

Apportionment rules apply where an insurer writes both BLAGAB and non-BLAGAB

Non-BLAGAB	BLAGAB
<p>Life Assurance Business Pension 'New' Protection Child Trust Fund Business (CTFB) Individual Savings Account Business (ISAB) Overseas Life Assurance Business (OLAB) Life Reinsurance Business (LRB) Immediate Needs Annuity business</p>	<p>Life Assurance Business</p> <p>Any business other than non-BLAGAB</p> <p>Includes:</p> <ul style="list-style-type: none"><li>- protection written pre- 1 January 2013</li><li>- certain reinsurance of BLAGAB business</li></ul>
Permanent Health Insurance (PHI)	
Long Term Business	