

CF 23

# GUY CARPENTER



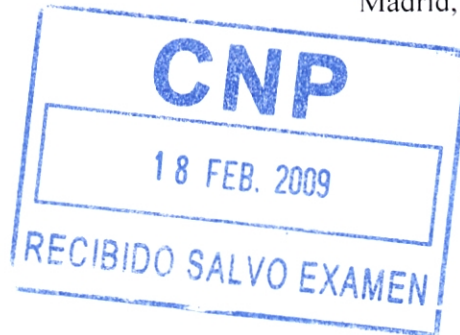
MARSH MERCER KROLL  
GUY CARPENTER OLIVER WYMAN

Guy Carpenter & Company  
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, 13 February 2009

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

Attn.: Carlos Rojo



Dear Sirs:

We are pleased to inform you that as of February 12, 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 12 de Febrero, hemos dado orden de transferencia a su cuenta bancaria habitual, por el importe indicado en los detalles adjuntos.

Atentos saludos,

Alvaro Guilmán.  
Contabilidad Técnica.

Our Ref: 839201

**Remittance Advice as at 10 february 2009**  
**Assumed Reinsurance Premium Account**  
**Treaty Excess of Loss, Treaty Net Pro-Rata Balances and Facultative**  
**Settlement Currency: EUR**

**GUY CARPENTER**

**Guy Carpenter & Cia., 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

Page 1 of 2

**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 10 february 2009**  
**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
<b>Madrid Servicing Office</b>								
Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros								
Our Contract Ref: D5AN000108-01-1-00 - PROPORTIONAL - 1ST SURPLUS								
	2008	01 Apr 08 30 Jun 08	Please Advise	1222968	23 Dec 08	BDR EUR	(23.618,57)	(23.618,57)
								<u>(23.618,57)</u>
							Reinsured Total	<u>(23.618,57)</u>
							<b>Madrid Servicing Office Total</b>	<u><u>(23.618,57)</u></u>
							<b>Total EUR</b>	<u><u>(23.618,57)</u></u>

# GUY CARPENTER



MARSH MERCER KROLL  
GUY CARPENTER OLIVER WYMAN

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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, 27 March 2009

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 27, 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 12 de Marzo, hemos dado orden de transferencia a su cuenta bancaria habitual, por el importe indicado en los detalles adjuntos.

Atentos saludos,

Alvaro Guilmáin.  
Contabilidad Técnica.

Our Ref: 839201

**Remittance Advice as at 24 march 2009**  
**Assumed Reinsurance Premium Account**  
**Treaty Excess of Loss, Treaty Net Pro-Rata Balances and Facultative**  
**Settlement Currency: EUR**

**GUY CARPENTER**

**Guy Carpenter & Cia., S.A.**  
Edificio Puerta de Europa  
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28046 Madrid  
+34-91-344 79 90 Fax: +34-91-344 99 67

Attention: Reinsurance Accounting

Page 1 of 2

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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**

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**Remittance Advice as at 24 march 2009**  
**Assumed Reinsurance Premium Account**  
**Treaty Excess of Loss, Treaty Net Pro-Rata Balances and Facultative**  
**Settlement Currency: EUR**

GUY CARPENTER

Page 2 of 2

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>								
Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros								
Our Contract Ref: D5AN000108-01-1-00 - PROPORTIONAL - 1ST SURPLUS								
	2008	01 Jul 08 30 Sep 08	Please Advise	1234303	10 Feb 09	BDR EUR	(13.026,67)	(13.026,67)
								<u>(13.026,67)</u>
							Reinsured Total	<u>(13.026,67)</u>
							<b>Madrid Servicing Office Total</b>	<u><u>(13.026,67)</u></u>
							<b>Total EUR</b>	<u><u><b>(13.026,67)</b></u></u>

# 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

7 may 2009

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

Attention: Reinsurance Accounts

Page 1 of 2

## INVOICE NO. 1256443

Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros  
Program: PROPORTIONAL  
Account Period: 01 Oct 08 - 31 Dec 08  
Transaction: 4TH QUARTER 2008 ACCOUNT

This invoice reflects the captioned account.

### SETTLEMENT INSTRUCTIONS

Please remit EUR 20.155,99 to our bank account as follows:

For Credit Of: Guy Carpenter & Cía., S.A.  
Bank: Lloyd's TSB Bank PLC  
C/Serrano no. 90, E-28006 Madrid  
Account: Swift/BIC: LOYDESMM  
ES9401060000920000019453

*Pagamos nosotros*

*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 D, Folio 204 de la Sección 8ª, Hoja M-8346  
Inscripción 19 en 13 de marzo 1995 - C.I.F. A-28033668

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

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

Invoice No.: 1256443

Page 2 of 2

## TRANSACTION DETAILS

Effective Date: 01 Jan 08  
Contract: IST SURPLUS  
Section: LIFE  
Our Contract Ref: D5AN000108-01-1-00  
Our Former Contract Ref:  
Your Contract Ref:  
Participation: 15,00% of 100%

Your Share of Premium	(14.990,35)
Commission	871,48
Brokerage	224,86
Losses Paid	34.050,00
<b>Balance Due (To)/From You</b> EUR	<b><u>20.155,99</u></b>



**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

10 february 2009

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

Page 1 of 2

Attention: Reinsurance Accounts

## INVOICE NO. 1234303

Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros  
Program: PROPORTIONAL  
Account Period: 01 Jul 08 - 30 Sep 08  
Transaction: 3RD QUARTER 2008 ACCOUNT

This invoice reflects the captioned account.

### SETTLEMENT INSTRUCTIONS

Balance to your credit EUR 13.026,67 will be remitted subject to receipt of funds.

✓  
ok pagado

*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

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

Invoice No.: 1234303

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

Page 2 of 2

**TRANSACTION DETAILS**

Effective Date: 01 Jan 08  
 Contract: 1ST SURPLUS  
 Section: LIFE  
 Our Contract Ref: D5AN000108-01-1-00  
 Our Former Contract Ref:  
 Your Contract Ref:  
 Participation: 15,00% of 100%

Your Share of Premium	(14.273,23)
Commission	1.032,46
Brokerage	214,10
<b>Balance Due (To)/From You</b>	<b>EUR</b>
	<b>(13.026,67)</b>

23 december 2008

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

Attention: Reinsurance Accounts

**Guy Carpenter & Cía., S.A.**  
Edificio Puerta de Europa  
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28046 Madrid  
+34-91-344 79 90 Fax: +34-91-344 99 67

Page 1 of 2

**INVOICE NO. 1222968**

Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros  
Program: PROPORTIONAL  
Account Period: 01 Apr 08 - 30 Jun 08  
Transaction: 2ND QUARTER 2008 ACCOUNT

This invoice reflects the captioned account.

**SETTLEMENT INSTRUCTIONS**

Balance to your credit EUR 23.618,57 will be remitted subject to receipt of funds.

✓ OK pagado.

*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

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

Invoice No.: 1222968

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

Page 2 of 2

**TRANSACTION DETAILS**

Effective Date: 01 Jan 08  
 Contract: 1ST SURPLUS  
 Section: LIFE  
 Our Contract Ref: D5AN000108-01-1-00  
 Our Former Contract Ref:  
 Your Contract Ref:  
 Participation: 15,00% of 100%

Your Share of Premium	(26.456,24)
Commission	2.440,83
Brokerage	396,84
<b>Balance Due (To)/From You</b>	<b>EUR</b>
	<b>(23.618,57)</b>

# GUY CARPENTER

8 october 2008

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

Attention: Reinsurance Accounts

**Guy Carpenter & Cia., 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

Page 1 of 2

## INVOICE NO. 1207367

Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros  
Program: PROPORTIONAL  
Account Period: 01 Jan 08 - 31 Mar 08  
Transaction: 1ST QUARTER 2008 ACCOUNT

This invoice reflects the captioned account.

### SETTLEMENT INSTRUCTIONS

Balance to your credit EUR 24.395,00 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

Inscrito 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



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

Invoice No.: 1207367

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

Page 2 of 2

**TRANSACTION DETAILS**

Effective Date: 01 Jan 08  
Contract: 1ST SURPLUS  
Section: LIFE  
Our Contract Ref: D5AN000108-01-1-00  
Our Former Contract Ref:  
Your Contract Ref:  
Participation: 15,00% of 100%

Your Share of Premium	(27.607,43)
Commission	2.798,32
Brokerage	414,11

<b>Balance Due (To)/From You</b>	<b>EUR</b>	<b>(24.395,00)</b>
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No pagar, lo descuentan al ingresar las primas.

✓ OK abonado en cta/cte.

VºBº 17/11/2008



15 september 2008

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

**Guy Carpenter & Cía., S.A.**  
Edificio Puerta de Europa  
Paseo de la Castellana, 216 - planta 20  
28046 Madrid  
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Page 1 of 2

Attention: Reinsurance Accounts

## INVOICE NO. 1201758

Reinsured: Caixa Tarragona Vida S.A. De Seguros Y Reaseguros  
Program: PROPORTIONAL  
Account Period: 01 Jan 08 - 31 Mar 08  
Transaction: 1ST QUARTER 2008 ACCOUNT

This invoice reflects the captioned account.

### SETTLEMENT INSTRUCTIONS

Balance to your credit EUR 24.436,97 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

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

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

Invoice No.: 1201758

Page 2 of 2

**TRANSACTION DETAILS**

Effective Date: 01 Jan 08  
Contract: 1ST SURPLUS  
Section: LIFE  
Our Contract Ref: D5AN000108-01-1-00  
Our Former Contract Ref:  
Your Contract Ref:  
Participation: 15,00% of 100%

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Your Share of Premium	(24,809,11)
Brokerage	372,14 <i>No value</i>
<b>Balance Due (To)/From You</b> EUR	<b><u>(24.436,97)</u></b>