life Assurance Society Limited**
Date of maturity value / open market option **01 March 2014**

Category of with-profits policy	Original term (years)	Maturity value / open market option	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment assurance	10	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	20	19684	3810	n/a	CWP	N	19684
Endowment assurance	25	33319	9348	n/a	CWP	N	33319
Regular premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Regular premium pension	10	n/a	n/a	n/a	n/a	n/a	n/a
Regular premium pension	15	n/a	n/a	n/a	n/a	n/a	n/a
Regular premium pension	20	85661	15980	n/a	UWP	N	85661
Single premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	10	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	15	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	20	40794	11604	n/a	UWP	N	40794

Long-term insurance business : With-profits payouts on surrender

Name of insurer **The Prudential Assurance Company Limited**
Original insurer **Scottish Amicable Life Assurance Society Limited**
Date of surrender value **01 March 2014**

Category of with-profits policy	Duration at surrender (years)	Surrender value	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment assurance	5	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	10	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	20	17992	3364	n/a	CWP	N	17992
With-profits bond	2	n/a	n/a	n/a	n/a	n/a	n/a
With-profits bond	3	n/a	n/a	n/a	n/a	n/a	n/a
With-profits bond	5	n/a	n/a	n/a	n/a	n/a	n/a
With-profits bond	10	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	2	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	3	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	10	n/a	n/a	n/a	n/a	n/a	n/a

Long-term insurance business : With-profits payouts on maturity (normal retirement)Name of insurer **The Prudential Assurance Company Limited**Original insurer **Scottish Amicable Life plc**Date of maturity value / open market option **01 March 2014**

Category of with-profits policy	Original term (years)	Maturity value / open market option	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment assurance	10	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	11578	1930	n/a	UWP	N	13310
Endowment assurance	20	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	25	n/a	n/a	n/a	n/a	n/a	n/a
Regular premium pension	5	n/a	n/a	n/a	n/a	N	n/a
Regular premium pension	10	n/a	n/a	n/a	n/a	N	n/a
Regular premium pension	15	53645	8777	n/a	UWP	N	53645
Regular premium pension	20	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	10	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	15	20269	4054	n/a	UWP	N	20269
Single premium pension	20	n/a	n/a	n/a	n/a	n/a	n/a

Long-term insurance business : With-profits payouts on surrender

Name of insurer **The Prudential Assurance Company Limited**
Original insurer **Scottish Amicable Life plc**
Date of surrender value **01 March 2014**

Category of with-profits policy	Duration at surrender (years)	Surrender value	Terminal bonus	MVA	CWP / UWP	MVA permitted?	Death benefit
1	2	3	4	5	6	7	8
Endowment assurance	5	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	10	n/a	n/a	n/a	n/a	n/a	n/a
Endowment assurance	15	10762	1794	n/a	UWP	Y	31510
Endowment assurance	20	n/a	n/a	n/a	n/a	n/a	n/a
With-profits bond	2	n/a	n/a	n/a	n/a	n/a	n/a
With-profits bond	3	n/a	n/a	n/a	n/a	n/a	n/a
With-profits bond	5	n/a	n/a	n/a	n/a	n/a	n/a
With-profits bond	10	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	2	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	3	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	5	n/a	n/a	n/a	n/a	n/a	n/a
Single premium pension	10	n/a	n/a	n/a	n/a	n/a	n/a

Long-term insurance capital requirementName of insurer **The Prudential Assurance Company Limited**

Global business

Financial year ended **31 December 2013**Units **£000**

LTICR factor	Gross reserves / capital at risk	Net reserves / capital at risk	Reinsurance factor	LTICR Financial year	LTICR Previous year
1	2	3	4	5	6

Insurance death risk capital component

Life protection reinsurance	11	0.0%					
Classes I (other), II and IX	12	0.1%	5386095	4627783	0.65	3496	3870
Classes I (other), II and IX	13	0.15%	4029908	3588160		3923	4175
Classes I (other), II and IX	14	0.3%	66927152	41335168		130319	126772
Classes III, VII and VIII	15	0.3%	6662416	5685132	0.85	17055	18236
Total	16		83005572	55236242		154793	153052

Insurance health risk and life protection reinsurance capital component

Class IV supplementary classes 1 and 2 and life protection reinsurance	21					12729	12758
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Insurance expense risk capital component

Life protection and permanent health reinsurance	31	0%					
Classes I (other), II and IX	32	1%	92432569	83610210	0.90	836102	852609
Classes III, VII and VIII (investment risk)	33	1%	4110229	3963762	0.96	39638	40925
Classes III, VII and VIII (expenses fixed 5 yrs +)	34	1%	3672873	1887912	0.85	31219	27711
Classes III, VII and VIII (other)	35	25%				10159	10081
Class IV (other)	36	1%	308072	297979	0.97	2980	2816
Class V	37	1%					
Class VI	38	1%	358074	358074	1.00	3581	2841
Total	39					923678	936983

Insurance market risk capital component

Life protection and permanent health reinsurance	41	0%					
Classes I (other), II and IX	42	3%	92432569	83610210	0.90	2508306	2557827
Classes III, VII and VIII (investment risk)	43	3%	4110229	3963762	0.96	118913	122775
Classes III, VII and VIII (expenses fixed 5 yrs +)	44	0%	3672873	1887912			
Classes III, VII and VIII (other)	45	0%	10800466	7730805			
Class IV (other)	46	3%	308072	297979	0.97	8939	8448
Class V	47	0%					
Class VI	48	3%	358074	358074	1.00	10742	8524
Total	49		111682282	97848742		2646901	2697574

Long term insurance capital requirement	51					3738101	3800367
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