

CF16

GUY CARPENTER



MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Guy Carpenter & Cia.
Paseo de la Castellana, 216 – planta 20
28046 MADRID (ESPAÑA)
34 91 344 79 90 Fax 34 91 344 99 67
www.guycarp.com

Madrid, 6 October 2010

CNP Assurances SA
C/ Ochandiano, 10 (El Plantio)
Madrid 28023

Attn.: Carlos Rojo

Dear Sirs:

We are pleased to inform you that as of October 6, we have ordered our bank to transfer to your account the total amount of the attached statements.

Yours Sincerely,

Muy Sres. Nuestros:

Les informamos que con fecha 6 de Octubre, hemos dado orden de transferencia a su cuenta bancaria habitual, por el importe indicado en los detalles adjuntos.

Atentos saludos,

Alvaro Guilmain.
Contabilidad Técnica.

Our Ref: 839201

Remittance Advice as at 5 october 2010
Assumed Reinsurance Premium Account
Treaty Excess of Loss, Treaty Net Pro-Rata Balances and Facultative
Settlement Currency: EUR

Attention: Reinsurance Accounting

Decodes

Trans Type (Transaction Type)

- ADJ Adjustment Premium
- ADP Additional Premium
- BDR Bordereau
- BKG Brokerage
- CCL Losses Paid
- CNV Converted Billing
- CSP Cash Payment
- CSR Cash Receipt
- DP Deposit Premium
- EXP Expenses Paid
- FEE Placement Fee
- FP Flat Premium
- ICC Inter-currency Conversion
- JNL Journal
- MND Minimum and Deposit Premium
- NCB No Claims Bonus
- REV Reversal
- RIP Reinstatement Premium
- RTP Return Premium

R/I Type (Reinsurance Type)

- XOL Excess of loss treaty
- PROP Pro rata treaty
- FAC Facultative

CS (Company Legal Status)

- L In Liquidation
- S In Rehabilitation / Supervision
- R In run-off / ceased trading
- V Various

? QUESTIONS ?

Service Line **Servicing Office**
 +34-91-344-79-81 Madrid

UNDERSTANDING YOUR REMITTANCE ADVICE

Servicing Office

Represents the Guy Carpenter office that initiated a particular billing transaction being paid. Accounting inquiries may be directed to the appropriate Service Representative.

Orig Ccy (Original Currency)

Contract or claim currency as indicated on the invoice.

Settlement Currency

The currency used for settlement purposes. If it is different than the Original Currency, then the settlement amount is stated at the agreed contract conversion rate, or the prevailing market rate at the time of settlement.

Amount Due (To)/By You

- * - amount is converted to a settlement currency
- # - partial balance of initial billed amount
- A - fronting relationship exists
- B - retrocessional relationship exists

Important Information Concerning Ongoing Legacy System Conversions

After a multi-year development and conversion effort, Guy Carpenter now has the same reinsurance accounting system - GRAIL - in all our North American, Asia Pacific & Continental European offices. As a result of related system conversions, some transactions on reports may still be converted items from older legacy systems. In these cases, we are including both our new and old reference numbers for contracts and claims and, where available, your references are also shown. A Trans Type of "CNV" indicates that the transaction was converted from our legacy system. In these instances, the old reference information will be identified by brackets, i.e. "(former)". New contracts or claims originating in GRAIL will not carry an old (former) reference. In certain instances, all transaction elements may not be available on converted entries, e.g. claim transactions did not carry invoice numbers in our legacy system.

Remittance Advice as at 5 october 2010
Assumed Reinsurance Premium Account
Treaty Excess of Loss, Treaty Net Pro-Rata Balances and Facultative
Settlement Currency: EUR

Description	U/W Year	Trans From Trans To	Your Contract Ref	Our Invoice No.	Invoice Date	Type Orig Ccy	Original Currency Amount	Amount Due (To)/By You
Madrid Servicing Office								
Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros								
Our Contract Ref: D5AN000110-001-1-00 - PROPORTIONAL - 1ST SURPLUS								
	2010	01 Jan 10 31 Mar 10	Please Advise	1355203	14 Jun 10	BDR EUR	(19.867,91)	(19.867,91)
								(19.867,91)
							Reinsured Total	(19.867,91)
Reinsured: Mutual De Conductors, MPS								
Our Contract Ref: D61N000510-001-1-00 - PROPORTIONAL - 1ST SURPLUS								
	2010	01 Apr 10 30 Jun 10	Please Advise	1383114	04 Oct 10	BDR EUR	(3.729,03)	(3.729,03)
								(3.729,03)
							Reinsured Total	(3.729,03)
							Madrid Servicing Office Total	(23.596,94)
							Total EUR	(23.596,94)

Reinsurer: CNP Assurances SA (Account No.: 839201-MA)

Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros (Account No.: 000913-CA)

Invoice No.: 1355203

Page 2 of 2

TRANSACTION DETAILS

Effective Date: 01 Jan 10
Contract: 1ST SURPLUS
Section: LIFE
Our Contract Ref: D5AN000110-001-1-00
Our Former Contract Ref:
Your Contract Ref:
Participation: 15,00% of 100%

Your Share of Premium	(37.341,91)
Commission	1.913,87
Brokerage	560,13
Losses Paid	15.000,00
Balance Due (To)/From You EUR	(19.867,91)

GUY CARPENTER

Guy Carpenter & Cía., S.A.

Edificio Puerta de Europa
Paseo de la Castellana, 216 - planta 20
28046 Madrid
+34-91-344 79 90 Fax: +34-91-344 99 67

14 june 2010

CNP Assurances SA
C/ Ochandiano, 10 (El Plantio)
E-28023 Madrid

Attention: Reinsurance Accounts

Page 1 of 2

INVOICE NO. 1355203

Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros
Program: PROPORTIONAL
Account Period: 01 Jan 10 - 31 Mar 10
Transaction: 1ST QUARTER 2010 ACCOUNT

This invoice reflects the captioned account.

SETTLEMENT INSTRUCTIONS

Balance to your credit EUR 19.867,91 will be remitted subject to receipt of funds.

For any queries, please contact:

Alvaro Guilmain +34 91 344 7989

Alvaro.Guilmain@guycarp.com

Account No.: 839201-MA

Inscrita en el Registro Mercantil de Madrid Tomo 432, Libro 0, Folio 204 de la Sección 8ª, Hoja M-8346
Inscripción 19 en 13 de marzo 1995 - C.I.F. A-28033868



