

CF20

# 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, 11 March 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 March 11, we have ordered our bank to transfer to your account the total amount of the attached statements.

Yours Sincerely,

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Muy Sres. Nuestros:

Les informamos que con fecha 11 de Marzo, 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 9 march 2010**  
**Assumed Reinsurance Premium Account**  
**Treaty Excess of Loss, Treaty Net Pro-Rata Balances and Facultative**  
**Settlement Currency: EUR**

**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

Attention: Reinsurance Accounting

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**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 ?**

<i>Service Line</i>	<b>Servicing Office</b>
+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 9 march 2010**  
**Assumed Reinsurance Premium Account**  
**Treaty Excess of Loss, Treaty Net Pro-Rata Balances and Facultative**  
**Settlement Currency: EUR**

**GUY CARPENTER**

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
<b>Madrid Servicing Office</b>								
<b>Reinsured:</b> Caixa Tarragona Vida S.A. De Seguros Y Reaseguros								
<b>Our Contract Ref:</b> D5AN000109-001-1-00 - PROPORTIONAL - 1ST SURPLUS								
	2009	01 Jul 09 30 Sep 09	Please Advise	1303947	25 Nov 09	BDR EUR	(19.054,21)	(19.054,21)
								<u>(19.054,21)</u>
							Reinsured Total	<u>(19.054,21)</u>
							<b>Madrid Servicing Office Total</b>	<u><u>(19.054,21)</u></u>
							<b>Total EUR</b>	<u><u>(19.054,21)</u></u>

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

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

## TRANSACTION DETAILS

Effective Date: 01 Jan 09  
Contract: 1ST SURPLUS  
Section: LIFE  
Our Contract Ref: D5AN000109-001-1-00  
Our Former Contract Ref:  
Your Contract Ref:  
Participation: 15,00% of 100%

Your Share of Premium	(30.046,78)
Commission	1.577,59
Brokerage	450,70
<b>Balance Due (To)/From You</b> EUR	<b>(28.018,49)</b>



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Edificio Puerta de Europa  
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28046 Madrid  
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29 september 2009

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

Attention: Reinsurance Accounts

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## INVOICE NO. 1290735

Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros  
Program: PROPORTIONAL  
Account Period: 01 Jan 09 - 31 Mar 09  
Transaction: 1ST QUARTER 2009 ACCOUNT

This invoice reflects the captioned account.

### SETTLEMENT INSTRUCTIONS

Balance to your credit EUR 28.018,49 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



COMPañIA ASEGURADORA :  
CIF:  
DOMICILIO SOCIAL:

CAIXA TARRAGONA VIDA S.A. D'ASSEGURANCES I REASSEGURANCES  
A-43838895  
C/HIGINI ANGLÈS, 5 - 43001 TARRAGONA

COMPañIA REASEGURADORA :  
CIF:  
PERIODO DE CUENTA :  
MODALIDAD:

CNP VIDA  
A28534345  
1T2009  
OBLIGATORIO

MONEDA : EUROS

CONCEPTO		DEBE	HABER
Primas Cedidas Netas de Anulaciones	30.046,78		
* Vida	.....		30.046,78
Comisiones	1.577,59		
* Vida	.....	1.577,59	
Participación Beneficios Contrato	0,00		
* Vida	.....	0,00	
Prestaciones Pagadas	0,00		
* Vida	.....	0,00	
Prestaciones pagadas al Contado	0,00		
* Vida	.....	0,00	
Participacion Beneficios por no Siniestralidad	0,00		
* Vida	.....	0,00	
Constitución Depósitos	0,00		
* Vida	.....	0,00	
Devolución Depósitos	0,00		0,00
* Vida	.....		0,00
Intereses sobre Depósitos	0,00		0,00
* Vida	.....		0,00
Impuestos sobre intereses	0,00		
* Vida	.....	0,00	
<b>Saldo Técnico</b>	<b>Sumas Totales.....</b>	<b>1.577,59</b>	<b>30.046,78</b>
		<b>0,00</b>	<b>28.469,19</b>

EFFECTIVO	DEBE	HABER
Saldo Anterior	0,00	0,00
Saldo a favor resaegurador		28.469,19
Saldo a favor asegurador	0,00	
<b>Sumas Totales.....</b>	<b>0,00</b>	<b>28.469,19</b>
Saldo Pendiente	<b>0,00</b>	<b>28.469,19</b>

PPNC INICIAL	32.514
PPNC FINAL	40.947
<b>PROVISION POR PRESTACIONES</b>	<b>6.750</b>

CAIXA TARRAGONA VIDA S.A. D'ASSEGURANCES I REASSEGURANCES

6.750,00

PERIODO: 01/01/2009 - 31/03/2009

Producto	Póliza	Fecha Nacim	Sexo	Garantia	F.Efecto	T.Movimient	F.Movimient	F. Vencimien	% de Cesión	Capital Cedit	% Participaci	Capital Cedido	Caser
TAR	13572	16/01/1958	Mujer	Muerte	08/05/2008	Provisión Sini	09/03/2009	100	83,33333	45000	15	6750	