Aviva International Insurance Limited

Annual FSA Insurance Returns for the year ended 31st December 2006



(Appendices 9.1, 9.2, 9.5, 9.6)

Aviva International Insurance Limited

Year ended 31st December 2006

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Year ended 31st December 2006

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The figures for 2005 have been restated to reflect admissibility and counter-party restrictions relating to inter-company balances following a review of the application of the relevant technical rules. The restatement has been prepared assuming that loss mitigation techniques in place at the end of 2006 were available in 2005. Certain reclassifications between lines have also been made. Reclassifications between the income statement and the statement of recognised income and expense have been reflected in Form 16, these have not resulted in any change to net assets.

Name of insurer Aviva International Insurance Limited

Global business

R1 21487 GL 31 12 2006 £000			Company registration number		GL/UK/CM		eriod end	ded year	Units
this financial year the previous year 1 2 Capital resources Capital resources arising outside the long-term insurance und 11 7357696 6166749 Capital resources allocated toward long-term insurance business arising outside the long-term insurance business arising outside the long-term insurance business arising outside the long-term insurance fund 12 Capital resources available to over general business capital 13 7357696 6166749 Guarantee Fund Guarantee Fund requirement (11-12) Guarantee Fund requirement 21 3763097 3140522 Excess (deficiency) of available capital resources to 22 3594599 3026227 Winimum capital requirement (MCR) General insurance capital requirement 431 683945 643905 Base capital resources requirement 33 2139 2036 Capital requirements of regulated related undertakings 35 3535115 2925887 Winimum capital requirement (44 + 35) 36 4219060 3569792 Excess (deficiency) of available capital resources to 37 5248166 4381853 Excess (deficiency) of available capital resources to 38 4193401 3489405 Capital resources requirement (CRR) Contingent liabilities Cuantifiable contingent liabilities in respect of other halm long-term insurance business as shown in a supplementary	Adjusted Solo solvency calculation	R1	21487		GL			_	£000
Capital resources 11 7357696 6166749 Capital resources arising outside the long-term insurance burind 12					this fina	ancial		the pre	evious
Capital resources arising outside the long-term insurance fund Capital resources allocated toward long-term insurance business arising outside the long-term insurance business arising outside the long-term insurance business arising outside the long-term insurance fund Capital resources available to cover general business capital esources available to cover general business capital esources requirement (11-12) Guarantee Fund Guarantee Fund requirement Capital resources available capital resources to cover guarantee fund requirement Capital requirement Capital requirement (MCR) General insurance capital requirement 31 683945 643905 General insurance capital requirement 33 2139 2030 Individual minimum capital requirement 34 683945 643905 Capital requirements of regulated related undertakings 35 3535115 2925887 Minimum capital requirement (34 + 35) Minimum capital requirement (34 + 35) Sexcess (deficiency) of available capital resources to cover 50% of MCR Capital resources requirement (CRR) Contingent liabilities Contingent liabilities in respect of other finan long-term insurance business as shown in a supplementary						1			2
11	Capital resources								
12	Capital resources arising outside the long-term insurance fund		,	11	•	73576	696		6166749
13	Capital resources allocated toward long-term insurance busines arising outside the long-term insurance fund	ss		12					
21 3763097 3140522	Capital resources available to cover general business capital resources requirement (11-12)			13	•	73576	696		6166749
Excess (deficiency) of available capital resources to cover guarantee fund requirement Minimum capital requirement (MCR) General insurance capital requirement 31 683945 643905 Base capital resources requirement 33 2139 2030 Individual minimum capital requirement 34 683945 643905 Capital requirements of regulated related undertakings 35 3535115 2925887 Minimum capital requirement (34 + 35) Minimum capital requirement (34 + 35) Excess (deficiency) of available capital resources to cover 50% of MCR Capital resources requirement (CRR) Cover 75% of MCR Capital resources requirement (CRR) Cover 15% of MCR Capital resources requirement (CRR) Capital resource	Guarantee Fund								
Minimum capital requirement MCR Semeral insurance requirement MCR Semeral insurance capital requirement MCR Semeral insurance requirement MCR Semeral insurance capital resources to MCR Semeral insurance capital resources to Semeral insurance capital resources and Semeral insurance capital resources Semeral insuran	Guarantee Fund requirement			21	;	37630	97		3140522
General insurance capital requirement 31 683945 643905 Base capital resources requirement 32 2139 2030 Individual minimum capital requirement 33 2139 2030 Individual minimum capital requirement 34 683945 643905 Capital requirements of regulated related undertakings 35 3535115 2925887 Minimum capital requirement (34 + 35) Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to 200 38 4193401 3489405 Capital resources requirement (CRR) Capital resources requirement 41 4219060 3569792 Excess (deficiency) of available capital resources to cover general 21 3138636 2596957 Contingent liabilities Quantifiable contingent liabilities Quantifiable contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary	Excess (deficiency) of available capital resources to cover guarantee fund requirement		:	22	;	35945	599		3026227
Base capital resources requirement 33 2139 2030 Individual minimum capital requirement 34 683945 643905 Capital requirements of regulated related undertakings 35 3535115 2925887 Minimum capital requirement (34 + 35) 36 4219060 3569792 Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement 41 4219060 3569792 Excess (deficiency) of available capital resources to cover general nsurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary 1789000 1789000	Minimum capital requirement (MCR)								
Individual minimum capital requirement 34 683945 643905 Capital requirements of regulated related undertakings 35 3535115 2925887 Minimum capital requirement (34 + 35) Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement 41 4219060 3569792 Excess (deficiency) of available capital resources to cover general nsurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary 1789000 1789000	General insurance capital requirement		:	31		6839	945		643905
Capital requirements of regulated related undertakings 35 3535115 2925887 Minimum capital requirement (34 + 35) 36 4219060 3569792 Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement 41 4219060 3569792 Excess (deficiency) of available capital resources to cover general nsurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary	Base capital resources requirement		:	33		21	139		2030
Minimum capital requirement (34 + 35) Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement Excess (deficiency) of available capital resources to cover general ansurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary	Individual minimum capital requirement		;	34		6839	945		643905
Excess (deficiency) of available capital resources to cover 50% of MCR Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement Capital resources requirement Excess (deficiency) of available capital resources to cover general nsurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary 1789000	Capital requirements of regulated related undertakings		;	35	;	35351	115		2925887
Excess (deficiency) of available capital resources to cover 75% of MCR Capital resources requirement (CRR) Capital resources requirement Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary 41	Minimum capital requirement (34 + 35)			36	4	42190	060		3569792
Capital resources requirement (CRR) Capital resources requirement (CRR) Capital resources requirement 41 4219060 3569792 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary	Excess (deficiency) of available capital resources to cover 50% of MCR		;	37	!	52481	166		4381853
Capital resources requirement 41 4219060 3569792 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary 41 4219060 3569792 42 3138636 2596957	Excess (deficiency) of available capital resources to cover 75% of MCR		;	38	4	41934	101		3489405
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary 42 3138636 2596957	Capital resources requirement (CRR)								
Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary	Capital resources requirement			41	-	42190	060		3569792
Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary 1695000 1789000	Excess (deficiency) of available capital resources to cover gene insurance business CRR (13-41)	ral		42	•	31386	336		2596957
than long-term insurance business as shown in a supplementary	Contingent liabilities								
	Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementar note to Form 15	у		51		16950	000		1789000

Philip Scott Director

London, 29 March 2007

Components of capital resources

Name of insurer **Aviva International Insurance Limited**

Global business

		Company registration number	GL/UK/CM	day	Period end	ded year	Units
	R3	21487	GL	31	12 2006		£000
		General insurance business 1	Long-term insurance business 2		Total as end of financia	this	Total as at the end of the previous year
Core tier one capital							
Permanent share capital	11	6413200			6	413200	4852000
Profit and loss account and other reserves	12	10285700			10	285700	7962000
Share premium account	13	3639300			3	639300	3639000
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16	(5191700)			(5	191700)	(4427300)
Core tier one capital (sum of 11 to 16)	19	15146500			15	146500	12025700
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	77200				77200	115300
Total tier one waivers as restricted (21+22+23)	24	77200				77200	115300
Other tier one capital				•		<u>, </u>	
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
	1						
Total tier one capital before deductions (19+24+25+26+27+28)	31	15223700			15	223700	12141000
Investments in own shares	32						
Intangible assets	33	28100				28100	19900
Amounts deducted from technical provisions for discounting	34						
Other negative valuation differences	35	235186		\top		235186	286851
Deductions in related undertakings	36	4839518			4	839518	3446577
Deductions from tier one (32 to 36)	37	5102804			5	102804	3753328
Total tier one capital after deductions (31-37)	39	10120896			10	120896	8387672

Components of capital resources

Aviva International Insurance Limited

Name of insurer Global business

		Company registration number	GL/UK/CM		Period en	ded year	Units
	R3		GL	day 31	12 2006		£000
		General insurance business 1	Long-term insurance business 2		Total as end o financia	f this	Total as at the end of the previous year
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 prefence 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	116200				116200	120055
Upper tier two capital (44 to 47)	49	116200				116200	120055
Fixed term preference shares	51						
Other tier two instruments	52						
Lower tier two capital in related undertakings	53	37500				37500	13742
Lower tier two capital (51+52+53)	59	37500				37500	13742
. , , ,		I				<u> </u>	
Total tier two capital before restrictions (49+59)	61	153700				153700	133797
Excess tier two capital	62						
Further excess lower tier two capital	63						
Total tier two capital after restrictions, before deductions (61-62-63)	69	153700				153700	133797

Components of capital resources

Name of insurer Aviva International Insurance Limited

Global business

		Company registration number	GL/UK/CM	day	Period end month	ded year	- Units
	R3	21487	GL	31	12 2006		£000
		General insurance Business 1	Long-Term insurance Business 2		Total as end o financia	f this	Total as at the end of the previous year
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	10274596			10	274596	8521469
Inadmissible assets other than intangibles and own shares	73	2898500			2	898500	1564620
Assets in excess of market risk and counterparty limits	74	18400				18400	790100
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	7357696			7	357696	6166749
Available capital resources for GENPRU/INSPRU tests							
Available capital resources for guarantee fund requirement	81	7357696			7	357696	6166749
Available capital resources for 50% MCR requirement	82	7357696			7	357696	6166749
Available capital resources for 75% MCR requirement	83	7357696			7	357696	6166749
Financial engineering adjustments	·						
Implicit items	91						
Financial reinsurance - ceded	92						
Financial reinsurance - accepted	93						
Outstanding contingent loans	94						
Any other charges on future profits	95						
Sum of financial engineering adjustments (91+92-93+94+95)	96						

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Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer Aviva International Insurance Limited

Global business

General insurance busine	ss		Company registration number	GL/UK/CM		eriod end	ded year	Units
		R11	21487	GL	31	12	2006	£000
				This financia year 1	al		Previo	
Gross premiums written			11	413	6254			4164451
Premium taxes and levies (inc	luded in line 11)		12		499			3826
Premiums written net of taxes	and levies (11-12)		13	413	5755			4160625
Premiums for classes 11, 12 o	or 13 (included in line 13)		14	50	6423			479489
Premiums for "actuarial health	insurance" (included in line 13)		15					
Sub-total A (13 + 1/2 14 - 2/3	3 15)		16	438	8967			4400370
Gross premiums earned			21	415	8144			4115058
Premium taxes and levies (inc	luded in line 21)		22		499			3826
Premiums earned net of taxes	and levies (21-22)		23	415	7645			4111232
Premiums for classes 11, 12 of	or 13 (included in line 23)		24	50	1386			496179
Premiums for "actuarial health	insurance" (included in line 23)		25					
Sub-total H (23 + 1/2 24 - 2/3	3 25)		26	440	8338			4359322
Sub-total I (higher of sub-total	al A and sub-total H)		30	440	8338			4400370
Adjusted Sub-total I if finance produce an annual figure	ial year is not a 12 month period	to	31					
Division of gross adjusted	x 0.18		32	79	3501			792067
premiums amount: sub-total I adjusted sub- total I if appropr	· Excess ill anvi over		33	8	37457			87331
Sub-total J (32-33)			34	70	6044			704736
Claims paid in period of 3 final	ncial years		41	689	8760			6818701
Claims outstanding carried forward at the	For insurance business accour for on an underwriting year bas		42	102	25150			1093373
end of the 3 year period	For insurance business accour for on an accident year basis	nted	43	436	7898			4450769
Claims outstanding brought forward at the	For insurance business accour for on an underwriting year bas		44	118	9070			803199
beginning of the 3 year period	For insurance business accour for on an accident year basis	nted	45	423	2746			3955749
Sub-total C (41+42+43-44-45	5)		46	686	9992			7603895
Amounts recoverable from rei included in Sub-total C	nsurers in respect of claims		47	21	4776			950275
Sub-total D (46-47)			48	665	5216			6653620
Reinsurance ratio (Sub-total D / sub-total C or, if	more, 0.50 or, if less, 1.00)		49		0.97			0.88
Premiums amount Sub-total J x reinsurance rat	io		50	68	3945			616644
Provisions for claims outstand reinsurance)	ing (before discounting and net	of	51	3820133				3933045
Brought forward amount (12.43.2 x 51.1 / 51.2 or, if les	ss, 12.43.2)		52	62	25419			643905
Greater of lines 50 and 52			53	68	3945			643905

Calculation of general insurance capital requirement - claims amount and result

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

General insurance business

				Company registration number		GL/UK/CM Period day mor			led year	Units
			R12	21487		GL	31	12	2006	£000
							finan year 1	cial	_	vious ear 2
Reference period (No. of	mon	ths) See INSPRU 1.1.63R			11			36		36
Claims paid in reference p		21		689	8760		6818701			
Claims outstanding carrie forward at the end of the	n an	22		102	5150		1093373			
reference period		For insurance business accordaction year basis	unted for o	n an	23		436	7898		4450769
Claims outstanding brough							1189070			803199
the reference period	,	For insurance business accordaction year basis	unted for o	n an	25		423	2746	3955749	
Claims incurred in referer	nce p	period (21+22+23-24-25)			26		6869	9992		7603895
Claims incurred for classe	es 1	1, 12 or 13 (included in 26)			27		118	1891		1383944
Claims incurred for "actua	arial	health insurance" (included in	26)		28					
Sub-total E (26 + 1/2 27	- 2/3	3 28)			29		746	0938		8295867
Sub-total F - Conversion divide by number of mont		Sub-total E to annual figure (Mu reference period)	ıltiply by 12	2 and	31		248	6979		2765289
Division of sub-total F	X 0	.26			32		640	6615		718975
(gross adjusted claims amount) Excess (if any) over 37.2M EURO x 0.03							7:	3863		82248
Sub-total G (32 - 33)					39		572	2752		636727
Claims amount Sub-tota	al G	x reinsurance ratio (11.49)			41		554	4825		557136
Higher of premiums amo	ount	and brought forward amou	nt (11.53)		42		683	3945		643905
General insurance capi	tal r	equirement (higher of lines 41	and 42)		43		683	3945		643905

Analysis of admissible assets

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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Category of assets Total other than long term insurance business assets

				Company registration	GL/UK/CM		eriod en		Units	Category of
		1	D40	number		day	month	year		ussets
			R13	21487	GL	31	12	2006	£000	
Investments							l	the end of financial year 1		at the end of e previous year 2
Land and buildings						11		5900)	43300
Investments in group ur interests	ndertakings	and partici	pating			•				
LIV incurance dependent		shares				21		1570	0	54000
UK insurance dependants		debts and lo	oans			22				
Othersina		shares				23		451580)	3096996
Other insurance dependants	i	debts and le	oans			24				
Non-insurance dependants		shares				25				3137463
Non insurance dependants		debts and le	oans			26				
Other group undertakings		shares				27				
Other group undertakings		debts and le	oans			28				
Participating interests		shares				29		3570	0	26388
T draopating intorooto		debts and le	oans			30				
Other financial investme	ents									
Equity shares						41		106930	0	848600
Other shares and other varia	ble yield part	cipations				42				100
Holdings in collective investr	nent schemes	3				43		270	0	13390
Rights under derivative contr	acts					44		7884	7	85005
Fixed interest acquities	Approved					45		130295	3	2378295
Fixed interest securities	Other					46		129530	0	287984
Madalia talan arta ar 20 a	Approved s	ecurities				47				
Variable interest securities	Other					48				
Participation in investment po	ools					49				
Loans secured by mortgages	S					50				
Loans to public or local author undertakings	orities and na	tionalised indi	ustries			51				
Loans secured by policies of company	insurance iss	sued by the				52				
Other loans						53		8120	0	
Bank and approved credit &		One month	or less with	ndrawal		54		107890	0	429200
financial institution deposits		More than o withdrawal	ne month			55				221100
Other financial investments		•				56		15190	0	

Analysis of admissible assets

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Category of assets Total other than long term insurance business assets

				Company registration number	GL/UK/CM	day	Period er month	nded year	Units	Category of assets
			R13	21487	GL	31	12	2006	£000	1
						I		the end of financial year 1		the end of previous year
Deposits with ceding undertakings						57				
Assets held to match linked liabilities	s⊢	Index linked Property link	ed			58 59				
Reinsurers' share of technical	provi	sions								
Provision for unearned premiums						60		306900)	321949
Claims outstanding						61		1572917		1611097
Provision for unexpired risks						62				
Other						63				
Debtors and salvage										
Direct insurance business	Policy	holders				71		234500)	517700
Direct insurance business	Intern	nediaries				72		134400)	103800
Salvage and subrogation recoveries						73				
Reinsurance	Accep	oted				74		391400)	506400
Temsurance	Cede	d				75				
Dependants		Due in 12 mo	nths or less			76		3839800)	1374515
Dependants		Due in more t	han 12 mon	ths		77				91500
Other		Due in 12 mo	nths or less			78				
Other		Due in more t	han 12 mon	ths		79				
Other assets										
Tangible assets						80				500
Deposits not subject to time restriction approved institutions	on on w	vithdrawal wit	h			81		337800)	438700
Cash in hand						82				
Other assets (particulars to be speciful supplementary note)	fied by	way of				83				
Accrued interest and rent						84		56500)	34800
Deferred acquisition costs (general b	ousines	s only)				85		766900)	659637
Other prepayments and accrued inco	me					86		9900)	8800
Deductions from the aggregate value	e of ass	sets				87		2614901		
Grand total of admissible assets after and counterparty limits (11 to 86 les		ction of mark	et risk			89		14723416	3 1	6291219

Analysis of admissible assets

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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Category of assets Total other than long term insurance business assets

	Company registration number GL/UK/CM		day	Period e month		Units	Category of assets
R13	21487	GL	31	12	2006	£000	1
					the end of financial year	the p	he end of revious rear 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 market risk and counterparty limits (as per line 89 above)	91	14723416	16291219
Assets in excess of market and counterparty limits	92	18400	790100
Capital resources requirement deduction of regulated related undertakings	93	3535115	2925887
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	94		
Inadmissible assets of regulated related insurance undertakings	95	4648200	2589952
Book value of related ancillary services undertakings	96		
Other differences in the valuation of assets (other than for assets not valued above)	97	8208769	6731473
Deferred acquisition costs excluded from line 89	98		
Reinsurers' share of technical provisions excluded from line 89	99	(269300)	(257899)
Other asset adjustments (may be negative)	100		
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 100)	101	30864600	29070732

	_	
Amounts included in line 89 attributable to debts due from		
related insurers, other than those under contracts of insurance	102	
or reinsurance		

Name of insurer Aviva International Insurance Limited

Global business

Financial constant	04 (B)							
Financial year ended	31st December 2006		Company					
			registration	GL/UK/CM		riod end		Units
			number		day	month	year	1
		R15	21487	GL	31	12	2006	£000
		•			s at the this fina yea 1			the end of previous year 2
Technical provisions (g	ross amount)			·				
Provision for unearned premit	ums			11	23	75838		2382987
Claims outstanding				12	53	93049		5544142
Provision for unexpired risks				13				
	Credit business			14		111		72
Equalisation provisions	Other than credi	t business		15	3	10057		282152
Other gross technical provision	ons			16				
Total gross technical provisio	ns (11 to 16)			19	80	79055		8209353
Provisions and creditor	rs							
Dravisiona	Taxation			21		62100		110000
Provisions	Other risks and	charges		22		56900		46800
Deposits received from reinsu	ırers			31				
	Direct insurance	e business		41		64700		60700
Creditors	Reinsurance ac	cepted		42				
	Reinsurance ce	ded		43	2	21400		229100
Debenture loans	Secured			44				
	Unsecured			45				
Amounts owed to credit instit	utions			46				
	Taxation			47	2	86918		241642
Creditors	Declared divider	nd		48				
	Other			49	18	88662		4031962
Accruals and deferred income	Э			51	2	41100		120800
Total (19 to 51)				59	109	00835	1	3050357
Provision for "reasonably fore	seeable adverse variations"			61				
Cumulative preference share	capital			62				
Subordinated loan capital				63				
Total (59 to 63)				69	109	00835	1	3050357
Amounts included in line 69 a under contracts of insurance	ttributable to liabilities to related ir or reinsurance	nsurers, oth	er than those	71		89311		1322617
Reinsurers' share of DAC				81				
	nical provisions for discounting			82	2	69300	+	257899
Other adjustments (may be no				83		05135)		(174726)
Capital and reserves	-go/			84		38200	_	6453000
Total liabilities under insurance	e accounts rules or international icable to the firm for the purpose			85		64600		29070732

Profit and loss account (non-technical account)

Name of insurer Aviva International Insurance Limited

Global business

				Compa registra numbe	ation	GL/UK/CM		eriod end month	led year	Units
			R16	214	487	GL	31	12	2006	£000
					Т	his financia year	I		Previ	
						1			2	
Transfer (to)/from the general insurance busine	ee	From Form 20		11		288	149			291316
technical account	.33	Equalisation provisions		12		(27	944)			(41729)
Transfer from the long te account	rm ins	urance business revenue		13						
	Inco	ome		14		825	195		6	647313
Investment income		ue re-adjustments on stments		15		74	400			155900
		ns on the realisation of stments		16		8	100			153600
		stment management ges, including interest		17		79	900			24100
Investment charges		ne re-adjustments on stments		18		8	000			31900
		s on the realisation of stments		19						5300
Allocated investment retuinsurance business techni				20						
Other income and charge by way of supplementary				21		(337	100)			(79600)
Profit or loss on ordinary (11+12+13+14+15+16-1				29		742	900		7	065500
Tax on profit or loss on o	rdinar	y activities		31		203	400			71200
Profit or loss on ordinary	activi	ties after tax (29-31)		39		539	500		6	994300
Extraordinary profit or los by way of supplementary				41						
Tax on extraordinary pro	fit or lo	OSS		42						
Other taxes not shown u	nder tl	ne preceding items		43						
Profit or loss for the finar	ncial y	ear (39+41-(42+43))		49		539	500		(994300
Dividends (paid or declar	ed)			51					1	804000
Profit or loss retained for	the fi	nancial year (49-51)		59		539	500		5	190300

Analysis of derivative contracts

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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Category of assets Total other than long term insurance business assets

				Company registration number	GL/UK/CM	day	eriod end month	ded year	Units	Category of assets
		R	217	21487	GL	31	12	2006	£000	1
			As	at the end of	this financia	l year	As	at the end	d of the p	revious year
Derivative co	ontracts			Assets 1	Liabilitie 2	es		Assets 3		Liabilities 4
	Fixed-interest securities	11								
	Equity shares	12								
Futures contracts	Land	13								
	Currencies	14								
	Other	15								
	Fixed-interest securities	21								
	Equity shares	22		2					2	
Options	Land	23								
	Currencies	24								
	Other	25								
	Fixed-interest securities	31								
0	Equity shares	32								
Contracts for	Land	33								
differences	Currencies	34		78845				8500	03	
	Other	35			2	2990				35800
Adjustments	for variation margin	41								
Total (11 to 4	1)	49		78847	2	2990		8500	05	35800

General insurance business - summary of business carried on

Name of insurer Aviva International Insurance Limited

Global business

			r	Company registration number	GL	_/UK/CM		eriod e month		- Units					
		R20 <i>A</i>	١	21487		GL	31	12	2006	£	2000				
Category number	FSA return general insurance business reporting category		<u>'</u>	Gross premium written in this financial year		claims o this finai	utstar ncial y	nding	counted gr at the end	l of	Provision for gross unearned premium at the end of this financial year				
				_		Repoi			not report						
001	Total business			1420254	4		2		40407	·00	2275020				
			1	4136254			8201		13467		2375838				
002	Total primary (direct) and facultative business		2	2125437			7203		8674		1329352				
003	Total treaty reinsurance accepted business		3	2010817		15	0998		4793		1046486				
110	Total primary (direct) and facultative accident & category numbers 111 to 114)	health (4	24592	2		3381	3	1626		6796				
120	Total primary (direct) and facultative personal lin motor business (category numbers 121 to 123)	es	5	2562	2		4298	86	1496		2571				
160	Primary (direct) and facultative household and de all risks.	omestic	6	250654	4		9868	32	40356		40356		40356		134491
180	Total primary (direct) and facultative personal lin financial loss (category numbers 181 to 187)	es	7	369067	7		9134	2	23761		23761		472648		
220	Total primary (direct) and facultative commercial business (category numbers 221 to 223)	motor	8	91916	6	1	9166	9 7055		45927					
260	Total primary (direct) and facultative commercial property (category numbers 261 to 263)	lines	9	877517	7	4	7930	8	83060		426533				
270	Total primary (direct) and facultative commercial liability business (category numbers 271 to 274)	lines	10	449758	3	11	5614	7	5254	16	197870				
280	Total primary (direct) and facultative commercial financial loss (category numbers 281 to 284)	lines	11	20158	3		1310)1	8	90	24930				
330	Total primary (direct) and facultative aviation (ca number 331 to 333)	tegory	12	Ę	5	1	2300	00	962	65					
340	Total primary (direct) and facultative marine (cat numbers 341 to 347)	egory	13	8200)	1	9988	30	797	03	1368				
350	Total primary (direct) and facultative goods in tra	ınsit	14	31008	3		4210)6	78	56	16218				
400	Miscellaneous primary (direct) and facultative bu	siness	15												
500	Total non-proportional treaty business accepted category numbers 510 to 590)	(16	40)	1	5288	88	141950						
600	Total proportional treaty reinsurance business at (category numbers 610 to 690)	ccepted	17	2010777	7	13	5709)4	337358		1046486				
700	Miscellaneous treaty reinsurance accepted busin	ness	18												
	Total (lines 4 to 18)		20	4136254	4	39	8201	6	13467	92	2375838				
<u> </u>	l .														

General insurance business - summary of business carried on

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Name of insurer Aviva International Insurance Limited

Global business

			Company registration number	GL/UK/C	м —	eriod mon	ended th v	ear	U	nits
		R20A	21487	GL	31	12	2006		£	000
Category number	FSA return general insurance business reporting category		Gross premium written in this financia year	claim this fi	sion for s outsta nancial	ndin	g at th			Provision for gross unearned premium at the end of this financial year
			1	Re	ported 2			urred b report 3		
PRIMAR	RY (DIRECT) and FACULTATIVE I	PERSO	 NAL LINES BU	ISINESS	,					
111	Medical insurance	2	1							
112	HealthCare cash plans	2	2							
113	Travel	2	3 1002	25	1742	26			409	1253
114	Personal accident or sickness	2	4 1456	57	1638	37		1	217	5543
121	Private motor - comprehensive	2			3832				185	1615
122	Private motor - non-comprehensive	2			433				311	956
123	Motor cycle	2	7		33	30				
160	Household and domestic all risks (equals line 6)	2	25065	64	9868	32		40	356	134491
181	Assistance	2	9 1284	-6	26	39				5056
182	Creditor	3	0 35545	50	5343	32		23	761	427711
183	Extended warranty	3	1							
184	Legal expenses	3	2 44	1						220
185	Mortgage indemnity	3	33	30	3708	33				39661
186	Pet insurance	3	4		5	58				
187	Other personal financial loss	3	5							
PRIMAR	RY (DIRECT) and FACULTATIVE	COMME	RCIAL LINES	BUSINE	SS					
221	Fleets	4			467	12			165	8152
222	Commercial vehicles (non-fleet)	4	2 2013	31	3800)5		1	053	10791
223	Motor other	4	3 5950	18	1069	52		5	837	26984
261	Commercial property	4			41798	30			441	344337
262	Consequential loss	4	5 8039)1	430	11		14	764	44480
263	Contractors or engineering all risks	4	6 7587	'5	183 ⁻	17		5	855	37716
271	Employers liability	4	7 19390)5	51450)3		388	267	94362
272	Professional indemnity	4			28249				237	27375
273	Public and products liability	4	9 17787	'1	35784	43		130	908	75309
274	Mixed commercial package	5	0 158	32	130)2			4	824
281	Fidelity and contract guarantee	5	1 521	5	21	10			385	2569
282	Credit	5	2							
283	Suretyship	5	3 1494	.3	1099	91			505	22361
284	Commercial contingency	5	4							

General insurance business - summary of business carried on

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Name of insurer Aviva International Insurance Limited

Global business

			Company registration number	GL/U	K/CM		iod ei		ι	Inits
		R20A	21487	G	L	31	12	2006	£	000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	cla	aims o		ling	counted groat the end		Provision for gross unearned premium at the end of this financial year
				F	Report	ed		Incurred b		
			1		2	2		3		
PRIMAF	RY (DIRECT) and FACULTATIVE: A	VIATIO	N, MARINE a	nd TF	RANS	PORT				
331	Aviation liability	61	1	5	1	120096	;	924	108	
332	Aviation hull	62	2			2904		38	357	
333	Space and satellite	63	3							
341	Marine liability	64	l I		1	107279)	574	97	
342	Marine hull	65	5			39452	:	90	05	
343	Energy (on and off-shore)	66	5			47577	'	129	96	
344	Protection and indemnity	67								
345	Freight demurrage and defence	68								
346	War risks	69								
347	Yacht	70	820	0		5572	:	2	205	1368
350	Total primary (direct) and facultative goods in trans	^{sit} 71	3100	8		42106	;	78	356	16218
400 NON-PF	Miscellaneous primary (direct) and facultative busin	ness 72	2							
510	Non-proportional accident & health	81	1							
520	Non-proportional motor	82	2			14910)	142	269	
530	Non-proportional aviation	83	4	0		4051		50)54	
540	Non-proportional marine	84	l l			88717	7	350	986	
550	Non-proportional transport	85				2457	7	8	342	
560	Non-proportional property	86	5			8278	3	66	311	
570	Non-Proportional liability (non-motor)	87	7			34475	5	800	88(
580	Non-proportional financial lines	88	3							
590	Non-proportional aggregate cover	89								
PROPO	RTIONAL TREATY									
610	Proportional accident & health	91	23099	9		16790)	146	624	87036
620	Proportional motor	92		9	10	017107	_	790		462589
630	Proportional aviation	93		3		16619	_	223		
640	Proportional marine	94				20189)	214	142	
650	Proportional transport	95								
660	Proportional property	96				154237		435		357264
670	Proportional liability (non-motor)	97				104644	_	1258		35762
680	Proportional financial lines	98		4		27508	3	305	510	10383
690	Proportional aggregate cover	99	9							
[REAT	Y REINSURANCE: MISCELLANEOU	US								
700	Miscellaneous treaty reinsurance accepted busines	^{ss} 10	1							
TOTAL (lin	nes 21 to 101)	11	1 413625	4	39	982016	3	13467	792	2375838
- (,			· 1				.5.57		

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total business

		Company registration number		GL/U	K/CM		eriod end month	led year	Units	Category number	
		R20	21487	G	iL	31	12	2006	£000	001	
Items to be s	nown net of reinsurance			1		Thi	s financ year	cial	Previo	ous year	
	Earned premium (21. 19.	5)		Г	44			3115		3844311	
	Claims incurred (22. 17.				11 12			0108		2322615	
	Claims management costs		4)								
This year's					13		12	7628		87868	
underwriting (accident year	Adjustment for discounting	(22. 52	. 4)		14						
accounting)	Increase in provision for une		·		15						
	Other technical income or charges (parti specified by way of supplementary note)				16						
	Net operating expenses (2	2. 42. 4)		17		139	1965	12717		
	Balance of year's underwriti	ng (11-12	1-12-13+14-15+16-17)		19	(4		6586)		162106	
	Earned premium (21. 11.	5)			21		(1	4860)		180	
	Claims incurred (22. 13.	4)			22		(42	4947)		(201880)	
Adjustment for	Claims management costs	(22. 14	. 4)		23		7	3743		72988	
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	:	24						
(accident year accounting)	Other technical income or o specified by way of supplen			:	25						
	Net operating expenses (2	2. 41. 4)	:	26					226	
	Balance (21-22-23+24+25-2	26)			29		33	6344		128846	
Balance from	Per Form 24 (24. 69. 99	- 99)		;	31		(1609)		364	
underwriting year accounting	Other technical income and be specified by way of supp			;	32		`				
· 3	Total			;	39		(1609)		364	
Balance of all y	ears' underwriting (19+29+39))		1.	49		28	8149		291316	
Allocated inves	tment return			,	51						
Transfer to non-	technical account (49+51)				59		28	8149		291316	

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative business

			Company registration number	GL/U	K/CM		eriod end month	ded year	Units	Category number	
		R20	21487	G	L	31	12	2006	£000	002	
Itams to he si	nown net of reinsurance					This	s finan year	cial	Previo	ous year	
	iowii net or remourance						1			2	
	Earned premium (21. 19.	5)		1	1		186	8206		1973183	
	Claims incurred (22. 17.	4)		1	2		100	1075		1077124	
	Claims management costs	(22. 18	. 4)	1	3		3	4865		24097	
This year's underwriting	Adjustment for discounting	(22. 52	. 4)	1	4						
(accident year accounting)	Increase in provision for un	expired ri	sks (22. 19. 4) 1	5						
	Other technical income or o specified by way of supplen			1	6						
	Net operating expenses (2	2. 42. 4	12. 4)			797660			7203		
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9		3	4606		151583	
	Earned premium (21. 11.	5)		2	21			(52)		(457)	
	Claims incurred (22. 13.	4)		2	22		(32	0885)		(149388)	
Adjustment for	Claims management costs	(22. 14	. 4)	2	23		3	5496		46009	
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	2	24						
(accident year accounting)	Other technical income or o specified by way of supplen			2	25						
	Net operating expenses (2	2. 41. 4)	2	26					214	
	Balance (21-22-23+24+25-2	26)		2	29		28	5337		102708	
Balance from	Per Form 24 (24. 69. 99	- 99)		3	31		(4018)		2977	
underwriting year accounting	Other technical income and be specified by way of supp			3	32						
	Total			3	39		(4018)		2977	
Balance of all y	ears' underwriting (19+29+39))		4	19		31	5925		257268	
Allocated inves	tment return			5	51						
Transfer to non-	technical account (49+51)			5	59		31	5925		257268	

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total treaty reinsurance accepted business

			Company registration number	GL/U	K/CM		eriod end month	ded year	Units	Category number
		R20	21487	G	L	31	12	2006	£000	003
Items to be sl	nown net of reinsurance					Thi	s finan year	cial	Previo	us year
							1			2
	Earned premium (21. 19.	5)		1	1		195	4909		1871128
	Claims incurred (22. 17.	4)		1	2		134	9033		1245491
	Claims management costs	(22. 18	. 4)	1	3		9	2763		63771
This year's underwriting	Adjustment for discounting	(22. 52	. 4)	1	4					
(accident year accounting)	Increase in provision for une	expired ri	sks (22. 19. 4	·) 1	5					
	Other technical income or c specified by way of supplem			1	6					
	Net operating expenses (2	2. 42. 4	2. 4)				59	4305		551343
	Balance of year's underwriti	ng (11-12	g (11-12-13+14-15+16-17)				(8	1192)		10523
	Earned premium (21. 11.	5)		2	21		(1	4808)		637
	Claims incurred (22. 13.	4)		2	22		(10	4062)		(52492)
Adjustment for	Claims management costs	(22. 14	. 4)	2	23		3	8247		26979
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	2	24					
(accident year accounting)	Other technical income or o specified by way of supplen			2	25					
	Net operating expenses (2	2. 41. 4)	2	26					12
	Balance (21-22-23+24+25-2	26)		2	29		5	1007		26138
Balance from	Per Form 24 (24. 69. 99	- 99)		3	31			2409		(2613)
underwriting year accounting	Other technical income and be specified by way of supp			3	32					
J	Total			3	39			2409		(2613)
Balance of all y	ears' underwriting (19+29+39))		4	19		(2	7776)		34048
Allocated invest	ment return			5	51					
Transfer to non-	technical account (49+51)			15	59		(2	7776)		34048

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

			Company registration number	GL/U	K/CM		eriod end month	led year	Units	Category number	
		R20	21487	G	iL	31	12	2006	£000	160	
Items to be s	nown net of reinsurance					Thi	s financ year 1	cial	Previo	ous year	
	Earned premium (21. 19.	5)		Ţ,	11		23	9921		252517	
	Claims incurred (22. 17.	4)			12		14	3785		183503	
	Claims management costs	(22. 18	. 4)		13			2372		1521	
This year's underwriting	Adjustment for discounting	(22. 52	. 4)		14						
(accident year accounting)	Increase in provision for une	expired ri	sks (22. 19. 4	4)	15						
3,	Other technical income or c specified by way of supplem			•	16						
	Net operating expenses (2	2. 42. 4)		17		13	2779	756		
	Balance of year's underwriti	ng (11-12	(11-12-13+14-15+16-17)		19		(3	9015)		(8171)	
	Earned premium (21. 11.	5)		1	21			(52)		(460)	
	Claims incurred (22. 13.	4)			22		(4	5658)		10764	
Adjustment for	Claims management costs	(22. 14	. 4)		23			1288		3535	
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	:	24						
(accident year accounting)	Other technical income or c specified by way of supplen			;	25						
	Net operating expenses (2	2. 41. 4)	:	26					246	
	Balance (21-22-23+24+25-2	26)			29		4	4318		(15005)	
Balance from	Per Form 24 (24. 69. 99	- 99)		;	31						
underwriting year accounting	Other technical income and be specified by way of supp];	32						
	Total			;	39						
Balance of all y	ears' underwriting (19+29+39))			49			5303		(23176)	
Allocated inves	tment return			,	51						
Transfer to non-	technical account (49+51)			,	59			5303		(23176)	

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)

			Company registration number	GL/U	K/CM		eriod end month	led year	Units	Category number
		R20	21487	G	iL	31	12	2006	£000	180
Items to be sl	hown net of reinsurance					Thi	s financ year 1	cial	Previo	ous year
	Earned premium (21. 19.	5)			11		23	1693		241023
	Claims incurred (22. 17.	4)			12		7	3274		91417
	Claims management costs	(22. 18	. 4)		13			2177		3742
This year's underwriting	Adjustment for discounting	(22. 52	. 4)		14					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4	4)	15					
37	Other technical income or c specified by way of supplem			;	16					
	Net operating expenses (2	2. 42. 4)		17		18	6315		179241
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	-17)	19		(3	0073)		(33377)
	Earned premium (21. 11.	5)		1	21					3
	Claims incurred (22. 13.	4)			22		(3	0454)		(3110)
Adjustment for	Claims management costs	(22. 14	. 4)		23			3020		4436
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)		24					
(accident year accounting)	Other technical income or c specified by way of supplen			;	25					
	Net operating expenses (2	2. 41. 4)		26					100
	Balance (21-22-23+24+25-2	26)			29		2	7434		(1423)
Balance from	Per Form 24 (24. 69. 99	- 99)		;	31					360
underwriting year accounting	Other technical income and be specified by way of supp];	32					
	Total			;	39					360
Balance of all y	ears' underwriting (19+29+39))			49		(2639)		(34440)
Allocated invest	tment return			,	51					
Transfer to non-	technical account (49+51)				59		(2639)		(34440)

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)

			Company registration number	GL/U	IK/CM		eriod end month	led year	Units	Category number
		R20	21487	G	S L	31	12	2006	£000	220
Items to be s	nown net of reinsurance			ı		Thi	s financ year 1	cial	Previo	ous year
	Earned premium (21. 19.	5)			11		9	3698		101651
	Claims incurred (22. 17.	4)			12		7	0822		76710
	Claims management costs	(22. 18	. 4)		13			2958		3751
This year's underwriting	Adjustment for discounting	(22. 52	. 4)		14					
(accident year accounting)	Increase in provision for une	expired ri	sks (22. 19. 4	4)	15					
-	Other technical income or c specified by way of supplem			;	16					
	Net operating expenses (2	2. 42. 4)		17		3	0316		28544
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	-17)	19		(1	0398)		(7354)
	Earned premium (21. 11.	5)			21					
	Claims incurred (22. 13.	4)			22		(5	0693)		(8765)
Adjustment for	Claims management costs	(22. 14	. 4)		23			654		4444
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)		24					
(accident year accounting)	Other technical income or c specified by way of supplen			}	25					
	Net operating expenses (2	2. 41. 4)		26					
	Balance (21-22-23+24+25-2	26)			29		5	0039		4321
Balance from	Per Form 24 (24. 69. 99	- 99)		;	31					
underwriting year accounting	Other technical income and be specified by way of supp				32					
	Total				39					
Balance of all y	ears' underwriting (19+29+39))			49		3	9641		(3033)
Allocated inves	tment return				51					
Transfer to non-	technical account (49+51)				59		3	9641		(3033)

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

			Company registration number	GL/UI	K/CM		eriod end month	ded year	Units	Category number
		R20	21487	G	L	31	12	2006	£000	260
Items to be sl	nown net of reinsurance					This	s finan year	cial	Previo	us year
							1			2
	Earned premium (21. 19.	5)		1	11		80	0629		844218
	Claims incurred (22. 17.	4)		1	12		40	5363		391749
	Claims management costs	(22. 18	. 4)	1	13		1	7523		8400
This year's underwriting	Adjustment for discounting	(22. 52	. 4)	1	14					
(accident year accounting)	Increase in provision for un	expired ri	sks (22. 19. 4) 1	15					
	Other technical income or o specified by way of supplen			1	16					
	Net operating expenses (2	2. 42. 4)	1	17		29	9103		306743
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	19		7	8640		137326
	Earned premium (21. 11.	5)		2	21					
	Claims incurred (22. 13.	4)		2	22		(12	0756)		(87730)
Adjustment for	Claims management costs	(22. 14	. 4)	2	23		1	3424		4104
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	2	24					
(accident year accounting)	Other technical income or o specified by way of supplen			2	25					
	Net operating expenses (2	2. 41. 4)	2	26					(123)
	Balance (21-22-23+24+25-2	26)		2	29		10	7332		83749
Balance from	Per Form 24 (24. 69. 99	- 99)		3	31					
underwriting year accounting	Other technical income and be specified by way of supp				32					
	Total			3	39					
Balance of all y	ears' underwriting (19+29+39))		4	19		18	5972		221075
Allocated invest	ment return				51					
Transfer to non-	technical account (49+51)				59		18	5972		221075

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

			Company registration number	GL/U	K/CM		eriod end month	ded year	Units	Category number
		R20	21487	G	L	31	12	2006	£000	270
Items to be si	nown net of reinsurance					Thi	s finan year	cial	Previo	us year
							1			2
	Earned premium (21. 19.	5)		1	1		41	3786		445711
	Claims incurred (22. 17.	4)		1	2		25	6888		282938
	Claims management costs	(22. 18	. 4)	1	3			7133		4528
This year's underwriting	Adjustment for discounting	(22. 52	. 4)	1	4					
(accident year accounting)	Increase in provision for un	expired ri	sks (22. 19. 4) 1	5					
	Other technical income or o specified by way of supplen			1	6					
	Net operating expenses (2	2. 42. 4)	1	7		11	7400		99803
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9		3	2365		58442
	Earned premium (21. 11.	5)		2	21					
	Claims incurred (22. 13.	4)		2	22		(4	7725)		(635)
Adjustment for	Claims management costs	(22. 14	. 4)	2	23		1	3620		8276
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	2	24					
(accident year accounting)	Other technical income or o specified by way of supplen			2	25					
	Net operating expenses (2	2. 41. 4)	2	26					(9)
	Balance (21-22-23+24+25-2	26)		2	29		3	4105		(7632)
Balance from	Per Form 24 (24. 69. 99	- 99)		3	31					
underwriting year accounting	Other technical income and be specified by way of supp			3	32					
	Total			3	19					
Balance of all y	ears' underwriting (19+29+39))		4	19		6	6470		50810
Allocated inves	ment return			5	51					
Transfer to non-	technical account (49+51)			5	59		6	6470		50810

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative aviation (category number 331 to 333)

			Company registration number	GL/U	K/CM		eriod end month	ded year	Units	Category number
		R20	21487	G	L	31	12	2006	£000	330
Items to be sl	nown net of reinsurance					Thi	s finand year 1	cial	Previo	ous year
	Earned premium (21. 19.	5)		1	1					
	Claims incurred (22. 17.	4)		1	2					
-	Claims management costs	(22. 18.	. 4)	1	3					
This year's underwriting	Adjustment for discounting	(22. 52.	. 4)	1	4					
(accident year accounting)	Increase in provision for une	expired ris	sks (22. 19. 4) 1	5					
	Other technical income or c specified by way of supplen	harges (p nentary no	particulars to be ote)	1	6					
	Net operating expenses (2	2. 42. 4)	1	7					
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	9					
	Earned premium (21. 11.	5)		2	1					
	Claims incurred (22. 13.	4)		2	2					
Adjustment for	Claims management costs	(22. 14.	. 4)	2	:3					
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	2	4					
(accident year accounting)	Other technical income or of specified by way of supplementary			2	:5					
	Net operating expenses (2	2. 41. 4)	2	:6					
	Balance (21-22-23+24+25-2	26)		2	:9					
Balance from	Per Form 24 (24. 69. 99	- 99)		3	1		(4018)		2617
underwriting year accounting	Other technical income and be specified by way of supp			3	2					
	Total			3	9		(4018)		2617
Balance of all y	ears' underwriting (19+29+39))		4	.9		(4018)		2617
Allocated invest	ment return			5	1					
Transfer to non-	technical account (49+51)			5	9		(4018)		2617

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

			Company registration number	GL/U	K/CM		eriod end month	ded year	Units	Category number
		R20	21487	G	L	31	12	2006	£000	340
Items to be sl	hown net of reinsurance					This	s finan year	cial		us year
							1			2
	Earned premium (21. 19.	5)		•	11			7539		7347
	Claims incurred (22. 17.	4)		1	12			3677		4640
-	Claims management costs	(22. 18	. 4)	1	13			254		584
This year's underwriting	Adjustment for discounting	(22. 52	. 4)	•	14					
(accident year accounting)	Increase in provision for un	expired ri	sks (22. 19. 4) 1	15					
	Other technical income or o specified by way of supplen			,	16					
	Net operating expenses (2	2. 42. 4)	1	17		1	1187		9630
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17)	19		(7579)		(7507)
	Earned premium (21. 11.	5)		2	21					
	Claims incurred (22. 13.	4)		2	22			1762		21493
Adjustment for	Claims management costs	(22. 14	. 4)		23			36		
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	2	24					
(accident year accounting)	Other technical income or o specified by way of supplen			2	25					
	Net operating expenses (2	2. 41. 4)	2	26					
	Balance (21-22-23+24+25-2	26)		2	29		(1798)		(21493)
Balance from	Per Form 24 (24. 69. 99	- 99)			31					
underwriting year accounting	Other technical income and be specified by way of supp				32					
-	Total			3	39					
Balance of all y	ears' underwriting (19+29+39))		4	19		(9377)		(29000)
Allocated inves	tment return				51					
Transfer to non-	technical account (49+51)			1,	59		(9377)		(29000)

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

			Company registration number	GL/UI	K/CM		eriod end month	ded year	Units	Category number
		R20	21487	G	L	31	12	2006	£000	409
Items to be si	nown net of reinsurance					This	s finan year	cial	Previo	us year
							1			2
	Earned premium (21. 19.	5)		1	11		8	0940		80716
	Claims incurred (22. 17.	4)		1	12		4	7266		46167
	Claims management costs	(22. 18	. 4)	1	13			2448		1571
This year's underwriting	Adjustment for discounting	(22. 52	. 4)	1	14					
(accident year accounting)	Increase in provision for un	expired ri	sks (22. 19. 4	-) 1	15					
	Other technical income or o specified by way of supplen			1	16					
	Net operating expenses (2	2. 42. 4)	1	17		2	0560		20754
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17) 1	19		1	0666		12224
	Earned premium (21. 11.	5)		2	21					
	Claims incurred (22. 13.	4)		2	22		(2	7361)		(81405)
Adjustment for	Claims management costs	(22. 14	. 4)	2	23			3454		21214
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)	2	24					
(accident year accounting)	Other technical income or o specified by way of supplen			2	25					
	Net operating expenses (2	2. 41. 4)	2	26					
	Balance (21-22-23+24+25-2	26)		2	29		2	3907		60191
Balance from	Per Form 24 (24. 69. 99	- 99)		3	31					
underwriting year accounting	Other technical income and be specified by way of supp				32					
	Total			3	39					
Balance of all y	ears' underwriting (19+29+39))		4	19		3	4573		72415
Allocated invest	tment return			5	51					
Transfer to non-	technical account (49+51)				59		3	4573		72415

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total non-proportional treaty business accepted (category numbers 510 to 590)

			Company registration number	GL/UI	K/CM		eriod end	led year	– Units	Category number
		R20	21487	G	L	31	12	2006	£000	500
Items to be s	nown net of reinsurance					This	financ year 1	cial	Previo	ous year
	Earned premium (21. 19.	5)		1	11					
	Claims incurred (22. 17. 4	4)		1	12					
	Claims management costs	(22. 18	. 4)	1	13					
This year's underwriting	Adjustment for discounting	(22. 52	. 4)	1	4					
(accident year accounting)	Increase in provision for une	expired ri	sks (22. 19. 4	1) 1	15					
	Other technical income or conspecified by way of supplementary			1	16					
	Net operating expenses (2)	2. 42. 4)	1	17			83		(1364)
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	17)	19			(83)		1364
	Earned premium (21. 11.	5)		2	21					
	Claims incurred (22. 13.	4)		2	22			1836		1458
Adjustment for	Claims management costs	(22. 14	. 4)	2	23					
prior years' underwriting	Adjustment for discounting	(22. 51	1. 4)	2	24					
(accident year accounting)	Other technical income or c specified by way of supplem			2	25					
	Net operating expenses (2)	2. 41. 4)	2	26					
	Balance (21-22-23+24+25-2	.6)		2	29		(1836)		(1458)
Balance from	Per Form 24 (24. 69. 99 -	99)		3	31			719		(4400)
underwriting year accounting	Other technical income and be specified by way of suppl	charges ementar	(particulars to y note)	[3	32					
	Total			3	39			719		(4400)
Balance of all y	ears' underwriting (19+29+39)		4	19		(1200)		(4494)
Allocated inves	tment return				51					
Transfer to non-	technical account (49+51)				59		(1200)		(4494)

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

			Company registration number	GL/U	K/CM		eriod end month	led year	Units	Category number
		R20	21487	G	iL	31	12	2006	£000	600
Items to be sl	nown net of reinsurance					Thi	s financ year	cial	Previo	ous year
	Earned premium (21. 19.	5)		Γ	44			4909		- 1871128
	Claims incurred (22. 17.				11 12			9033		1245491
	Claims management costs		4)	_	13			2763		63771
This year's	Adjustment for discounting							2703		03771
underwriting (accident year		•			14					
accounting)	Other technical income or c specified by way of supplem	harges (p	articulars to be		15 16					
	Net operating expenses (2				17		59	4222		552707
	Balance of year's underwriti	ng (11-12	2-13+14-15+16-	-17)	19		(8	1109)		9159
	Earned premium (21. 11.	5)		:	21		(1	4808)		637
	Claims incurred (22. 13.	4)			22		(10	5898)		(53950)
Adjustment for	Claims management costs	(22. 14	. 4)	:	23		3	8247		26979
prior years' underwriting	Adjustment for discounting	(22. 51	. 4)		24					
(accident year accounting)	Other technical income or c specified by way of supplen			;	25					
	Net operating expenses (2	2. 41. 4)		26					12
	Balance (21-22-23+24+25-2	26)			29		5	2843		27596
Balance from	Per Form 24 (24. 69. 99	- 99)		;	31			1690		1787
underwriting year accounting	Other technical income and be specified by way of supp			;	32					
-	Total			;	39			1690		1787
Balance of all y	ears' underwriting (19+29+39))			49		(2	6576)		38542
Allocated invest	tment return			,	51					
Transfer to non-	technical account (49+51)				59		(2	6576)		38542

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Category number

Units

Period ended

GL/UK/CM

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category
Total business

				_			- I a i i a i i a i a i a i a i a i a i a		aay	montn	year		
					R	21	21487	GL	31	12	2006	£000	001
			Gross premiums writ	ten		Reins	urers' share			Net of	reinsurance		
Premiums receiva	ble during the financial year		Earned in previous financial years				ed in previous ancial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11	(14860)								(14860)	
			Earned in this financial year	Unearned at end of this financial year			rned in this ancial year	Unearned at en this financial y			rned in this ancial year		ed at end of nancial year
			1	2			3	4			5		6
In respect of risks in financial years	ncepted in previous	12	(28)				(31)				3		
	For periods of less than 12 months	13	406726	2108	37		22385		393		384341		20694
In respect of risks incepted in this financial year	For periods of 12 months	14	1703732	171504	48		137133	56	761		1566599		1658287
manolal year	For periods of more than 12 months	15	55838	24860	01		18981	84	315		36857		164286
	ele (less rebates and refunds) in ears not earned in those years and the financial year	16	1991876	39109	99		156561	165	393		1835315		225706
Total (12 to 16)		19	4158144	237583	35		335029	306	862		3823115		2068973

Company registration

number

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Category number

Period ended

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

Aviva International Insurance Limited Name of insurer

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category
Total primary (direct) and facultative business

				_			number	GL/UK/CN	. —	month	year	Un	its	number
					R2	1	21487	GL	31	12	2006	£0	00	002
			Gross premiums writ	ten		Reins	surers' share			Net of	reinsurance	!		
Premiums receiva	ble during the financial year		Earned in previous financial years			Earr	ned in previous nancial years 3				ed in previous ancial years 5			
In respect of risks in financial years	ncepted in previous	11	(52)								(52	2)		
			Earned in this financial year	Unearned at end of this financial year			arned in this nancial year	Unearned at this financia			rned in this ancial year			ed at end of ancial year
			1	2			3	4			5			6
In respect of risks in financial years	ncepted in previous	12	(98)				(31)				(67	7)		
	For periods of less than 12 months	13	253306	1376	64		22385		393		23092	1		13371
In respect of risks incepted in this financial year	For periods of 12 months	14	787935	79268	37		137133	;	56761		650802	2		735926
manolal year	For periods of more than 12 months	15	46841	23104	17		18981	8	34315		27860	ס		146732
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	1115200	29185	51		156510	1	65393		958690	0		126458
Total (12 to 16)		19	2203184	132934	19		334978	30	06862		186820	6	1	022487

Company registration

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category
Total treaty reinsurance accepted business

				_			Company registration number	GL/UK/C	и —	Period end month	led year	Units	Category number
					F	R21	21487	GL	31	12	2006	£000	003
			Gross premiums writ	ten		Rein	surers' share	·	'	Net of	reinsurance		'
Premiums receiva	ble during the financial year		Earned in previous financial years 1				ned in previous nancial years 3				ed in previous incial years 5		
In respect of risks in financial years	ncepted in previous	11	(14808)								(14808)	
			Earned in this financial year	Unearned at end of this financial year			arned in this nancial year	Unearned a this financ			rned in this ancial year		ned at end of inancial year
			1	2			3	4			5		6
In respect of risks in financial years	ncepted in previous	12	70								70		
	For periods of less than 12 months	13	153420	732	23						153420		7323
In respect of risks incepted in this financial year	For periods of 12 months	14	915797	92236	61						915797		922361
iniancial year	For periods of more than 12 months	15	8997	175	54						8997		17554
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	876676	9924	48		51				876625		99248
Total (12 to 16)		19	1954960	104648	36		51				1954909		1046486

Company registration

Category number

Units

Period ended

day month year

GL/UK/CM

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

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Company registration

number

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Primary (direct) and facultative household and domestic all risks.

										4.0				400
					R2	2148	7	GL	31	12	2006		£000	160
			Gross premiums writ	ten		Reinsurers' shar	e			Net of	reinsuranc	е		
Premiums receiva	ble during the financial year		Earned in previous financial years 1			Earned in previous financial years					ed in previou ancial years 5	IS		
In respect of risks in financial years	ncepted in previous	11	(52)								(5	52)		
			Earned in this financial year	Unearned at end of this financial year		Earned in this financial year		Unearned at en this financial ye			rned in this ancial year			ed at end of ancial year
			1	2		3		4			5			6
In respect of risks in financial years	ncepted in previous	12	(98)			(;	31)				(6	67)		
	For periods of less than 12 months	13	17013	49	93	164	45		48		1536	88		445
In respect of risks incepted in this financial year	For periods of 12 months	14	100202	13309	96	317	15	10	811		6848	37		122285
manda year	For periods of more than 12 months	15												
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	160141	90	03	400	08				15613	33		903
Total (12 to 16)		19	277258	13449	92	373	37	10	859		23992	21		123633

Category

Period ended

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

Aviva International Insurance Limited Name of insurer

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)

Company registration

				_			number	GL/UK/CI	A ——	month	year	Units	number
					R2	21	21487	GL	31	12	2006	£000	180
			Gross premiums writ	ten		Rein	surers' share	•	'	Net o	f reinsurance		
Premiums receiva	ble during the financial year		Earned in previous financial years 1				ned in previous nancial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11											
			Earned in this financial year	Unearned at end of this financial year			arned in this nancial year	Unearned a this financi			arned in this nancial year		ned at end of nancial year
			1	2			3	4			5		6
In respect of risks in financial years	respect of risks incepted in previous ancial years												
	For periods of less than 12 months	13	48134	595	53		139		8		47995	5	5945
In respect of risks incepted in this financial year	For periods of 12 months	14	42764	1900	03		22253		5271		2051		13732
interioral year	For periods of more than 12 months	15	40015	21319	92		18351	;	3511		21664	ı	129681
	ears not earned in those years and the financial year	16	247341	23450	01		105818	1	64771		141523	3	69730
Total (12 to 16)		19	378254	47264	49		146561	2	53561		231693	3	219088

Category number

Period ended

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

Aviva International Insurance Limited Name of insurer

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)

Company registration

				_			number	GL/UK/C	м ——	month	year	Units	number
					R	21	21487	GL	31	12	2006	£000	220
			Gross premiums writ	ten		Rein	surers' share	·		Net o	f reinsurance		·
Premiums receiva	ble during the financial year		Earned in previous financial years				ned in previous nancial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11											
			Earned in this financial year	Unearned at end of this financial year			arned in this nancial year	Unearned this finance			arned in this nancial year		ned at end of nancial year
			1	2			3	4			5		6
In respect of risks in financial years	respect of risks incepted in previous ancial years												
	For periods of less than 12 months	13	6199	26	60		15		1		6184		259
In respect of risks incepted in this financial year	For periods of 12 months	14	42662	4246	61		834		7		41828	3	42454
interioral year	For periods of more than 12 months	15	67	26	88				1		67	,	267
	ears not earned in those years and the financial year	16	45934	293	37		315		29		45619)	2908
Total (12 to 16)		19	94862	4592	26		1164		38		93698	3	45888

Category number

Units

Period ended

day month year

GL/UK/CM

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

Company registration

									day	montn	year		
					R2	21	21487	GL	31	12	2006	£000	260
			Gross premiums writ	ten		Reins	urers' share			Net of	reinsurance		<u> </u>
Premiums receiva	ble during the financial year		Earned in previous financial years 1				ed in previous ancial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11											
			Earned in this financial year	Unearned at end of this financial year			rned in this ancial year	Unearned a this financi			rned in this ancial year		rned at end of financial year
			1	2			3	4			5		6
In respect of risks in financial years	respect of risks incepted in previous ancial years												
	For periods of less than 12 months	13	113113	478	82		15041		307		9807	2	4475
In respect of risks incepted in this financial year	For periods of 12 months	14	351497	39966	64		48411	;	31912		30308	6	367752
manda year	For periods of more than 12 months	15	1638	682	21		440		726		1198	3	6095
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	427713	1526	64		29440		593		39827	3	14671
Total (12 to 16)		19	893961	42653	31		93332	;	33538		800629	9	392993

Category number

Units

Period ended

GL/UK/CM

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

Company registration

				_			number		day	month	year		
					R	21	21487	GL	31	12	2006	£000	270
			Gross premiums writ	ten -		Reins	urers' share	1	'	Net of	reinsurance		'
Premiums receiva	ble during the financial year		Earned in previous financial years 1				ed in previous ancial years 3				ed in previous ancial years 5		
In respect of risks in financial years	ncepted in previous	11											
			Earned in this financial year	Unearned at end of this financial year			rned in this ancial year	Unearned at this financia			rned in this ancial year		rned at end of inancial year
			1	2			3	4			5		6
In respect of risks in financial years	respect of risks incepted in previous ancial years												
	For periods of less than 12 months	13	45101	169	97		4417		23		40684		1674
In respect of risks incepted in this financial year	For periods of 12 months	14	224482	17602	24		31807		8725		192675	5	167299
initialisti year	For periods of more than 12 months	15	491	196	64		28		29		463	3	1935
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	195364	1818	35		15400				179964	,	18185
Total (12 to 16)		19	465438	19787	70		51652		8777		413786	5	189093

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Total primary (direct) and facultative marine (category numbers 341 to 347)

							Company registration number	GL/UK/CM		eriod end month	led year	Units	Category number
					F	21	21487	GL	31	12	2006	£000	340
			Gross premiums writ	ten		Reinsı	urers' share	·		Net of	reinsurance		
Premiums receiva	ble during the financial year		Earned in previous financial years 1				ed in previous ancial years 3				ed in previous incial years 5		
In respect of risks in financial years	ncepted in previous	11											
			Earned in this financial year	Unearned at end this financial yea			rned in this ancial year	Unearned at e			ned in this ancial year		ned at end of inancial year
			1	2			3	4			5		6
In respect of risks in financial years	respect of risks incepted in previous ancial years												
	For periods of less than 12 months	13	62	20	60		9				53		260
In respect of risks incepted in this financial year	For periods of 12 months	14	6770	110	80		670		10		6100		1098
	For periods of more than 12 months	15											
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	1440				54				1386		
Total (12 to 16)		19	8272	130	68		733		10		7539		1358

Company registration

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Balance of all primary (direct) and facultative business

							Company registration number	GL/UK/C	VI d	Per ay m	od end	led year	Units	Category number
					R	R21	21487	GL	3	31	12	2006	£000	409
			Gross premiums writ	ten		Reins	surers' share	·			Net of	reinsurance		·
Premiums receiva	ble during the financial year		Earned in previous financial years 1				ned in previous ancial years 3					ed in previous incial years 5		
In respect of risks in financial years	ncepted in previous	11												
			Earned in this financial year	Unearned at end this financial yea			arned in this nancial year	Unearned a this financ				ned in this ancial year		arned at end of financial year
			1	2			3	4				5		6
In respect of risks in financial years	espect of risks incepted in previous incial years													
	For periods of less than 12 months	13	23684	3	19		1119			6		22565		313
In respect of risks incepted in this financial year	For periods of 12 months	14	19558	213	31		1443		2	5		18115		21306
	For periods of more than 12 months	15	4630	88	02		162		4	8		4468		8754
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	37267	200	61		1475					35792		20061
Total (12 to 16)		19	85139	505	13		4199		7	9		80940		50434

Company registration

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

Aviva International Insurance Limited Name of insurer

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

				_			Company registration number	GL/UK/CN	A ——	Period end month	led year	Units	Category number
					F	R21	21487	GL	31	12	2006	£000	600
			Gross premiums writ	ten		Rein	surers' share		'	Net of	reinsurance		'
Premiums receiva	ble during the financial year		Earned in previous financial years 1				ned in previous nancial years 3				ed in previous incial years 5		
In respect of risks in financial years	ncepted in previous	11	(14808)								(14808)	
			Earned in this financial year	Unearned at end of this financial year			arned in this nancial year	Unearned a this financia			ned in this ancial year		ned at end of inancial year
			1	2			3	4			5		6
In respect of risks in financial years	ncepted in previous	12	70								70		
	For periods of less than 12 months	13	153420	732	23						153420		7323
In respect of risks incepted in this financial year	For periods of 12 months	14	915797	92236	61						915797	,	922361
iniancial year	For periods of more than 12 months	15	8997	175	54						8997		17554
	le (less rebates and refunds) in ears not earned in those years and the financial year	16	876676	9924	48		51				876625		99248
Total (12 to 16)		19	1954960	104648	86		51				1954909		1046486

Company registration

Name of insurer Aviva International Insurance Limited Printed 25th APR 07 at 17:03

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category
Total business

				pany stration ber	GL/UK	/CM		eriod er month	nded year	Uni	its	Category Number
		R22		21487	G	L	31	12	2006	£0	00	001
				Amount bro forward fr previous fina year	om		Amount ble/recei this finar year	vable	Amount car forward to r financial y	next	attrib	Amount utable to this ancial year
				1			2		3			4
	Gross amount		11	4386	922		10900	55	2917	931		(378936)
Claims incurred in respect of incidents	Reinsurers' share		12	595	869		773	347	564	533		46011
occurring prior to this financial year	Net (11-12)		13	3791	053		10127	80	2353	398		(424947)
ano manoiai you	Claims management costs		14	63	847		961	45	41	445		73743
	Gross amount		15				10117	52	1385	727		2397479
Claims incurred in respect of incidents	Reinsurers' share		16				(95	07)	56	878		47371
occurring in this financial year	Net (15-16)		17				10212	59	1328	849		2350108
, , , , ,	Claims management costs		18				1048	32	22	796		127628
Provision for unexpir	ed risks		19									
	Commissions		21	331	441		11571	71	581	253		907359
	Other acquisition expenses		22	149	622		3478	62	185	632		311852
Net operating	Administrative expenses		23				1431	50				143150
expenses	Reinsurance commissions a profit participations	and	24	6	6427		1153	66	151	397		(29604)
	Total (21+22+23-24)		29	47	4636		15328	17	615	488		1391965
Adjustments for	Gross amount		31	77	'800				88	300		10500
discounting in respect of the	Reinsurers' share		32	77	7800				88	300		10500
items shown at lines 11 to 18	Claims management costs		33									
above	Total (31-32+33)		39									
0.45 .45 00	Prior financial years		41									
Split of line 29	This financial year		42	474	1636		15328	17	615	488		1391965
Split of line 39	Incidents occurring prior to t financial year	this	51									
Spiit of lifte 38	Incidents occurring in this financial year		52									

Name of insurer Aviva International Insurance Limited Printed 25th APR 07 at 17:03

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category
Total primary (direct) and facultative business

				ipany stration ber	GL/UK	/CM		eriod er month		Ur	nits	Category Number
		R22		21487	G	L	31	12	2006	£0	00	002
			ı	Amount bro forward fi previous fin year	om		Amount ble/recei his finar year	vable	Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
				1			2		3			4
	Gross amount		11	2963	3884		6014	57	2087	468		(274959)
Claims incurred in respect of incidents	Reinsurers' share		12	595	5833		1014	145	540	314		45926
occurring prior to this financial year	Net (11-12)		13	2368	3051		5000)12	1547	154		(320885)
	Claims management cos	ts	14	43	3136		500)15	28	617		35496
	Gross amount		15				3197	'69	728	677		1048446
Claims incurred in respect of incidents	Reinsurers' share		16				34	70	43	901		47371
occurring in this financial year	Net (15-16)		17				3162	299	684	776		1001075
	Claims management cos	ts	18				229	944	11	921		34865
Provision for unexpi	red risks		19									
	Commissions		21	175	5704		8057	'88	406	977		574515
	Other acquisition expense	es	22	76	5286		1417	'24	74	996		143014
Net operating	Administrative expenses		23				505	27				50527
expenses	Reinsurance commission profit participations	s and	24	(6427		1153	866	151	397		(29604)
	Total (21+22+23-24)		29	24	5563		8826	373	330	576		797660
Adjustments for	Gross amount		31	77	7800				88	300		10500
discounting in respect of the	Reinsurers' share		32	7	7800				88	300		10500
items shown at lines 11 to 18	Claims management cost	ts	33									
above	Total (31-32+33)		39									
Colit of line 200	Prior financial years		41									
Split of line 29	This financial year		42	24	5563		8826	673	330	576		797660
Split of line 39	Incidents occurring prior financial year	to this	51									
Spin of fine 39	Incidents occurring in this financial year	3	52									

Name of insurer Aviva International Insurance Limited Printed 25th APR 07 at 17:03

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category
Total treaty reinsurance accepted business

				npany stration ber	GL/UK	/CM		riod er month	nded year	Uni	ts	Category Number
		R22		21487	G	L	31	12	2006	£00	00	003
				Amount bro forward for previous fin year	rom	paya	Amount ble/receithis finan year		Amount car forward to r financial y	next		Amount outable to this ancial year
				1			2		3			4
	Gross amount		11	1423	3038		4885	98	830	463		(103977)
Claims incurred in respect of incidents	Reinsurers' share		12		36		(240	98)	24	219		85
occurring prior to this financial year	Net (11-12)		13	1423	3002		5126	96	806	244		(104062)
uno manolar year	Claims management cos	its	14	20	0711		461	30	12	828		38247
	Gross amount		15				6919	83	657	050		1349033
Claims incurred in respect of incidents	Reinsurers' share		16				(129	77)	12	977		
occurring in this financial year	Net (15-16)		17				7049	60	644	073		1349033
	Claims management cos	its	18				818	88	10	875		92763
Provision for unexpir	red risks		19									
	Commissions		21	15	5737		3513	83	174	276		332844
	Other acquisition expens	es	22	73	3336		2061	38	110	636		168838
Net operating	Administrative expenses		23				926	23				92623
expenses	Reinsurance commission profit participations	ns and	24									
	Total (21+22+23-24)		29	22	9073		6501	44	284	912		594305
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cos	ts	33									
above	Total (31-32+33)		39									
Culit of line 20	Prior financial years		41									
Split of line 29	This financial year		42	229	9073		6501	44	284	912		594305
Split of line 20	Incidents occurring prior financial year	to this	51									
Split of line 39	Incidents occurring in this financial year	S	52									

Name of insurer Aviva International Insurance Limited

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Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Primary (direct) and facultative household and domestic all risks.

				npany stration ber	GL/UK	/CM		eriod er month	nded year	Un	its	Category Number
		R22		21487	GI	L	31	12	2006	£0	00	160
				Amount br forward f previous fin year	rom	payat	Amount ole/receinhis finan year		Amount ca forward to financial y	next		Amount outable to this nancial year
				1			2		3			4
	Gross amount		11	188	3507		693	62	72	656		(46489)
Claims incurred in respect of incidents	Reinsurers' share		12	1	1885		58	91	5	163		(831)
occurring prior to this financial year	Net (11-12)		13	170	6622		634	71	67	493		(45658)
and mandaryear	Claims management cos	ts	14	:	2000		28	332		456		1288
	Gross amount		15				827	75	66	382		149157
Claims incurred in respect of incidents	Reinsurers' share		16				11	29	4	243		5372
occurring in this financial year	Net (15-16)		17				816	46	62	139		143785
, , ,	Claims management cos	ts	18				22	19		153		2372
Provision for unexpi	red risks		19									
	Commissions		21	14	4291		1662	99	48	700		131890
	Other acquisition expense	es	22	2	2034		29	86	1	803		3217
Net operating	Administrative expenses		23				57	92				5792
expenses	Reinsurance commission profit participations	is and	24		1100		130	72	6	052		8120
	Total (21+22+23-24)		29	1	5225		1620	05	44	451		132779
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cos	ts	33									
above	Total (31-32+33)		39									
0 111 611 00	Prior financial years		41									
Split of line 29	This financial year		42	1:	5225		1620	05	44	451		132779
Calit of line 200	Incidents occurring prior financial year	to this	51									
Split of line 39	Incidents occurring in this financial year	5	52									

Name of insurer Aviva International Insurance Limited Printed 25th APR 07 at 17:03

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)

			regis	pany stration	01 /111		Pe	riod er	nded			Category
	1		num	ber	GL/UK	VCM	day	month	year	Un	its	Number
		R22		21487	G	L	31	12	2006	£0	00	180
				Amount bi forward previous fii year	from nancial		Amount ble/receive this finan year		Amount cal forward to financial y	next		
				1			2		3			4
	Gross amount		11	13	9765		563	35	61	544		(21886)
Claims incurred in respect of incidents	Reinsurers' share		12	3	2802		177	56	23	614		8568
occurring prior to this financial year	Net (11-12)		13	10	6963		385	79	37	930		(30454)
and imaneral year	Claims management cost	ts	14		1176		35	515		681		3020
	Gross amount		15				407	46	53	559	Amount attributable to financial year 4 (2188 856 (3048 302 9430 732) 217 1285 570 944 (4264 1863)	94305
Claims incurred in respect of incidents	Reinsurers' share		16				21	74	18	857	financial year 4 (2188 856 (3045 302 9430 2103 7327 217 12856 570 944 (4261	21031
occurring in this financial year	Net (15-16)		17				385	72	34	702		73274
	Claims management cost	ts	18				14	61		716		2177
Provision for unexpir	red risks		19									
	Commissions		21	2	5618		3225	83	219	641		128560
	Other acquisition expense	es	22		8480		38	97	6	677		5700
Net operating	Administrative expenses		23				94	40				9440
expenses	Reinsurance commission profit participations	s and	24		3310		972	11	143	136		(42615)
	Total (21+22+23-24)		29	3	30788		2387	09	83	182		186315
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cost	S	33									
above	Total (31-32+33)		39									
0.17 17	Prior financial years		41									
Split of line 29	This financial year		42	3	0788		2387	09	83	182		186315
Calit of line 20	Incidents occurring prior t financial year	to this	51									
Split of line 39	Incidents occurring in this financial year	3	52									

Name of insurer Aviva International Insurance Limited

Printed 25th APR 07 at 17:03

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)

				stration ber	GL/UK	K/CM		riod er month	nded year	Un	its	Category Number
		R22		21487	G	L	31	12	2006	£0	00	220
				Amount bro forward for previous fin year	rom	paya	Amount ble/receiv this finance year		Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
				1			2		3			4
	Gross amount		11	24	5122		3629	90	150	587		(58245)
Claims incurred in respect of incidents	Reinsurers' share		12	10	0684		17	27	1	405		(7552)
occurring prior to this financial year	Net (11-12)		13	234	1438		345	63	149	182		(50693)
	Claims management cost	ts	14	-	7160		51	80	2	634		654
	Gross amount		15				227	33	48	138		70871
Claims incurred in respect of incidents	Reinsurers' share		16							49		49
occurring in this financial year	Net (15-16)		17				227	33	48	089		70822
	Claims management cost	ts	18				21:	27		831		2958
Provision for unexpi	red risks		19									
	Commissions		21	8	3167		1429	90	8	758		13699
	Other acquisition expense	es	22	į	5309		79	68	2	860		10417
Net operating	Administrative expenses		23				620	00				6200
expenses	Reinsurance commission profit participations	s and	24									
	Total (21+22+23-24)		29	1	3476		284	58	11	618		30316
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cost	s	33									
above	Total (31-32+33)		39									
0.411.4511.44.00	Prior financial years		41									
Split of line 29	This financial year		42	1:	3476		284	58	11	618		30316
Split of line 39	Incidents occurring prior t financial year	this	51									
Spiit of lifte 39	Incidents occurring in this financial year	3	52									

Company

Name of insurer Aviva International Insurance Limited

Printed 25th APR 07 at 17:03

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

				stration ber	GL/UK	K/CM		riod en month	ided year	Un	its	Category Number
		R22		21487	G	L	31	12	2006	£0	00	260
				Amount br forward f previous fin year	rom	paya	Amount ble/receiv this financy year		Amount ca forward to financial y	next	attrib	utable to this
				1			2		3			4
	Gross amount		11	550	5598		1776	48	278	390		(100560)
Claims incurred in respect of incidents	Reinsurers' share		12	48	3955		114	63	57	688		20196
occurring prior to this financial year	Net (11-12)		13	50	7643		1661	85	220	702		(120756)
	Claims management cost	ts	14	-	7331		169	14	3	841		13424
	Gross amount		15				1470	73	278	098	Amount attributable to financial year	425171
Claims incurred in respect of incidents	Reinsurers' share		16						19	808		19808
occurring in this financial year	Net (15-16)		17				1470	73	258	290	Amount attributable to financial year 4 (10056 2019 1342 42517 1980 40536 2011 8268 2046 519 29910	405363
	Claims management cost	ts	18				127	76	4	747		17523
Provision for unexpi	red risks		19									
	Commissions		21	9	1706		2036	36	94	185		201157
	Other acquisition expense	es	22	3	7553		888	54	43	725		82682
Net operating	Administrative expenses		23				204	62				20462
expenses	Reinsurance commission profit participations	s and	24		2000		50	02	1	804		5198
	Total (21+22+23-24)		29	12	7259		3079	50	136	106		299103
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cost	S	33									
above	Total (31-32+33)		39									
Culit of line 20	Prior financial years		41									
Split of line 29	This financial year		42	12	7259		3079	50	136	106		299103
Split of line 39	Incidents occurring prior t financial year	to this	51									
Spiit of lifte 38	Incidents occurring in this financial year	,	52									

Name of insurer Aviva International Insurance Limited

Printed 25th APR 07 at 17:03

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

				stration ber	GL/UK	/CM			nded year	Un	Units Num £000 ed Amou attributable financial 4 26 (1' 51 36 75 (4' 95 1: 75 25 75 25 75 25 63 09 7 59 26 68 11 00 16 00 16	Category Number
		R22		21487	GL 31 12 2006 £000 brought d from financial ar Amount payable/receivable in this financial year Amount financial financial year Amount carried forward to next financial year a 41746 198074 1426026 452051 56909 135209 973975 20339 14964 18995 7557 249475 249475 4663 4663 31187 71718 23309 16459 7636 (434) 81 44156 113012 39768		00	270				
				Amount br forward f previous fin year	rom		ble/receiv		forward to	next	attrib	utable to this
				1			2		3			4
	Gross amount		11	164	1746		1980	74	1426	026		(17646)
Claims incurred in respect of incidents	Reinsurers' share		12	484	4837		628	65	452	051		30079
occurring prior to this financial year	Net (11-12)		13	1150	6909		1352	09	973	975		(47725)
tine imaneral year	Claims management cost	ts	14	20	0339		149	64	18	995		13620
	Gross amount		15				75	57	249	475		257032
Claims incurred in respect of incidents	Reinsurers' share		16				1	44			its Number 00 27 Amount attributable to financial ye 4 (176-300 (477-136-2570 1 2568-71 795-298-76 (3 1174-105-105-105-105-105-105-105-105-105-105	144
occurring in this financial year	Net (15-16)		17				74	13	249	475		256888
, , , , , , , , , , , , , , , , , , , ,	Claims management cost	ts	18				24	70	4	663		7133
Provision for unexpi	red risks		19									
	Commissions		21	3	1187		717	18	23	309		79596
	Other acquisition expense	es	22	12	2535		337	39	16	459		29815
Net operating	Administrative expenses		23				76	36				7636
expenses	Reinsurance commission profit participations	s and	24		(434)		ı	81				(353)
	Total (21+22+23-24)		29	4	4156		1130	12	39	768		117400
Adjustments for	Gross amount		31	7	7800				88	300		10500
discounting in respect of the	Reinsurers' share		32	7	7800				88	300		10500
items shown at lines 11 to 18	Claims management cost	s	33									
above	Total (31-32+33)		39									
Colit of line 20	Prior financial years		41									
Split of line 29	This financial year		42	4	4156		1130	12	39	768		117400
Split of line 39	Incidents occurring prior t financial year	to this	51									
Split of lifte 39	Incidents occurring in this financial year	3	52								Amount attributable to financial ye 4 (176-300 (477) 136 2570 1-2568 71 795 298 76 (3-1174 105 105	

Name of insurer Aviva International Insurance Limited Printed 25th APR 07 at 17:03

Company

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

	_			stration ber	GL/UK	C/CM		riod en	nded year	Un	its	Category Number
		R22		21487	G	L	31	12	2006	£0	00	340
				Amount b forward previous fi yea	from nancial		Amount ble/receive this finan year		Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
				1			2		3			4
	Gross amount		11		3642		5	95	4	580		1533
Claims incurred in respect of incidents	Reinsurers' share		12		232					3		(229)
occurring prior to this financial year	Net (11-12)		13		3410		5	95	4	577		1762
and maneral year	Claims management cost	S	14		50			53		33		36
	Gross amount		15				22	26	1	451		3677
Claims incurred in respect of incidents	Reinsurers' share		16									
occurring in this financial year	Net (15-16)		17				22	26	1	451		3677
, , , , ,	Claims management cost	S	18				2	30		24		254
Provision for unexpir	ed risks		19									
	Commissions		21		3091		65	80	3	232		6439
	Other acquisition expense	es	22		2153		36	82	1	828		4007
Net operating	Administrative expenses		23				7	41				741
expenses	Reinsurance commissions profit participations	s and	24									
	Total (21+22+23-24)		29		5244		110	03	5	060		11187
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cost	s	33									
above	Total (31-32+33)		39									
Colit of line 20	Prior financial years		41									
Split of line 29	This financial year		42		5244		110	03	5	060		11187
Split of line 20	Incidents occurring prior t financial year	o this	51									
Split of line 39	Incidents occurring in this financial year		52								(i) 1 3 3 6 4	

Name of insurer Aviva International Insurance Limited Printed 25th APR 07 at 17:03

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category Balance of all primary (direct) and facultative business

				npany stration iber	GL/UK	/CM		eriod er month	nded year	Un	its	Category Number
		R22		21487	GI	L	31	12	2006	£0	00	409
				Amount br forward f previous fir year	rom		Amount ble/recei this finan year	vable	Amount ca forward to financial y	next		Amount butable to this nancial year
				1			2		3			4
	Gross amount		11	18	3504		631	53	93	685		(31666)
Claims incurred in respect of incidents	Reinsurers' share		12		6438		17	'43		390		(4305)
occurring prior to this financial year	Net (11-12)		13	18:	2066		614	10	93	295		(27361)
and mandaryear	Claims management cos	ts	14		5080		65	557	1	977		3454
	Gross amount		15				166	59	31	574		48233
Claims incurred in respect of incidents	Reinsurers' share		16					23		944	(43 (273 34 482 9 472 24 131 71	967
occurring in this financial year	Net (15-16)		17				166	36	30	630		47266
	Claims management cos	ts	18				16	61		787		2448
Provision for unexpi	red risks		19									
	Commissions		21		1644		206	82	9	152		13174
	Other acquisition expense	es	22		3222		5	98	1	644		7176
Net operating	Administrative expenses		23				2	56				256
expenses	Reinsurance commission profit participations	is and	24		451					405		46
	Total (21+22+23-24)		29		9415		215	36	10	391		20560
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cos	ts	33									
above	Total (31-32+33)		39									
0.111.1111.00	Prior financial years		41									
Split of line 29	This financial year		42		9415		215	36	10	391		20560
Split of line 20	Incidents occurring prior financial year	to this	51									
Split of line 39	Incidents occurring in this financial year	3	52									

Name of insurer Aviva International Insurance Limited Printed 25th APR 07 at 17:03

Company

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total non-proportional treaty business accepted (category numbers 510 to 590)

				stration ber	GL/UK	/CM	Pe	riod en	nded year	Un	its	Category Number
		R22		21487	G	L	31	12	2006	£0	00	500
			1	Amount bro forward fr previous fin year	rom		Amount ble/receiv this finand year		Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
				1			2		3			4
	Gross amount		11	42	2644		11	19	43	361		1836
Claims incurred in respect of incidents	Reinsurers' share		12									
occurring prior to this financial year	Net (11-12)		13	42	2644		11	19	43	361		1836
and manda year	Claims management cos	ts	14									
	Gross amount		15									
Claims incurred in respect of incidents	Reinsurers' share		16									
occurring in this financial year	Net (15-16)		17									
ayea.	Claims management cos	ts	18									
Provision for unexpi	red risks		19									
	Commissions		21									
	Other acquisition expense	es	22									
Net operating	Administrative expenses		23					83				83
expenses	Reinsurance commission profit participations	s and	24									
	Total (21+22+23-24)		29					83				83
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cost	ts	33									
above	Total (31-32+33)		39									
Colit of line 00	Prior financial years		41									
Split of line 29	This financial year		42					83				83
Split of line 39	Incidents occurring prior t	to this	51									
Split of fille 39	Incidents occurring in this financial year	3	52									

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions

Company

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

				stration ber	GL/UK	CM		riod en	ded year	Un	its	Category Number
		R22		21487	G	L	31	12	2006	£0	00	600
				Amount broward forward forward fin previous fin year	rom	payal	Amount ble/receiv his finand year		Amount car forward to financial y	next	attrib	Amount utable to this uncial year
				1			2		3			4
	Gross amount		11	1380	0394		4874	79	787	102		(105813)
Claims incurred in respect of incidents	Reinsurers' share		12		36		(240	98)	24	219		85
occurring prior to this financial year	Net (11-12)		13	1380)358		5115	77	762	883		(105898)
	Claims management cost	ts	14	20	0711		461	30	12	828		38247
	Gross amount		15				6919	33	657	050	•	1349033
Claims incurred in respect of incidents	Reinsurers' share		16				(129	77)	12	977		
occurring in this financial year	Net (15-16)		17				7049	60	644	073	•	1349033
, , , ,	Claims management cost	ts	18				818	88	10	875		92763
Provision for unexpir	red risks		19									
	Commissions		21	15	5737		3513	33	174	276		332844
	Other acquisition expense	es	22	73	3336		2061	38	110	636		168838
Net operating	Administrative expenses		23				925	40				92540
expenses	Reinsurance commission profit participations	s and	24									
	Total (21+22+23-24)		29	22	9073		6500	61	284	912		594222
Adjustments for	Gross amount		31									
discounting in respect of the	Reinsurers' share		32									
items shown at lines 11 to 18	Claims management cost	s	33									
above	Total (31-32+33)		39									
0.411.4511.44.00	Prior financial years		41									
Split of line 29	This financial year		42	229	9073		6500	31	284	912		594222
Split of line 39	Incidents occurring prior t financial year	to this	51									
Spiil of lifte 39	Incidents occurring in this financial year	3	52									

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category **Total business**

•										Company registration	01 /11/40	P	eriod en	ded	- 11.76	Category
										number	GL/UK/C	M day	month	year	Units	number
									R23	21487	GL	31	12	2006	£000	001
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net)	Claims paid (net) during this financial	Claims outsta		Claims outstar		Balance on each accident year	Deduction discounti	ng p	Earned remiums (net)	Deterioration/ (surplus) of original	Claims ratio
Month	Year		year	of the accident year	of the	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstandi carried forward (net)	ing I	(Het)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2006	11				1021259	983956	344893			2350108		3	823115		61.5
12	2005	12	941367	1381248		570193	587799	55579	1025386	355862	(167677)		3	844452	(12.1)	56.1
12	2004	13	845223	1385525	565044	154434	485573	32070	687244	65553	(80720)		3	712657	(10.7)	56.1
12	2003	14	834427	1329560	648149	113426	318101	9833	481451	20008	(60099)		3	443626	(18.1)	55.9
12	2002	15	907562	1227174	800396	76356	179208	3231	295175	5784	(42164)		3	252655	(13.7)	60.5
12	2001	16	804677	1051241	850377	30202	103015	1585	173798	2953	(41949)		2	660121	(6.3)	67.3
12	2000	17	815190	1083344	994051	19818	66589	846	108506	1569	(22822)		2	501291	(0.2)	75.8
12	1999	18	872327	1113774	1012044	8520	48918	370	72637	752	(15581)		2	554589	(3.9)	76.0
12	1998	19	947440	1149604	1145394	2680	48827	321	75166	516	(23854)		2	637749	4.1	81.3
12	1997	20	760940	984460	1009788	4106	27973		35517	27	(3465)		2	522056	5.8	71.5
Prior accid	lent years	21				32973	262608	120952	241737	141412	33384					
Reconcilia	ition	22														
Total (11 t	o 22)	29				2033967	3112567	569680	3196617	594436	1925161					

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

Name of insurer

Aviva International Insurance Limited

Claims

outstanding

of the

accident year

Total claims

paid (net)

of the

accident year, but prior to

this financial

year

(net) as at end since the end

Global business

Accident year ended

Month

Prior accident years

Reconciliation

Total (11 to 22)

Year

Financial year ended 31st December 2006

FSA general insurance business reporting category

 Claims paid

(net) during

the accident

year

Total primary (direct) and facultative business

Claims outstanding carried

forward

Reported (net)

Claims paid

(net) during

this financial

year

			registration number	GL/UK/C	м		erioc			Units	Category number
		R23	21487	GL		day 31		2	year 2006	£000	002
	anding carried	Claims outsta	nding brought vard	Balance on each accident	di	duction	ng		Earned remiums	Deterioration/ (surplus) of	Claims ratio %
,	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	year (4+5+6-7-8)	οι	om clair utstandi carried forward (net)	ng I		(net)	original reserve %	
	6	7	8	9		10			11	12	13
	202737			1001075				18	368206		53.6
	39885	512770	228404	(141711)				19	973132	(19.1)	47.4
	23896	361374	47990	(40740)				18	376048	(13.0)	50.5
	5380	242853	12130	(34393)				16	558697	(22.5)	54.2
	2892	173806	4637	(32108)				16	38087	(16.2)	61.3
	1540	146092	2825	(37732)				2	113401	(6.4)	68.0
	846	108490	1569	(22838)				24	496799	(0.1)	75.9
	370	72626	752	(15589)				25	551736	(4.1)	76.0
	321	72790	516	(24413)				26	36022	3.6	81.1
		35406	27	(4809)				2	520435	5.5	71.3
	96331	230039	112955	33448							
	374198	1956246	411805	680190							

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total treaty reinsurance accepted business

Category number registration Period ended GL/UK/CM number Units day month year

									R23	21487	GL	31	12	2006	£000	003
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial		anding carried vard	Claims outsta		Balance on each accident year	Deduction discountir from clain	ng p	Earned remiums (net)	Deterioration/ (surplus) of original	Claims ratio
Month	Year		year	of the	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstandir carried forward (net)	ng	(net)	reserve %	
			1	2	3	4	5	6	7	8	9	10		11	12	13
12	2006	11				704960	501917	142156			1349033		1	954909		69.0
12	2005	12	605417	640074		314789	283625	15694	512616	127458	(25966)		1	871320	(4.1)	65.2
12	2004	13	531830	657202	300297	84855	210424	8174	325870	17563	(39980)		1	836609	(8.1)	61.8
12	2003	14	505032	594640	299092	65979	150338	4453	238598	7878	(25706)		1	784929	(12.6)	57.4
12	2002	15	482077	536569	367663	37774	74347	339	121369	1147	(10056)		1	614568	(10.5)	59.6
12	2001	16	171184	193025	158293	8160	15412	45	27706	128	(4217)			546720	(5.8)	64.6
12	2000	17	526	2219	1237	11	21		16		16			4492	(42.8)	40.0
12	1999	18	392	1418	2956	7	12		11		8			2853	109.8	118.0
12	1998	19	198	810	4428	2	2933		2376		559			1727	809.0	437.8
12	1997	20	1162	159	2399		1455		111		1344			1621	2323.9	309.4
Prior accid	dent years	21				1119	14351	24621	11698	28457	(64)					
Reconcilia	ition	22														
Total (11 t	o 22)	29				1217656	1254835	195482	1240371	182631	1244971					

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

Name of insurer

Aviva International Insurance Limited

Claims

outstanding

(net) as at end

of the

accident vear

2

95515

191519

202895

155013

177294

228304

212752

222727

196934

Total claims

paid (net)

since the end

of the

accident vear.

but prior to

this financial

year

3

63413

105534

104316

154891

247659

201848

215263

199256

Global business

Accident year ended

Year

2006

2005

2004

2003

2002

2001

2000

1999

1998

1997

Month

12

12

12

12

12

12

12

12

12

12

Prior accident years

Reconciliation

Total (11 to 22)

Financial year ended 31st December 2006

FSA general insurance business reporting category

11

12

13

14

15

16

17

18

19

20

21

22 29 Claims paid

(net) during

the accident

year

1

87988

103606

85435

138386

212339

261578

216122

56944

72051

Primary (direct) and facultative household and domestic all risks.

Claims outstanding carried

forward

Incurred but

not reported

(net)

6

35360

1739

1641

1577

19

15

4

1

40356

Reported (net)

5

26779

12655

8614

10897

8748

8414

1300

287

3217

1224

7141

89276

Claims paid

(net) during

this financial

vear

4

81646

48749

4590

3428

784

862

993

475

254

2877

459

145117

registration Period ended Category GL/UK/CM Units number number dav month year **R23** 12 21487 GL 31 2006 £000 160 Claims outstanding brought Balance on Deduction for Earned Deterioration/ Claims ratio forward each accident discounting premiums (surplus) of from claims (net) original Reported (net) Incurred but (4+5+6-7-8)outstanding reserve not reported carried % (net) forward (net) 9 12 7 8 10 11 13 143785 239921 59.9 59183 36332 252466 59.9 (32372)(33.9)12377 2197 271 286378 (59.1)63.5 16667 2184 (2949)295637 (40.1)70.0 12458 69 (2976)344005 (26.5)73.3 11978 41 (2728)524334 (7.4)71.8 37 5174 (2914)630461 9.5 81.1 676 5 82 494121 (4.8)84.7 4017 3 (549)325780 84.6 (1.8)360032 1761 1 2339 3.3 76.5 11462 (3862)135753 40869 98127

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)

 Company registration number
 GL/UK/CM
 Period ended day month
 Units
 Category number

 21487
 GL
 31
 12
 2006
 £000
 180

Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end		Claims paid (net) during this financial	forv	anding carried vard	Claims outsta forw	vard	Balance on each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstanding carried forward (net)		reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				38572	12424	22278			73274		231693		31.6
12	2005	12	41975	49442		29130	7481	874	22653	26789	(11957)		241025	(24.2)	33.0
12	2004	13	33780	61020	34852	6058	3219	238	11464	851	(2800)		224898	(27.3)	34.7
12	2003	14	37731	56717	31155	2207	1954	182	4098	196	49		183661	(37.4)	39.9
12	2002	15	44503	58422	38678	759	1607	836	2459	832	(89)		166947	(26.0)	51.7
12	2001	16	47708	66543	57132	214	1017	26	2314	123	(1180)		178421	(12.3)	59.5
12	2000	17	63773	79395	69724	122	1408	6	2549	17	(1030)		198981	(10.2)	67.9
12	1999	18	74870	88413	63891	32	247	3	874	7	(599)		231983	(27.4)	59.9
12	1998	19	84804	93947	79211	27	194	1	805	3	(586)		243606	(15.4)	67.4
12	1997	20	66848	79674	68736	15	41		660	1	(605)		239470	(13.7)	56.6
Prior accid	dent years	21				15	18596		30268		(11657)				
Reconcilia	ation	22													
Total (11	to 22)	29				77151	48188	24444	78144	28819	42820				

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)

 Company registration number
 GL/UK/CM
 Period ended day month
 Units
 Category number

 21487
 GL
 31
 12
 2006
 £000
 220

														+	
Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end		Claims paid (net) during this financial	forv	anding carried vard	forv	nding brought vard	Balance on each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstanding carried forward (net)		reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				22733	41388	6701			70822		93698		75.6
12	2005	12	25087	51623		11887	26361	330	44389	7234	(13045)		101650	(25.3)	62.6
12	2004	13	19393	33338	17653	3365	30663	82	43843	369	(10102)		84707	55.3	84.0
12	2003	14	23820	40731	17824	4686	27863	26	36790	87	(4302)		95779	23.7	77.5
12	2002	15	42883	58544	38659	4113	9333	10	17497	25	(4066)		151488	(11.0)	62.7
12	2001	16	108978	125249	98312	3287	13803	5	22530	22	(5457)		323309	(7.9)	69.4
12	2000	17	157354	175253	159829	2735	12228		17862	14	(2913)		429835	(0.3)	77.3
12	1999	18	170299	169915	168827	2322	6435		12821	3	(4067)		383311	4.5	90.8
12	1998	19	178991	175224	193065	1745	10653		17675		(5277)		402033	17.3	95.6
12	1997	20	144555	137839	163232	82	107		3694		(3505)		353175	18.6	87.2
Prior accid	lent years	21				341	11283		9583		2041				
Reconcilia	ition	22													
Total (11 t	o 22)	29				57296	190117	7154	226684	7754	20129				

Category

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

Name of insurer

Aviva International Insurance Limited

Claims

outstanding

(net) as at end

of the

accident vear

2

226071

157434

164517

131263

149856

195025

187193

196746

171043

Total claims

paid (net)

since the end

of the

accident vear.

but prior to

this financial

year

3

112708

100909

85216

131713

202375

168553

185813

169768

Global business

Accident year ended

Year

2006

2005

2004

2003

2002

2001

2000

1999

1998

1997

Month

12

12

12

12

12

12

12

12

12

12

Prior accident years

Reconciliation

Total (11 to 22)

Financial year ended 31st December 2006

FSA general insurance business reporting category

11

12

13

14

15

16

17

18

19

20

21

22 29 Claims paid

(net) during

the accident

year

1

165678

113482

132063

127626

124004

133581

197862

401357

294939

Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

Claims outstanding carried

forward

Incurred but

not reported

(net)

6

57673

5346

1076

297

27

10

2

283

64714

Reported (net)

5

200617

68953

53425

19564

12119

8477

6297

4280

7531

2563

30452

414278

Claims paid

(net) during

this financial

vear

4

147073

122575

19732

9401

6543

2262

361

76

30

323

4882

313258

GL/UK/CM Units number number dav month year **R23** 12 21487 GL 31 2006 £000 260 Claims outstanding brought Balance on Deduction for Earned Deterioration/ Claims ratio forward each accident discounting premiums (surplus) of from claims (net) original vear Reported (net) Incurred but (4+5+6-7-8)outstanding reserve not reported carried % (net) forward (net) 9 12 7 8 10 11 13 405363 800629 50.6 164721 61350 844217 42.9 (29197)(12.9)96486 3894 (26147)749325 18.7 40.1 41890 981 (13609)532865 (20.9)49.2 34361 244 (15916)458959 (20.8)50.4 23839 41 (13131)398650 (4.9)66.8 14159 13 (7512)390848 7.2 87.7 11149 5 (6798)573458 (7.6)64.7 14291 329 798498 (6776)74.5 (1.6)2447 801502 439 0.9 58.3 37443 (2109)440786 66857 284607

Period ended

Company

registration

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

	registration		P	eriod en	ded		Category
	number	GL/UK/CM	day	month	year	Units	number
R23	21487	GL	31	12	2006	£000	270

Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial		anding carried vard	Claims outsta	nding brought vard	Balance on each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstanding carried forward (net)	(iiii)	reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				7413	174029	75446			256888		413786		62.1
12	2005	12	4905	278033		23472	179810	31234	187448	90585	(43517)		445711	(15.7)	53.7
12	2004	13	5951	221315	27295	25305	167900	20798	179917	40390	(6304)		421877	9.0	58.6
12	2003	14	6578	201574	64420	25075	104658	3144	132608	8448	(8179)		338196	(2.1)	60.3
12	2002	15	6341	207605	104767	22633	62489	1574	91711	2978	(7993)		260125	(7.8)	76.0
12	2001	16	7968	187135	125204	9152	40946	1038	58000	2089	(8953)		227558	(5.8)	81.0
12	2000	17	10118	195156	122092	4067	38315	720	45442	1315	(3655)		244437	(15.4)	71.7
12	1999	18	11489	251074	206875	1096	30876	338	36538	677	(4905)		285732	(4.7)	87.7
12	1998	19	9779	252383	226800	301	22201	31	30536	173	(8176)		310197	(1.2)	83.5
12	1997	20	8396	229672	217741	233	20733		24116	25	(3175)		303284	3.9	81.5
Prior accid	dent years	21				23875	150839	96331	110958	112955	47132				
Reconcilia	ition	22													
Total (11 t	o 22)	29				142622	992796	230654	897274	259635	209163				

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

 Company registration number
 GL/UK/CM
 Period ended day month
 Units
 Category number

 21487
 GL
 31
 12
 2006
 £000
 340

Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end		Claims paid (net) during this financial	forv	anding carried ward	forv	inding brought vard	Balance on each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstanding carried forward (net)		reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				2226	1272	179			3677		7539		49.0
12	2005	12	1975	2665		522	1463	21	2294	371	(659)		7347	(25.0)	54.2
12	2004	13	2626	3132	557	8	644	4	650	18	(12)		9182	(61.3)	41.8
12	2003	14	1510	1182	610	28	447	1	56	4	416		7367	(8.1)	35.2
12	2002	15	2053	1533	1669	14	457		16	1	454		6282	39.6	66.7
12	2001	16	2038	2104	1353	11	965				976		6867	10.7	63.6
12	2000	17	2112	1917	1767	12	181				193		6869	2.2	59.3
12	1999	18	2329	1698	2262		57				57		6734	36.6	68.0
12	1998	19	2504	1457	23264		30				30		7046	1498.8	366.1
12	1997	20	2489	1437	2369		28				28		6673	65.0	73.0
Prior accid	dent years	21					279				279				
Reconcilia	ation	22													
Total (11 t	to 22)	29				2821	5823	205	3016	394	5439				

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Company Category number registration number Period ended GL/UK/CM Units day month year 21487 GL 12 2006 £000 409 31

Accident y	ear ended		Claims paid (net) during the accident year	Claims outstanding (net) as at end of the	Total claims paid (net) since the end of the	Claims paid (net) during this financial year		anding carried vard		anding brought vard	Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding	Earned premiums (net)	Deterioration/ (surplus) of original reserve	Claims ratio %
Month	Year		,	accident year	accident year, but prior to this financial year	,		not reported (net)		not reported (net)		carried forward (net)		%	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				16636	25530	5100			47266		80940		58.4
12	2005	12	8342	37825		19069	7451	341	32082	5743	(10964)		80716	(29.0)	43.6
12	2004	13	34555	60565	8269	10521	10684	57	16637	271	4354		99681	(51.2)	64.3
12	2003	14	42258	67304	28605	2622	2380	153	10744	230	(5819)		205192	(49.8)	37.0
12	2002	15	63693	78225	59428	3736	10108	426	15304	488	(1522)		250281	(5.8)	54.9
12	2001	16	130458	150035	123479	6254	13981	446	27431	509	(7259)		454262	(3.9)	60.5
12	2000	17	186148	206075	189368	11517	6839	114	23304	173	(5007)		595368	0.9	66.2
12	1999	18	198964	201311	196832	4512	6724	28	10568	55	641		576397	3.4	70.6
12	1998	19	212863	206310	217550	321	2068	6	5466	8	(3079)		548862	6.6	78.9
12	1997	20	170500	167702	186287	576	1822		2728		(330)		456299	12.5	78.7
Prior accid	dent years	21				2282	29667		30325		1624				
Reconcilia	ntion	22													
Total (11 t	o 22)	29				78046	117254	6671	174589	7477	19905				

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total non-proportional treaty business accepted (category numbers 510 to 590)

 Company registration number
 GL/UK/CM
 Period ended day month
 Units
 Category number

 21487
 GL
 31
 12
 2006
 £000
 500

Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end		Claims paid (net) during this financial	forv	anding carried vard		vard	Balance on each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year 1	of the accident year	of the accident year, but prior to this financial year	year 4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8) 9	outstanding carried forward (net)	11	reserve %	13
12	2006	11													
12	2005	12													
12	2004	13													
12	2003	14													
12	2002	15													
12	2001	16													
12	2000	17													
12	1999	18	10	9858	1561		3		3				3123	(84.1)	50.4
12	1998	19	8	8417	3667		2931		2375		556		12850	(21.6)	51.4
12	1997	20	8540	18129	2078		1455		111		1344		23392	(80.5)	51.6
Prior accid	dent years	21				1119	14351	24621	11698	28457	(64)				
Reconcilia	ition	22													
Total (11 t	o 22)	29				1119	18740	24621	14187	28457	1836				

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

 Company registration number
 GL/UK/CM
 Period ended day month
 Units
 Category number

 21487
 GL
 31
 12
 2006
 £000
 600

Accident y	ear ended		Claims paid (net) during the accident	Claims outstanding (net) as at end	Total claims paid (net) since the end	Claims paid (net) during this financial		anding carried vard	Claims outsta forw		Balance on each accident year	Deduction for discounting from claims	Earned premiums (net)	Deterioration/ (surplus) of original	Claims ratio %
Month	Year		year	of the accident year	of the accident year, but prior to this financial year	year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	(4+5+6-7-8)	outstanding carried forward (net)	(net)	reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				704960	501917	142156			1349033		1954909		69.0
12	2005	12	605417	640074		314789	283625	15694	512616	127458	(25966)		1871320	(4.1)	65.2
12	2004	13	531830	657202	300297	84855	210424	8174	325870	17563	(39980)		1836609	(8.1)	61.8
12	2003	14	505032	594640	299092	65979	150338	4453	238598	7878	(25706)		1784929	(12.6)	57.4
12	2002	15	482077	536569	367663	37774	74347	339	121369	1147	(10056)		1614568	(10.5)	59.6
12	2001	16	171184	193025	158293	8160	15412	45	27706	128	(4217)		546720	(5.8)	64.6
12	2000	17	526	2219	1237	11	21		16		16		4492	(43.0)	40.0
12	1999	18	392	1418	1395	7	9		8		8		2853	(1.0)	63.0
12	1998	19	198	810	761	2	2		1		3		1727	(6.0)	56.0
12	1997	20	1162	159	321								1621	102.0	92.0
Prior accid	dent years	21													
Reconcilia	ition	22													
Total (11 t	o 22)	29				1216537	1236095	170861	1226184	154174	1243135				

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA gene	eral insurar	nce business repo	orting	category	Tota	l bus	ines	5							regist numb		G	SL/UK/C	M da	Perio		led year	– υ	nits	Category number
													F	R24	2	1487		GL	3	1 '	12	2006	£	000	001
	Underwrit	ting year ended		Prior underwriting years	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	MN	M YY	MM	YY	Total all previous columns
				29 29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	2 05	12	06	99 99
	Gross amo	ount	11	(27)		3		(1)		(4)		(10)		41		108									110
Premiums written	Reinsurers	s' share	12	(60)		60		(6)		46		121	(1065)		108									(796)
	Net (11-12	2)	19	33		(57)		5		(50)		(131)		1106											906
	Gross amo	ount	21	37786	1	0235		5642	;	3823		7740		8608	1	0242									84076
Claims paid	Reinsurers	s' share	22	39084		9727		5160		2406		7037		4198	1	0242									77854
•	Net (21-22	2)	29	(1298)		508		482		1417		703		4410											6222
Claims mar	nagement co	sts	39																						
	Commission	ons	41	(253)		(172)		(203)		(282)		26		1		241									(642)
Net	Other acqu	uisition expenses	42																						
operating expenses	Administra	tive expenses	43																						
СХРСПОСО	Reinsurers' profit partici	commissions and pations	44	(7)		5				4		8		(83)		241									168
	Payable ne	et (41+42+43-44)	49	(246)		(177)		(203)		(286)		18		84											(810)
	Brought	Undiscounted	51	29279		896		1895	(6745		7759	2	9968											76542
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53	30857		937		1553		5618		5277	2	9403											73645
	forward	Adjustment for discounting	54																						
		decrease) in the ear (53-54-51+52)	59	1578		41		(342)	(1127)	(2482)		(565)											(2897)
Balance on (19-29-39-4	each underv 19-59)	vriting year	69	(1)		(429)		68		(54)		1630	(2823)											(1609)

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Company registration Period ended Category Total primary (direct) and facultative FSA general insurance business reporting category GL/UK/CM Units number number day month year **business** 2006 **R24** 21487 GL 31 12 £000 002 Prior Total Underwriting year ended underwriting ΥY MM ΥY ΥY YY all previous MM YY MM MM MM YY MM YY MM ΥY MM YY MM ΥY MM columns vears 29 29 12 97 12 98 12 99 12 00 12 01 12 02 12 03 12 04 12 05 12 06 99 99 (19)2 (2) (2) 36 (83)73 5 Gross amount 11 Premiums 6 73 12 (42)60 42 117 (48)208 Reinsurers' share written (8) 23 (58)(6) (119)(35)(203)19 Net (11-12) 21 22298 3682 6036 Gross amount 10197 5591 7297 5124 60225 Claims 22 23585 4759 9686 2436 6868 2439 6036 55809 Reinsurers' share paid 29 (1287)511 832 1246 429 2685 Net (21-22) 4416 Claims management costs 39 41 (633)Commissions (253)(172)(203)(286)25 12 244 42 Other acquisition expenses Net operating Administrative expenses 43 expenses Reinsurers' commissions and (7) 5 9 44 (1) (169)244 85 profit participations (246)(177)(202)(290)16 181 (718)Payable net (41+42+43-44) 49 27376 855 1783 6359 6348 20467 Undiscounted 63188 Brought forward Adjustment for 52 discounting Technical 28976 872 1456 4053 22753 53 5195 63305 Undiscounted Carried provisions forward Adjustment for 54 discounting Increase (decrease) in the 59 1600 17 (327)(1164)(2295)2286 117 financial year (53-54-51+52) Balance on each underwriting year 69 (44)(409)(311)202 1731 (5187)(4018)(19-29-39-49-59)

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Company registration Period ended Category FSA general insurance business reporting category Total treaty reinsurance accepted GL/UK/CM Units number number day month year **business R24** 21487 GL 31 12 2006 £000 003 Prior Total Underwriting year ended underwriting MM ΥY MM ΥY MM ΥY MM ΥY ΥY YY all previous MM YY MM YY MM MM YY MM ΥY MM columns vears 29 29 12 97 12 98 12 99 12 00 12 01 12 02 12 03 12 04 12 05 12 06 99 99 (8) (8) 1 1 (40)124 35 105 Gross amount 11 Premiums (18)(12)35 12 4 (1017)(1004)Reinsurers' share written 19 10 1 13 (44)(12)1141 1109 Net (11-12) 21 38 51 443 4206 Gross amount 15488 141 3484 23851 Claims 22 15499 41 401 169 1759 4206 22045 (30)Reinsurers' share paid 29 (11)(3) (350)171 274 1725 1806 Net (21-22) Claims management costs 39 41 (9) Commissions (11)(3)42 Other acquisition expenses Net operating Administrative expenses 43 expenses Reinsurers' commissions and (3) 44 1 (1) 86 83 profit participations (97)(1) 2 (92)Payable net (41+42+43-44) 49 112 386 1903 41 1411 9501 13354 Undiscounted 51 Brought Adjustment for forward 52 discounting Technical 1881 65 97 423 1224 Undiscounted 53 6650 10340 Carried provisions forward Adjustment for 54 discounting Increase (decrease) in the 59 (22)24 (15)37 (187)(2851)(3014)financial year (53-54-51+52) Balance on each underwriting year 43 379 69 (20)(256)(101)2364 2409 (19-29-39-49-59)

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

Company registration number GL/UK/CM Period ended Units Category number

21487 GL 31 12 2006 £000 260

						num	bers	261 t	o 263	3)	., (5.		- ,	1	R24	2	1487		GL	3	1 ′	12	2006	£(000	2	60
	Underwrit	ing year ended		under	ior writing ars	ММ	YY	ММ	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	MM	1 YY	ММ	YY	all pre	otal evious umns
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	ount	11								•										•						
Premiums written	Reinsurers	s' share	12																								
	Net (11-12)	19																								
	Gross amo	ount	21		29		3		2																		34
Claims paid	Reinsurers	s' share	22		29		3		2																		34
paid	Net (21-22	()	29																								
Claims mar	nagement co	sts	39																								
	Commission	ons	41																								
Net	Other acqu	uisition expenses	42																								
operating expenses	Administra	tive expenses	43																								
СХРСПЗСЗ	Reinsurers' profit partic	commissions and pations	44																								
	Payable no	et (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decrease) in the ear (53-54-51+52)	59																								
Balance on (19-29-39-4	each under		69																								

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

Company registration number GL/UK/CM Period ended Units Category number

4 21487 GL 31 12 2006 £000 270

						cate	gory	numl	oers 2	271 to	274)	`	1	R24	2	1487		GL	3	1 1	12	2006	£(000	2	70
	Underwrit	ing year ended		under	ior writing ars	ММ	YY	ММ	YY	MM	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pr	otal evious umns
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	ount	11								•																-
Premiums written	Reinsurers	s' share	12																								
	Net (11-12	()	19																								
	Gross amo	ount	21		1182		2		10																		1194
Claims paid	Reinsurers	s' share	22		1182		2		10																		1194
	Net (21-22)	29																								
Claims mar	nagement co	sts	39																								
	Commission	ons	41																								
Net	Other acqu	uisition expenses	42																								
operating expenses	Administra	tive expenses	43																								
	Reinsurers' profit partici	commissions and pations	44																								
	Payable ne	et (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	financial ye	decrease) in the ear (53-54-51+52)	59																								
Balance on (19-29-39-4	each underv 19-59)	vriting year	69																								

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative aviation (category number 331 to 333)

Company registration number GL/UK/CM Period ended Units Category number

														F	R24	2	1487		GL	3	1 1	12	2006	£	000	3	30
	Underwri	ting year ended		Pri underv yea	writing	MM	YY	ММ	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pr	otal evious umns
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	ount	11		(19)		2		(2)		36		(2)		(83)		73										5
Premiums written	Reinsurers	s' share	12		(42)		60		6		42		117		(48)		73										208
	Net (11-12	2)	19		23		(58)		(8)		(6)		(119)		(35)												(203)
	Gross amo	ount	21		1179		502		395		1317		7297		5124		6036									2	1850
Claims paid	Reinsurers	s' share	22		466		(9)		(437)		71		6868		2439		6036									1	5434
	Net (21-22	2)	29		713		511		832		1246		429		2685												6416
Claims man	nagement co	sts	39																								
	Commission	ons	41		(253)		(172)		(203)		(286)		25		12		244										(633)
Net	Other acqu	uisition expenses	42																								
operating expenses	Administra	tive expenses	43																								
одрогосо	Reinsurers' profit partic	commissions and ipations	44		(7)		5		(1)		4		9		(169)		244										85
	Payable no	et (41+42+43-44)	49		(246)		(177)		(202)		(290)		16		181												(718)
	Brought	Undiscounted	51	(6376		855		1783		6359		6348	2	0467											4	2188
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53	;	5976		872		1456		5195		4053	2	2753											4	0305
	forward	Adjustment for discounting	54																								
	Increase (of financial year)	decrease) in the ear (53-54-51+52)	59		(400)		17		(327)	((1164)	(2295)		2286											((1883)
Balance on (19-29-39-4	each under 19-59)	writing year	69		(44)		(409)		(311)		202		1731	(:	5187)											((4018)

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

 Company registration number
 GL/UK/CM
 Period ended day month
 Units
 Category number

 21487
 GL
 31
 12
 2006
 £000
 340

														F	R24	2	1487		GL	3	1 1	12	2006	£	000	34	۰0
	Underwrit	ing year ended		Pr unden yea	writing	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Tota all prev	vious
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	ount	11																								
Premiums written	Reinsurers	s' share	12																								
	Net (11-12	()	19																								
	Gross amo	ount	21	1	7851		9692		5191		2467															35	5201
Claims paid	Reinsurers	s' share	22	1	9851		9692		5191		2467															37	7201
·	Net (21-22)	29	(2000)																					(2	2000)
Claims man	agement co	sts	39																								
	Commission	ons	41																								
Net	Other acqu	uisition expenses	42																								
operating expenses	Administra	tive expenses	43																								
Схрензез	Reinsurers' profit partici	commissions and pations	44																								
	Payable ne	et (41+42+43-44)	49																								
	Brought	Undiscounted	51	2	1000																					21	1000
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53	2	3000																					23	3000
	forward	Adjustment for discounting	54																								
	Increase (of financial year)	decrease) in the ear (53-54-51+52)	59		2000																					2	2000
Balance on (19-29-39-4	each underv 19-59)	vriting year	69																								

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Company registration Period ended Category Balance of all primary (direct) and FSA general insurance business reporting category GL/UK/CM Units number number day month year facultative business **R24** 21487 GL 31 12 2006 £000 409 Prior Total Underwriting year ended underwriting MM ΥY MM ΥY MM ΥY MM ΥY ΥY MM ΥY ΥY ΥY MM YY all previous MM YY MM MM MM columns vears 29 29 12 97 12 98 12 99 12 00 12 01 12 02 12 03 12 04 12 05 12 06 99 99 Gross amount 11 Premiums 12 Reinsurers' share written 19 Net (11-12) 21 (2) 2057 (7) Gross amount (102)1946 Claims 22 2057 (2) (7) (102)1946 Reinsurers' share paid 29 Net (21-22) Claims management costs 39 41 Commissions Other acquisition expenses 42 Net operating Administrative expenses 43 expenses Reinsurers' commissions and 44 profit participations Payable net (41+42+43-44) 49 Undiscounted 51 Brought Adjustment for forward 52 discounting Technical Undiscounted 53 Carried provisions forward Adjustment for 54 discounting Increase (decrease) in the 59 financial year (53-54-51+52) Balance on each underwriting year 69 (19-29-39-49-59)

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total non-proportional treaty business accepted (category numbers 510 to 590)

Company registration number GL/UK/CM Period ended Units Category number

Category number Category number

														6	R24	2	1487		GL	3	1 1	12	2006	£	000	5	00
	Underwri	ting year ended		Pr unden yea	writing	MM	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	MM	YY	all pre	otal evious umns
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	ount	11		(4)		1				(4)		2		47												42
Premiums written	Reinsurers	s' share	12		(9)						1		(1)		1												(8)
	Net (11-12	2)	19		5		1				(5)		3		46												50
	Gross amo	ount	21		5146		42		47		(34)		206		111		172										5690
Claims paid	Reinsurers	s' share	22		5145		42		52		(38)		78		38		172										5489
P	Net (21-22	2)	29		1				(5)		4		128		73												201
Claims mar	nagement co	osts	39																								
	Commission	ons	41								1				(4)												(3)
Net	Other acqu	uisition expenses	42																								
operating expenses	Administra	ative expenses	43																								
expenses	Reinsurers'	commissions and ipations	44																								
	Payable n	et (41+42+43-44)	49								1				(4)												(3)
	Brought	Undiscounted	51						28		74		1517	;	3607												5226
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53						19		190		1594	:	2556												4359
,	forward	Adjustment for discounting	54																								
		decrease) in the ear (53-54-51+52)	59						(9)		116		77	(1051)												(867)
Balance on (19-29-39-4	each under		69		4		1		14		(126)		(202)		1028												719

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Company registration Period ended Category FSA general insurance business reporting category Total proportional treaty reinsurance GL/UK/CM Units number number day month year business accepted (category numbers 610 to 690) **R24** 21487 GL 31 12 2006 £000 600 Prior Total Underwriting year ended underwriting ΥY ΥY MM ΥY MM ΥY ΥY YY all previous MM MM MM YY MM YY MM MM YY MM ΥY MM columns 29 29 12 97 12 98 12 99 12 00 12 01 12 02 12 03 12 04 12 05 12 06 99 99 (4) 1 (36)(10)77 35 63 Gross amount 11 Premiums (9) 5 (12)3 35 12 (1018)(996)Reinsurers' share written 5 19 13 (39)(15)1095 1059 Net (11-12) 237 21 10342 4034 Gross amount (4) 4 175 3373 18161 Claims 22 10354 (1) 349 8 91 1721 Reinsurers' share 4034 16556 paid 29 (12)(3) (345)167 146 1652 1605 Net (21-22) Claims management costs 39 41 (7) (6) Commissions 3 (3)42 Other acquisition expenses Net operating Administrative expenses 43 expenses Reinsurers' commissions and 44 1 (1) 86 (3) 83 profit participations (1) 2 (93)(89) Payable net (41+42+43-44) 49 84 312 1903 41 (106)5894 Undiscounted 51 8128 Brought Adjustment for forward 52 discounting Technical 1881 65 78 Undiscounted 53 233 (370)4094 5981 Carried provisions forward Adjustment for 54 discounting Increase (decrease) in the (6) (2147)59 (22)24 (79)(264)(1800)financial year (53-54-51+52) Balance on each underwriting year 39 365 69 (21)(130)101 1336 1690 (19-29-39-49-59)

General insurance business (underwriting year accounting): Analysis of technical provisions

Name of insurer

Aviva International Insurance Limited

Global business

31st December 2006 Financial year ended

Financial year e	nded 31st Dec surance business repo				Tota	l bus	iness	5							Comp regist numb	ration	G	iL/UK/C	M da	Perio ay mo	d ended	d year	– u	nits	Categ	
													F	R25	2	21487		GL	3	31	12	2006	£	000	0	01
Unde	rwriting year ended		Pri underv yea	writing	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	all pre	otal evious imns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims	Gross amount	11	38	6834	1	4977	1	1546	2	2648	7	6765	2	0011	1	6720		6842							55	6343
outstanding	Reinsurers' share	12	38	3201	1	4040	1	0351	1	9869	6	8053	1	0113	1	6720		6842							52	9189
Claims incurred	Gross amount	13	34	0107		2022		4597	1.	2337	3	7200	3	1444	3	34100		7000							46	8807
but not reported	Reinsurers' share	14	31	2883		2022		4238		9499	4	0636	1	1939	3	34100		7000							42	2317
Claims manageme	ent costs	15																								
	Gross amount	16	18	1000																					18	1000
Adjustment for discounting	Reinsurers' share	17	18	1000																					18	1000
	Claims management costs	18																								
Allocation to/(from) accounting class of	another f anticipated surplus	19																								
Balance of the fund	d	20																								
Claims outstanding (11-12+13-14+15-		21	3	0857		937		1554		5617		5276	2	9403											7	3644
Provision for unear	ned premiums	22																								
Provision for unexp	oired risks	23																								
Deferred acquisition	on costs	24																								
Other technical proto be specified by supplementary not		25																								
Total (21+22+23-2	4+25)	29	3	0857		937		1554		5617		5276	2	9403											7	3644

General insurance business (underwriting year accounting): Analysis of technical provisions

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative business

Company registration number GL/UK/CM

Period ended Units Category number

														R25	2	1487		GL	3	1 1	12	2006	£(000	0	02
Under	Underwriting year ended			or vriting ars	MM	YY	MM	YY	ММ	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	all pre	otal evious umns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims	Gross amount	11	19	2342	1	3817	1	0806	2	0704	7	'3544	1	3782		6808		6590							33	8393
outstanding	Reinsurers' share		18	9345	1.	2945		9685	1	8134	6	5825		7615		6808		6590							31	6947
Claims incurred but not specified		13	8	5171		1449		2935	1	1521	3	5639	2	7642	1	3884		6742							18	4983
but not reported	but not reported Reinsurers' share		5	9193		1449		2598		8897	3	9305	1	1056	1	3884		6742							14	3124
Claims manageme	nt costs	15																								
	Gross amount	16	5	8349																					5	8349
Adjustment for discounting	Reinsurers' share	17	5	8349																					5	8349
	Claims management costs	18																								
Allocation to/(from) accounting class of	another fanticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-		21	2	8975		872		1458		5194		4053	2	2753											6	3305
Provision for unear	ned premiums	22																								
Provision for unexp	Provision for unexpired risks																									
Deferred acquisitio		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24	4+25)	29	2	8975		872		1458		5194		4053	2	2753											6	3305

General insurance business (underwriting year accounting): Analysis of technical provisions

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

FSA general ins	surance business repo	rting	category		ıl trea iness	ty rei	nsura	ance	acce	pted		-		regist numb	ration	G	L/UK/C	M da	Perio ay mo	d ende	ed year	— u	nits	Category number
													R25	2	1487		GL	3	31 ·	12	2006	£	000	003
Unde	rwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	MM	YY	М	1M YY	MM	YY	ММ	YY	ММ	YY	MM	YY	MM	YY	Total all previous columns
			29 29	12	97	12	98	12	99	12	00	1:	2 01	12	02	12	03	12	04	12	05	12	06	99 99
Reported claims	Gross amount	11	194492		1160		740		1944		3221		6229		9912		252				·			217950
outstanding	Reinsurers' share	12	193856		1095		666		1735		2228		2498		9912		252							212242
Claims incurred	Gross amount	13	254936		573		1662		816		1561		3802	2	0216		258							283824
but not reported	Reinsurers' share	14	253690		573		1640		602		1331		883	2	0216		258							279193
Claims manageme	ent costs	15																						
	Gross amount	16	122651																					122651
Adjustment for discounting	Reinsurers' share	17	122651																					122651
	Claims management costs	18																						
Allocation to/(from) accounting class of	another f anticipated surplus	19																						
Balance of the fund	d	20																						
Claims outstanding (11-12+13-14+15-		21	1882		65		96		423		1223		6650											10339
Provision for unear	ned premiums	22																						
Provision for unexp	pired risks	23																						
Deferred acquisition	on costs	24																						
Other technical proto be specified by supplementary not		25																						
Total (21+22+23-2	4+25)	29	1882		65		96		423		1223		6650											10339

Company

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)

Company registration number GL/UK/CM Period ended Units Category number

| Period ended | Units Category number | Category number | Period ended | Units Category number | Period ended | Period ended | Units Category number | Period ended |

					num	bers	201 l	0 263)					R25	2	1487		GL	3	81 '	12	2006	£	000	2	260
Unde	rwriting year ended		under	ior writing ars	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	all pr	otal evious umns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims	Gross amount	11		2551		310		425		318																3604
outstanding	Reinsurers' share	12		2551		310		425		318																3604
Claims incurred	Gross amount	13								2276																2276
but not reported	Reinsurers' share	14								2276																2276
Claims manageme	ent costs	15																								
	Gross amount	16																								
Adjustment for discounting	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to/(from) accounting class of	another fanticipated surplus	19																								
Balance of the fund	d	20																								
Claims outstanding (11-12+13-14+15-	9 16+17-18+19+20)	21																								
Provision for unear	rned premiums	22																								
Provision for unexp	pired risks	23																								
Deferred acquisition	on costs	24																								
Other technical proto be specified by supplementary not		25																								
Total (21+22+23-2	4+25)	29																								

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

i ilialiciai yeal eliueu 313t December 2000

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)

Company registration number GL/UK/CM Period ended day month year Units Category number 21487 GL 31 12 2006 £000 270

					cate	gory	numb	oers 2	271 to	274)	•		R25	2	1487		GL	3	1 /	12	2006	£	000	2	70
Unde	rwriting year ended		Pr under ye		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pre	otal evious umns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims	Gross amount	11		3553		285		76		•																3914
outstanding	Reinsurers' share	12		3553		285		76																		3914
Claims incurred	Gross amount	13		1850		227		64																		2141
but not reported	Reinsurers' share	14		1850		227		64																		2141
Claims manageme	ent costs	15																								
	Gross amount	16																								
Adjustment for discounting	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to/(from) accounting class of	another f anticipated surplus	19																								
Balance of the fund	d	20																								
Claims outstanding (11-12+13-14+15-	g 16+17-18+19+20)	21																								
Provision for unear	ned premiums	22																								
Provision for unexp	oired risks	23																								
Deferred acquisition	on costs	24																								
Other technical proto be specified by supplementary not		25																								
Total (21+22+23-2	4+25)	29																								

General insurance business (underwriting year accounting): Analysis of technical provisions

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative aviation (category number 331 to 333)

Company registration number GL/UK/CM

Period ended Category
day month year Units number

					•	J	•				,	ı	R25	2	1487		GL	3	1 1	12	2006	£	000	330
Under	Underwriting year ended			ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	MM	YY	ММ	YY	MIV	I YY	MM	YY	Total all previous columns
			29 29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99 99
Reported claims	Gross amount	11	14840		1711		1925		3801	7	3544	1	3782		6808		6590							123001
outstanding	Reinsurers' share	12	11843		839		804		1231	6	5825		7615		6808		6590							101555
Claims incurred	Gross amount	13	7845				602		3912	3	5639	2	7642	1	3884		6742							96266
but not reported			4867				265		1288	3	9305	1	1056	1	3884		6742							77407
Claims manageme	Claims management costs																							
	Gross amount	16	2807																					2807
Adjustment for discounting	Reinsurers' share	17	2807																					2807
	Claims management costs	18																						
Allocation to/(from) accounting class of	another f anticipated surplus	19																						
Balance of the fund	I	20																						
Claims outstanding (11-12+13-14+15-1	l6+17-18+19+20)	21	5975		872		1458		5194		4053	2	2753											40305
Provision for unear	ned premiums	22																						
Provision for unexp	ired risks	23																						
Deferred acquisitio	n costs	24																						
to be specified by v	Other technical provisions (particulars to be specified by way of supplementary note)																							
Total (21+22+23-2	4+25)	29	5975		872		1458		5194		4053	2	2753											40305

General insurance business (underwriting year accounting): Analysis of technical provisions

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total primary (direct) and facultative marine (category numbers 341 to 347)

Company registration number GL/UK/CM Period ended Category number Units Category number

						`	ŭ	•				,	!	R25	2	1487		GL	3	31 1	12	2006	£	000	3	340
Unde	rwriting year ended		under	ior writing ars	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	1 YY	ММ	YY	all pr	otal revious lumns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims	Gross amount	11	16	1469	1	0763		7409	1	4415				•											19	94056
outstanding	Reinsurers' share	12	16	1469	1	0763		7409	1	14415															19	94056
Claims incurred	Gross amount	13	7	1923		981		1957		4635															7	79496
but not reported	Reinsurers' share	14	4	8923		981		1957		4635															į	56496
Claims manageme	ent costs	15																								
	Gross amount	16	5	3327																					į	53327
Adjustment for discounting	Reinsurers' share	17	5	3327																					į	53327
	Claims management costs	18																								
Allocation to/(from) accounting class o	another f anticipated surplus	19																								
Balance of the fund	d	20																								
Claims outstanding (11-12+13-14+15-) 16+17-18+19+20)	21	2	3000																					2	23000
Provision for unear	ned premiums	22																								
Provision for unexp	pired risks	23																								
Deferred acquisition	n costs	24																								
Other technical proto be specified by a supplementary note.		25																								
Total (21+22+23-2	4+25)	29	2	3000																					2	23000

Aviva International Insurance Limited

Global business

31st December 2006 Financial year ended

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Company registration number

GL/UK/CM

Category number Period ended Units day month year

														R25	2	1487		GL	3	1 1	12	2006	£	000	4	109
Under	writing year ended		Pr under ye:	writing	ММ	YY	ММ	YY	MM	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	MM	1 YY	ММ	YY	all pr	otal revious umns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims	Gross amount	11		9929		748		971		2170		•													,	13818
outstanding	Reinsurers' share	12		9929		748		971		2170															,	13818
Claims incurred	Gross amount	13		3553		241		312		698																4804
but not reported	Reinsurers' share	14		3553		241		312		698																4804
Claims managemen	nt costs	15																								
	Gross amount	16		2215																						2215
Adjustment for discounting	Reinsurers' share	17		2215																						2215
	Claims management costs	18																								
Allocation to/(from) accounting class of	another f anticipated surplus	19																								
Balance of the fund	i	20																								
Claims outstanding (11-12+13-14+15-1		21																								
Provision for unear	ned premiums	22																								
Provision for unexp	pired risks	23																								
Deferred acquisitio	n costs	24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24	4+25)	29																								

General insurance business (underwriting year accounting): Analysis of technical provisions

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total non-proportional treaty business accepted (category numbers 510 to 590)

Company registration number GL/UK/CM

Period ended Category day month year Units number

						•					•	ı	R25	2	1487		GL	3	1 1	12	2006	£	000	500
Unde	rwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	MM	I YY	ММ	YY	Total all previous columns
			29 29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99 99
Reported claims	Gross amount	11	126197		895		1347		1794		1942		1118		854									134147
outstanding	Reinsurers' share	12	126197		895		1332		1700		807		328		854									132113
Claims incurred	Gross amount	13	111122		188		432		662		941		2242		1741									117328
but not reported	Reinsurers' share	14	111122		188		428		566		482		476		1741									115003
Claims manageme	ent costs	15																						
	Gross amount	16	56112																					56112
Adjustment for discounting	Reinsurers' share	17	56112																					56112
	Claims management costs	18																						
Allocation to/(from) accounting class of	another f anticipated surplus	19																						
Balance of the fund	d	20																						
Claims outstanding (11-12+13-14+15-		21					19		190		1594		2556											4359
Provision for unear	ned premiums	22																						
Provision for unexp	pired risks	23																						
Deferred acquisition	on costs	24																						
Other technical proto be specified by supplementary not	ovisions (particulars way of e)	25																						
Total (21+22+23-2	4+25)	29					19		190		1594		2556											4359

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Total proportional treaty reinsurance business accepted (category numbers 610 to 690)

Company registration number GL/UK/CM day

Period ended Units Category number

					610	to 690	0)							R25	2	1487		GL	3	31	12	2006	£	000	60	00
Under	rwriting year ended		under	rior writing ears	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	MM	YY	all pre	otal evious imns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims	Gross amount	11	6	8295		265		(607)		150		1279		5111		9058		252							8	3803
outstanding	Reinsurers' share	12	6	7659		200		(666)		35		1421		2170		9058		252							8	0129
Claims incurred	Gross amount	13	14	3814		385		1230		154		620		1560	1	8475		258							16	6496
but not reported	Reinsurers' share	14	14	2568		385		1212		36		849		407	1	8475		258							16	4190
Claims manageme	nt costs	15																								
	Gross amount	16	6	6539																					6	6539
Adjustment for discounting	Reinsurers' share	17	6	6539																					6	6539
	Claims management costs	18																								
Allocation to/(from) accounting class o	another f anticipated surplus	19																								
Balance of the fund	i	20																								
Claims outstanding (11-12+13-14+15-		21		1882		65		77		233		(371)		4094												5980
Provision for unear	ned premiums	22																								
Provision for unexp	pired risks	23																								
Deferred acquisitio	n costs	24																								
Other technical proto be specified by visupplementary note		25																								
Total (21+22+23-2	otal (21+22+23-24+25)			1882		65		77		233		(371)		4094												5980

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Name of insurer

Aviva International Insurance Limited

Currency

British pound

Global business

Financial year ended

31st December 2006

_	al insurance onal accide			ng category				Company registration number	GL/UK/CM			nded n year	Monetary units	Categor number	y Curre	ency code
							R26	21487	GL	31	12	2006	000	610		GBP
Accident y	year ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	forv	anding carried vard	Claims outstar			Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio %
Month	Year	_	the accident year	(net) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred b not reporte (net)		year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7	8		9	10	11	12	13
12	2006	11				120214	9601	14532				144347		219405		65.8
12	2005	12	88122	33390		20045	4604	75	18787	1460	3	(8666)		182269	(26.0)	62.0
12	2004	13	67442	26977	6082	4847	1900	13	8749	10	3	(2092)		201711	(52.0)	40.0
12	2003	14	60880	23496	19436	1159	506	3	2714	1	4	(1060)		187014	(10.2)	43.8
12	2002	15	59724	22445	18692	99	170	1	1562			(1292)		168112	(15.5)	46.8
12	2001	16	23572	8023	6425		9		10			(1)		49653	(19.8)	60.4
		17														
		18														
		19														
		20														
Prior acciden	nt years	21														
Reconciliat	tion	22														
Total (11 to	22)	29				146364	16790	14624	31822	1472	:0	131236				

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Name of insurer

Aviva International Insurance Limited

Currency

British pound

Global business

Proportional motor

Financial year ended 31st December 2006

FSA general insurance business reporting category

Company registration number GL/UK/CM Period ended Monetary Category number Currency code

							R26	21487	GL	31	12 2006	000	620		GBP
Accident	year ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	for	anding carried vard	Claims outsta	nding brought vard	Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)		from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				371858	357675	69710			799243		977760		81.7
12	2005	12	344016	454872		176248	256018	6534	387419	67453	(16072)		988529	(4.0)	79.0
12	2004	13	292096	440417	175120	58177	197866	2234	272706	8653	(23082)		965568	(2.0)	75.0
12	2003	14	262449	421867	203427	50596	138041	473	198006	2780	(11676)		937635	(7.0)	69.9
12	2002	15	250627	359238	212806	33901	69136	127	112014	604	(9454)		851751	(12.0)	66.5
12	2001	16	92337	126902	107018	7099	14371	11	24305	58	(2882)		337149	1.3	65.5
		17													
		18													
		19													
		20													
Prior accider	nt years	21													
Reconcilia	tion	22													
Total (11 to	0 22)	29				697879	1033107	79089	994450	79548	736077				

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Name of insurer

Aviva International Insurance Limited

Currency

British pound

Global business

Financial year ended

31st December 2006

FSA general insurance business reporting category

Proportional property

Company registration number

GL/UK/CM

Period ended day month year

Monetary units Category number Currency code

6 21487

GL 31 12 2006

000

660

GBP

							R26	21487	GL	31	12 2	2006	000	660		GBP
Accident	year ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried ward	Claims outsta forv	anding brough	each a	nce for accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year	-	the accident year	(net) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reporte (net)	II //17E1	ear +6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7	8	9	9	10	11	12	13
12	2006	11				188903	120786	28991			338	8680		526854		64.3
12	2005	12	152891	106389		88712	18648	5069	80325	26064	1 6	6040		452949	6.0	59.0
12	2004	13	131833	154632	96326	10494	2462	4407	25923	5250) (13	3810)		449329	(27.0)	55.0
12	2003	14	143611	111005	54366	11099	3561	3530	25954	3893	3 (11	1657)		437396	(35.0)	49.0
12	2002	15	128387	128069	117302	703	147	19	2217	95	5 (1	1443)		396694	(8.0)	62.0
12	2001	16	41387	38646	36906	605	120	2	1783		5 (1	1061)		117674	(3.0)	67.0
		17														
		18														
		19														
		20														
Prior accider	nt years	21														
Reconcilia	tion	22														
Total (11 to	o 22)	29				300516	145724	42018	136202	35307	7 316	6749				

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Name of insurer

Aviva International Insurance Limited

Currency

Period ended

British pound

Monetary units

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Proportional liability (non-motor)

Company registration number

GL/UK/CM

day month year

Category number

Currency code

							R26	21487	GL	31	12	2006	000	670		GBP
Accident	year ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried ward	Claims outsta	nding brou		Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year	_	the accident year	(net) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred not repor (net)	ted	year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7	8		9	10	11	12	13
12	2006	11				6459	9897	3479				19835		35948		55.2
12	2005	12	6113	11936		5761	5599	534	9136	280	00	(42)		34189	(0.4)	52.7
12	2004	13	956	12887	3666	1868	6184	341	5954	84	40	1599		17688	(6.4)	73.6
12	2003	14	1936	9516	3371	1929	3678	137	5940	40	03	(599)		17191	(4.2)	64.3
12	2002	15	2520	8150	3699	2756	2847	99	3896	18	37	1619		10909	15.3	109.3
12	2001	16	121	10573	4629	409	761	30	1433	į	59	(292)		5617	(44.9)	105.9
		17														
		18														
		19														
		20														
Prior accider	nt years	21														
Reconcilia	ition	22														
Total (11 to	o 22)	29				19182	28966	4620	26359	428	39	22120				

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Name of insurer

Aviva International Insurance Limited

Currency

British pound

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Proportional financial lines

		Company registration		Pe	riod en	nded	Monetary	Category		0	
		number	GL/UK/CM	day	month	year	units	number		Curre	ncy code
	R26	21487	GL	31	12	2006	000	680			GBP
(Claims outst	anding carried	Claims outstand	ing brou	ght	Balance for	Deduction for	Earned	Deteri	oration/	Claims ra

							R26	21487	GL	31	12 2006	000	680		GBP
Accident	year ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard	Claims outsta forw		Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year		the accident year	(net) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)		from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				17526	3975	25444			46945		194942		24.1
12	2005	12	14275	33487		13883	8756	3482	16949	16538	(7366)		213805	(22.0)	18.9
12	2004	13	39502	22287	19103	3609	8012	1179	12537	2717	(2454)		202434	43.1	35.3
12	2003	14	36156	24756	18492	1196	4552	310	5984	788	(714)		205694	(8.0)	29.5
12	2002	15	40839	18670	16164	315	2047	93	1680	261	514		187102	(0.3)	31.8
12	2001	16	13758	8872	2313	47	134	2	175	6	2		36372	(71.9)	44.7
12	2000	17	527	2219	1237	11	21		16		16		4492	(42.8)	40.0
12	1999	18	392	1418	1395	7	9		8		8		2853	(0.5)	63.2
12	1998	19	198	810	761	2	2		1		3		1727	(5.6)	55.8
12	1997	20	1162	159	321								1621	101.9	91.5
Prior accider	nt years	21													
Reconcilia	tion	22													
Total (11 to	o 22)	29				36596	27508	30510	37350	20310	36954				

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British pound

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006 Currency

FSA gener	ral insurance	bus	iness reporti	ng category				Company registration		P	eriod e	nded	Monetary	Categor	rv	
Proportion	onal accide	ent 8	& health					number	GL/UK/CM		month		units	numbe		rrency code
							R27	21487	GL	31	12	2006	000	610		GBP
Accident v	year ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during		anding carried ward	Claims outstar forw			Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year	_	the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred not repo (gros	rted	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8		9	10	11	12	13
12	2006	11				120214	9601	14532				144347		219405		68.0
12	2005	12	88122	33390		20045	4604	75	18787	14	603	(8666)		182269	(26.0)	62.0
12	2004	13	67442	26977	6082	4847	1900	13	8749		103	(2092)		201711	(52.0)	40.0
12	2003	14	60880	23496	19436	1159	506	3	2714		14	(1060)		187014	(10.2)	43.8
12	2002	15	59724	22445	18692	99	170	1	1562			(1292)		168112	(15.5)	46.8
12	2001	16	23572	8023	6425		9		10			(1)		49653	(19.8)	60.4
		17														
		18														
		19														
		20														
Prior acciden	nt years	21														
Reconciliat	tion	22														
Total (11 to	o 22)	29				146364	16790	14624	31822	14	720	131236				

Aviva International Insurance Limited

Global business

31st December 2006

Financial year ended FSA general insurance business reporting category

British pound Currency

Period ended

_	onal motor		rooo roportii					registration number	GL/UK/CN			ended th year	Monetary units	Categor numbe		rrency code
							R27	21487	GL	31	12	2 2006	000	620		GBP
Accident	year ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during		anding carried vard	Claims outsta	nding brou	ght	Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio
Month	Year		the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred not repor (gross	ted	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8		9	10	11	12	13
12	2006	11				371858	357675	69710				799243		977760		81.7
12	2005	12	344016	454872		186248	246018	6534	387419	674	53	(16072)		988529	(4.0)	79.0
12	2004	13	292096	440417	175120	64177	191866	2234	272706	86	53	(23082)		965568	(2.0)	75.0
12	2003	14	262449	421867	203427	50596	138041	473	198006	27	'80	(11676)		937635	(7.0)	69.9
12	2002	15	250627	359238	212806	33901	69136	127	112014	6	04	(9454)		851751	(12.0)	66.5
12	2001	16	92337	126902	107018	7099	14371	11	24305		58	(2882)		337149	1.3	65.5
		17														
		18														
		19														
		20														
Prior accider	nt years	21														
Reconcilia	tion	22														
Total (11 to	0 22)	29				713879	1017107	79089	994450	795	48	736077				

Company registration

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

British pound Currency

•			iness reportii	ng category				registration			eriod	ended	Monetary	Categor	у	
Proportion	onal prope	rty						number	GL/UK/CN	l day	mor	nth year	units	numbe	r Cu	rrency code
							R27	21487	GL	31	1	2 2006	000	660		GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during		anding carried vard	Claims outsta forw		ıght	Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ration
Month	Year		the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred not repo (gross	rted	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8		9	10	11	12	13
12	2006	11				188903	120786	28991				338680		526854		64.3
12	2005	12	152891	106389		88712	18648	5069	80325	260	064	6040		452949	6.0	59.0
12	2004	13	131833	154632	96326	10494	2462	4407	25923	52	250	(13810)		449329	(27.0)	55.0
12	2003	14	143611	111005	54366	11099	3561	3530	25954	38	893	(11657)		437396	(35.0)	49.0
12	2002	15	128387	128069	117302	703	147	19	2217		95	(1443)		396694	(8.0)	62.0
12	2001	16	41387	38646	36906	605	120	2	1783		5	(1061)		117674	(3.0)	67.0
		17														
		18														
		19														
		20														
Prior acciden	nt years	21														
Reconciliat	tion	22														
Total (11 to	22)	29				300516	145724	42018	136202	353	307	316749				

Company

Printed 25th APR 07 at 17:07

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Currency British pound

Company registration number FSA general insurance business reporting category Period ended Monetary units Category number **Proportional liability (non-motor)** GL/UK/CM Currency code day month **R27** 21487 GL 31 12 2006 000 670 **GBP**

Accident	year ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during		anding carried vard	Claims outsta	nding brought vard	Balance for each accident	Deduction for discounting	Earned premiums	Deterioration/ (surplus) of	Claims ratio %
Month	Year	_	the accident year	(gross) as at end of the accident year	since the end of the accident year but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)	year (4+5+6-7-8)	from claims outstanding carried forward (gross)	(gross)	original reserve %	
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				(6518)	22874	3479			19835		35948		55.0
12	2005	12	6113	11936		(6347)	17707	534	9136	2800	(42)		34189		53.0
12	2004	13	956	12887	3666	(5190)	13242	341	5954	840	1599		17688	(6.0)	74.0
12	2003	14	1936	9516	3371	(1801)	7408	137	5940	403	(599)		17191	(4.0)	64.0
12	2002	15	2520	8150	3699	1433	4170	99	3896	187	1619		10909	15.0	109.0
12	2001	16	121	10573	4629	409	761	30	1433	59	(292)		5617	(44.9)	105.9
		17													
		18													
		19													
		20													
Prior accider	nt years	21													
Reconcilia	tion	22													
Total (11 to	o 22)	29				(18014)	66162	4620	26359	4289	22120				

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

British pound Currency

Company

FSA general insurance business reporting category Period ended registration Monetary Category **Proportional financial lines** GL/UK/CM Currency code number units number month **GBP R27** 21487 GL 31 12 2006 000 680 Balance for Claims paid Claims Claims paid Claims outstanding carried Claims outstanding brought Deduction for Earned Deterioration/ Claims ratio Total claims (gross) during outstanding (gross) during forward forward each accident discounting premiums (surplus) of Accident year ended paid (gross) original the accident (gross) as at since the end this financial from claims (gross) Reported Incurred but Reported Incurred but (4+5+6-7-8) reserve year end of the of the outstanding not reported (gross) not reported (gross) % accident year carried accident vear (gross) (gross) forward but prior to this financial (gross) Month Year vear 1 2 3 4 5 6 7 8 9 10 11 12 13 12 2006 11 17526 3975 25444 46945 194993 24.1 12 2005 12 14275 33487 14023 8756 3482 16949 16538 (7226)213872 (21.6)19.0 13 12 2004 39851 22359 18983 3488 8012 1179 12537 2719 (2577)202434 41.6 35.3 12 2003 14 36377 24756 18109 1211 4552 310 5984 788 (699)206571 29.3 (2.3)15 12 2002 41533 18738 16784 361 2047 93 1685 261 555 187490 2.9 32.4 16 12 2001 14062 9865 2323 73 134 2 183 6 20 38863 (74.3)42.7 17 12 2000 837 3229 20 21 30 11 2287 6999 (27.9)45.2 18 7 9 15 12 1999 707 2415 2369 13 4929 (1.0)62.9 19 2 2 12 1998 347 1422 1365 4 4 3052 (3.6)56.3 20 12 1997 284 559 96.8 2075 2894 91.0 21 Prior accident years 22 Reconciliation 29 Total (11 to 22) 36719 27508 30510 37385 20312 37040

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

Currency
31st December 2006

FSA general insurance business reporting category

Company
registration Period ended Monetary Category
number GL/UK/CM day month year units number Currency code

Non-pror	ortional	marine							_		nun	iber		OL/OIG	U.I.I.	day m	onth	year		units		iiui	nber			oney co	
iton prop	Jortional									R28		21487	7	GL	-	31	12	2006		000		5	540			USD	
ļ	Inderwriti	ng year ended		Prid underw yea	vriting	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pre	otal evious umns
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	unt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
			21	;	3046		82		92		(74)																3146
Claims paid	Reinsurers' share		22	;	3046		82		92		(74)																3146
	Net (21-22)		29																								
Claims man	agement cos	ts	39																								
	Commission	ns	41																								
Net	Other acqui	sition expenses	42																								
operating expenses		ve expenses	43																								
	Reinsurers' profit partici	commissions and pations	44																								
	Payable ne	(41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	Brought forward Adjustment for discounting		52																								
Technical provisions	hnical discounting		53																								
	forward	Adjustment for discounting	54																								
	financial ye	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4		al year	69																								

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

FSA gene	eral insurand portional	ce business repo									Con regi num	npany stration lber		GL/UK	/CM		iod ende	ed year		onetary units	,		gory nber		Curr	ency c	ode
	,									R28		21487	,	GL	-	31	12	2006		000		5	40			USD	
	Underwrit	ting year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	I YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
						12	86	12	87	12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95	12	96
	Gross amou	unt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
Q1 :	Gross amou	ınt	21				947		163		1083		149		418		85		49		(21)		49		104		20
paid	Gross amount aims aid Reinsurers' share		22				947		163		1083		149		418		85		49		(21)		49		104		20
	Net (21-22)		29																								
Claims mar	nagement cos	ts	39																								
	Commission	าร	41																								
Net	Other acqui	sition expenses	42																								
operating expenses		ve expenses	43																								
	Reinsurers' profit partici	commissions and pations	44																								
	Payable net	(41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	financial yea	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4	each financia 19-59)	l year	69																								

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

US dollar

-		ce business repo	_	_	ry				_		regi	npany stration nber	ı	GL/UK/	СМ —	Peri	od ende	ed year	M	lonetary units	'	Cate	egory mber		Curr	ency c	ode
NOII-F10	portional	nability (non-i	11010	')						R28		21487	7	GL	.	31	12	2006	5	000		ţ	570			USE)
	Underwriti	ng year ended		Pri- underv yea	vriting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all p	otal revious lumns
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	unt	11																								
Premiums written	Reinsurers	'share	12																								
	Net (11-12))	19																								
	Gross amo	unt	21		4857																						4857
Claims paid	Reinsurers	'share	22		4857																						4857
	Net (21-22))	29																								
Claims mar	nagement co	sts	39																								
	Commissio	ns	41																								
Net	Other acqu	isition expenses	42																								
operating expenses	Administrat	ive expenses	43																								
	Reinsurers profit partic	commissions and ipations	44																								
		et (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (d	ecrease) in the ear (53-54-51+52)	59																								
Balance on (19-29-39-4	each financi 19-59)	al year	69																								

Company

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

FSA gene		ce business repo	rting	catego								pany stration ber		GL/UK/	CM -	Peri day n	od ende	ed year	M	onetary units	,		gory		Cur	rency c	ode
	p 01001101			·- ,						R28		21487	,	GL	-	31	12	2006		000		5	70			USD	
	Underwri	ting year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY
				12	64	12	65	12	66	12	67	12	68	12	69	12	70	12	71	12	72	12	73	12	74	12	96
	Gross amo	unt	11																		l				l		
Premiums written	Reinsurers	'share	12																								
	Net (11-12))	19																								
	Gross amo	unt	21		261		361		440		499		323		391		396		20		24						
Claims paid	Reinsurers	'share	22		261		361		440		499		323		391		396		20		24						
	Net (21-22))	29																								
Claims man	nagement cos	sts	39																								
	Commissio	ns	41																								
Net	Other acqu	isition expenses	42																								
operating expenses	Administrat	ive expenses	43																								
	Reinsurers profit partic	commissions and ipations	44																								
	Payable ne	et (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (d	ecrease) in the ear (53-54-51+52)	59																								
Balance on (19-29-39-4	each financia		69																								

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

-		ce business repor	-	-	ory						Con regi num	npany stration iber		GL/UK	/см —	Perioday m	od ende	ed year		onetary units	,		gory nber		Curr	ency c	ode
	portional			-,						R28		21487	,	GL	-	31	12	2006		000		5	70			USD	
	Underwrit	ing year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
				12	52	12	53	12	54	12	55	12	56	12	57	12	58	12	59	12	60	12	61	12	62	12	63
	Gross amou	ınt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	Gross amou	ınt	21		63		59		143		38		105		210		195		222		204		261		199		294
Claims paid	Reinsurers'	share	22		63		59		143		38		105		210		195		222		204		261		199		294
	Net (21-22)		29																								
Claims mar	nagement cos	ts	39																								
	Commission	าร	41																								
Net	Other acqui	sition expenses	42																								
operating expenses	Administrati	ve expenses	43																								
·	Reinsurers' profit partici	commissions and pations	44																								
		(41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (de financial yea	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4	each financia		69																								

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

FSA gene		31st Dece ce business reporting the signal to the signal t	rting	catego								npany stration iber		GL/UK/	СМ —	<u>Peri</u> day n	od ende	ed year		onetary units	,		gory		Curr	ency c	ode
	portional			٠,						R28		21487	7	GL		31	12	2006		000		5	70			USD	
	Underwrit	ting year ended		MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
																				12	48	12	49	12	50	12	51
	Gross amou	ınt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	Gross amou	ınt	21																						83		66
Claims paid	Reinsurers'	share	22																						83		66
	Net (21-22)		29																								
Claims mar	nagement cos	ts	39																								
	Commission	าร	41																								
Net	Other acqui	sition expenses	42																								
operating expenses	Administrati	ve expenses	43																								
	Reinsurers' profit partici	commissions and pations	44																								
	Payable net	(41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (de financial yea	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4	each financia		69	_																							

Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

British pound

FSA gene	year ended ral insurand onal prop	ce business repo									regi	npany stration nber	ı	GL/UK/	см –	Peri day n	od ende	ed year	M	lonetary units			egory nber		Curre	ency co	de
rioportic	опат ргор	city								R28		21487	7	GL	.	31	12	2006		000		6	660			GBP	
ļ	Jnderwriti	ng year ended		Pri underv yea	writing	ММ	YY	MM	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	To all pre colu	vious
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	unt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12) Gross amount		19																								
	Gross amount		21		26																						26
Claims paid	Reinsurers'	share	22		26																						26
	Net (21-22)		29																								
Claims man	agement cos	sts	39																								
	Commissio	ns	41																								
Net	Other acqui	isition expenses	42																								
operating expenses		ive expenses	43																								
	Reinsurers' profit partic	commissions and ipations	44																								
	Payable ne	t (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	Brought forward Adjustment for discounting		52																								
Technical provisions	echnical		53																								
	forward	Adjustment for discounting	54																		_						
	Increase (d financial ye	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4	each financia 9-59)	al year	69																								

Name of insurer Aviva International Insurance Limited

British pound Global business Currency Financial year ended 31st December 2006 Company Category number FSA general insurance business reporting category registration Monetary Period ended GL/UK/CM number day month units **Currency code Proportional property R28** 21487 GL 31 12 2006 000 660 **GBP** Underwriting year ended MM YY 12 88 12 12 90 12 91 12 12 94 96 89 12 92 93 12 95 12 Gross amount 11 Premiums 12 Reinsurers' share written 19 Net (11-12) 21 2 1 2 2 6 8 5 Gross amount Claims 22 2 2 2 8 Reinsurers' share 1 6 5 paid 29 Net (21-22) Claims management costs 39 Commissions 41

Net	Other acquis	sition expenses	42					
operating expenses	Administrativ	ve expenses	43					
	Reinsurers' profit particip	commissions and pations	44					
	Payable net	(41+42+43-44)	49					
	Brought	Undiscounted	51					

	Brought	Undiscounted	51						
	forward	Adjustment for discounting	52						
Technical provisions	Carried	Undiscounted	53						
	forward	Adjustment for discounting	54						
	Increase (de financial yea	crease) in the ir (53-54-51+52)	59						
Balance on	each financial	year	69						

(19-29-39-49-59)

Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

US dollar

-		ce business repo lity (non-moto	-	catego	ory				_		regi nun	stration ber		GL/UK/	см -	Peri day n	od end	ed year	M	lonetary units	,		egory mber		Curr	ency c	ode
Пороги	onai nabi	inty (mon moto	• ,							R28		21487	7	GL		31	12	2006		000		(670			USD)
	Underwriti	ng year ended		Pri under yea	writing	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all p	otal revious lumns
				29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
	Gross amo	unt	11																								
Premiums written	Reinsurers	'share	12																								
	Net (11-12))	19																								
	Gross amount		21	1	8305																						18305
Claims paid	Reinsurers	' share	22	1	8305																						18305
	Net (21-22))	29																								
Claims mai	nagement co	sts	39																								
	Commissio	ns	41																								
Net	Other acqu	isition expenses	42																								
operating expenses	Administrat	ive expenses	43																								
	Reinsurers profit partic	commissions and ipations	44																								
	Payable ne	t (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (d	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4	each financi 49-59)	al year	69																								

Company

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

FSA gene		31st Dece ce business repor lity (non-motor	rting									npany stration iber		GL/UK/	СМ —	Peri day n	od ende	ed year		onetary units	,		gory		Curr	ency c	ode
		inty (i.ion iiioto.	,							R28		21487	7	GL	•	31	12	2006		000		6	70			USD	
	Underwrit	ing year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
				12	63	12	64	12	65	12	66	12	67	12	68	12	69	12	70	12	71	12	72	12	73	12	96
	Gross amou	ınt	11																								
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	Gross amou	unt	21	,	1099		1718	2	2405		436		1445		155		618		759		1663	:	2384		20		
Claims paid	Reinsurers'	share	22	,	1099		1718	:	2405		436		1445		155		618		759		1663	:	2384		20		
	Net (21-22)		29																								
Claims mar	nagement cos	ts	39																								
	Commission	าร	41																								
Net	Other acqui	sition expenses	42																								
operating expenses		ve expenses	43																								
	Reinsurers' profit partici	commissions and pations	44																								
	Payable net	(41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	financial yea	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4	each financia 19-59)	l year	69																								

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses by category for treaty reinsurance

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended

31st December 2006

Currency

US dollar

_		ce business repo	_	catego	ory				_		regi nun	stration	1	GL/UK/	см -	Perio day m	od ende	ed year	M	onetary units			egory nber		Cur	rency	code
			-,							R28		21487	7	GL	-	31	12	200	3	000		6	670			USI	D
	Underwrit	ting year ended		ММ	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	MM	YY	MM	YY	MM	YY	MN	и үү
												12	55	12	56	12	57	12	58	12	59	12	60	12	61	12	62
	Gross amou	unt	11		I																						
Premiums written	Reinsurers'	share	12																								
	Net (11-12)		19																								
	Gross amou	unt	21										(192)		156		1282		1453		672		1553		542		137
Claims paid	Reinsurers'	share	22										(192)		156		1282		1453		672		1553		542		137
	Net (21-22)		29																								
Claims mai	nagement cos	its	39																								
	Commission	าร	41																								
Net	Other acqui	sition expenses	42																								
operating expenses	Administrati	ve expenses	43																								
·	Reinsurers' profit partici	commissions and pations	44																								
	Payable net	(41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
·	forward	Adjustment for discounting	54																								
	Increase (de financial yea	ecrease) in the ar (53-54-51+52)	59																								
Balance on (19-29-39-4	each financia 19-59)	ll year	69																								

Company

Currency code

Category number

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

US dollar Currency

Company registration FSA general insurance business reporting category Monetary units Period ended GL/UK/CM Non-proportional marine number day month year

								R	29	21	487		GL	31	12	200)6	000		5	40			USD
Under	writing year ended		Prior underwritin years	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all previous columns
			29 29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99 99
Reported claims	Gross amount	11	130599)	1045		879		1854															134377
outstanding	Reinsurers' share	12	130599)	1045		879		1854															134377
Claims incurred but not reported Reinsurers' share		13	52083	3	185		282		597															53147
but not reported	aims incurred it not reported		52083	3	185		282		597															53147
Claims managemen	t costs	15																						
	Gross amount	16	32732	2																				32732
Adjustment for discounting	Reinsurers' share	17	32732	2																				32732
	Claims management costs	18																						
		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16	+17-18+19+20)	21																						
Provision for unearn	ed premiums	22																						
Provision for unexpir	<u> </u>																							
Provision for unearned premiums Provision for unexpired risks Deferred acquisition costs		24																						
Other technical provi to be specified by wa supplementary note)	Adjustment for discounting Reinsurers' share Claims management costs Allocation to/(from) another category or accounting class of anticipated surplus Balance of the fund Claims outstanding (11-12+13-14+15-16+17-18+19+20) Provision for unearned premiums Provision for unexpired risks Deferred acquisition costs Other technical provisions (particulars o be specified by way of																							
Total (21+22+23-24-	-25)	29																						

General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

Currency US dollar

FSA general insurance business reporting category

Non-proport	ional marine	501111	ig calc	gory							registra number		GL	/UK/CM		eriod ei month		ir	Monet unit			itegory umber		Curr	ency co	de
									R	29	21	487		GL	31	12	20	06	000	,	,	540			USD	
Unde	rwriting year ended		ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
			12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95	12	96
Reported claims	Gross amount	11		15779	4	6360		6783		16479	2	27026		7470		3310		1401		1471		1884		1540		1096
outstanding	Reinsurers' share	12	,	15779	4	16360		6783	,	16479	2	27026		7470		3310		1401		1471		1884		1540		1096
Claims incurred but not reported	Gross amount	13		17148		4906		2092		5123		7694		2156		729		254		416		914		487		164
but not reported	Reinsurers' share	14		17148	1	4906		2092		5123		7694		2156		729		254		416		914		487		164
Claims manageme	nt costs	15																								
	Gross amount	16		17205	1	5527																				
Adjustment for discounting	Reinsurers' share	17	,	17205	1	5527																				
	Claims management costs	18																								
Allocation to/(from) accounting class of	another category or anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-1	6+17-18+19+20)	21																								
Provision for unear	ned premiums	22																								
Provision for unexp	ired risks	23																								
Deferred acquisition	n costs	24																								
Other technical pro- to be specified by w supplementary note	ay of	25																								
Total (21+22+23-24	+25)	29																								

Company

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

GL/UK/CM

US dollar

FSA general insurance business reporting category Non-Proportional liability (non-motor)

Company registration number

Monetary units Period ended day month year

Currency

Category number Currency code

			•					R	29	21	487		GL	31	12	200)6	000		5	70			USD
Unde	writing year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all previous columns
		\prod	29 29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99 99
Reported claims	Gross amount	11	59513																					59513
outstanding	Reinsurers' share	12	59513																					59513
Claims incurred	Gross amount	13	136332																					136332
but not reported	Reinsurers' share	14	136332																					136332
Claims managemen	t costs	15																						
	Gross amount	16	63767																					63767
Adjustment for discounting	Reinsurers' share	17	63767																					63767
	Claims management costs	18																						
Allocation to/(from) accounting class of	another category or anticipated surplus	19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16	6+17-18+19+20)	21																						
Provision for unearn	ed premiums	22																						
Provision for unexpi	red risks	23																						
Deferred acquisition	costs	24																						
Other technical prov to be specified by was supplementary note;	ay of	25																						
Total (21+22+23-24	+25)	29																						

General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006 Currency **US** dollar

Monetary

Period ended

GL/UK/CM

FSA general insurance business reporting category **Non-Proportional liability (non-motor)**

Category number number Currency code day month units

									R	29	214	487		GL	31	12	200)6	000		. 5	70			USD	
Under	rwriting year ended	1	MM	YY	MM	YY	ММ	YY	MM	YY	ММ	YY	MM	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	MM	YY	MM	YY
			12	85	12	86	12	87	12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95	12	96
Reported claims	Gross amount	11		50				22		282		3433														
outstanding	Reinsurers' share	12		50				22		282		3433														
Claims incurred	Gross amount	13		13				6		131		512														
but not reported	Reinsurers' share	14		13				6		131		512														
Claims managemen	t costs	15																								
	Gross amount	16																								
Adjustment for discounting	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to/(from) a accounting class of	another category or anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16	6+17-18+19+20)	21																								
Provision for unearn	ed premiums	22																								
Provision for unexpi	red risks	23																								
Deferred acquisition	costs	24																								
Other technical prov to be specified by wa supplementary note)	ay of	25																								
Total (21+22+23-24	+25)	29																								

Company registration

General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance

Name of insurer

Total (21+22+23-24+25)

Aviva International Insurance Limited

29

Global business

Financial year ended 31st December 2006 Currency **US** dollar

Period ended

Monetary

Category

FSA general insurance business reporting category **Non-Proportional liability (non-motor)**

number month units number Currency code dav vear USD **R29** 21487 GL 31 12 2006 000 570 Underwriting year ended MM YY MM YY MM YY MM MM MM MM MM MM MM MM MM 12 64 12 65 12 66 12 67 12 68 12 69 12 70 12 12 12 12 74 12 84 71 72 73 3289 2262 2878 5629 2310 5688 11598 1415 54 10 105 11 Gross amount Reported claims outstanding 3289 2262 2878 5629 2310 5688 11598 1415 54 10 105 Reinsurers' share 12 13 5509 7006 8008 13704 5624 13847 28237 3445 130 24 255 Gross amount Claims incurred but not reported 5509 7006 8008 13704 5624 13847 28237 3445 130 24 255 Reinsurers' share 14 Claims management costs 15 16 2589 3293 3764 6441 2644 6508 13272 1619 61 11 120 Gross amount Adjustment for 17 2589 3293 3764 6441 2644 6508 13272 1619 61 11 120 Reinsurers' share discounting Claims management 18 costs Allocation to/(from) another category or 19 accounting class of anticipated surplus 20 Balance of the fund Claims outstanding 21 (11-12+13-14+15-16+17-18+19+20) 22 Provision for unearned premiums 23 Provision for unexpired risks 24 Deferred acquisition costs Other technical provisions (particulars to be specified by way of 25 supplementary note)

Company

registration

GL/UK/CM

General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

US dollar Currency

FSA general insurance business reporting category Non-Proportional liability (non-motor)

Company registration number

_	surance business replional liability (nor		-	gory							registra number	tion	GL/	UK/CM		eriod er month			Moneta units	-		tegory ımber		Curre	ncy co	de
									R	29	21	487		GL	31	12	200)6	000		. 5	70			USD	
Unde	rwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	ММ	YY	MM	YY	MM	YY	MM	YY	ММ	YY	MM	YY	MM	YY	MM	YY
			12	52	12	53	12	54	12	55	12	56	12	57	12	58	12	59	12	60	12	61	12	62	12	63
Reported claims	Gross amount	11		271		364		987		778		1662		1876		1749		2943		2407		2325		2065		2156
outstanding	Reinsurers' share	12		271		364		987		778		1662		1876		1749		2943		2407		2325		2065		2156
Claims incurred	Gross amount	13		659		886		2403		1895		4047		4566		4258		7166		5859		5660		5027		5250
but not reported	Reinsurers' share	14		659		886		2403		1895		4047		4566		4258		7166		5859		5660		5027		5250
Claims managemer	nt costs	15																								
	Gross amount	16		310		416		1129		891		1902		2146		2001		3368		2754		2660		2363		2468
Adjustment for discounting	Reinsurers' share	17		310		416		1129		891		1902		2146		2001		3368		2754		2660		2363		2468
	Claims management costs	18																								
		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16		21																								
Provision for unearr	ned premiums	22																								
Provision for unexpi	ired risks	23																								
Deferred acquisition	n costs	24																								
	aims incurred at not reported aims management costs Gross amount Reinsurers' share Gross amount Reinsurers' share Gross amount Reinsurers' share Claims management costs Illocation to/(from) another category or exounting class of anticipated surplus alance of the fund aims outstanding 1-12+13-14+15-16+17-18+19+20) rovision for unearned premiums rovision for unexpired risks eferred acquisition costs ther technical provisions (particulars be specified by way of pplementary note)																									
Reported claims putstanding Claims incurred but not reported Claims management costs Adjustment for discounting Allocation to/(from) another category or accounting class of anticipated surplus Balance of the fund Claims outstanding (11-12+13-14+15-16+17-18+19+20) Provision for unearned premiums Provision for unexpired risks Deferred acquisition costs Other technical provisions (particulars to be specified by way of		29																								

General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category

US dollar Currency

_	surance business rep ional liability (non		-	gory							registra number	tion	GL/	UK/CM		eriod er month		r	Moneta units			tegory umber		Curre	ncy co	de
									R	29	21	487		GL	31	12	200	06	000		. 5	570			USD	
Unde	rwriting year ended		ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY
											12	38	12	39	12	43	12	47	12	48	12	49	12	50	12	51
Reported claims	Gross amount	11								,										•		•		436		469
outstanding	Reinsurers' share	12																						436		469
Claims incurred	Gross amount	13																						1063		1142
but not reported	Reinsurers' share	14																						1063		1142
Claims managemer	nt costs	15																								
	Gross amount	16																						500		537
Adjustment for discounting	Reinsurers' share	17																						500		537
	Claims management costs	18																								
Allocation to/(from) accounting class of	another category or anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16	6+17-18+19+20)	21																								
Provision for unearr	ned premiums	22																								
Provision for unexpi	red risks	23																								
Deferred acquisition	n costs	24																								
Other technical prov to be specified by wa supplementary note	ay of	25																								
Total (21+22+23-24	+25)	29																								

Company

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category

British pound Currency

FSA general in: Proportional	surance business rep										Compar registra number	ition	GL/	UK/CM		eriod er month			Moneta units		Cat nu	tegory ımber		Curre	ency cod	de
									R	29	21	487	1	GL	31	12	200	06	000		6	60			GBP	
Under	rwriting year ended		under	Prior rwriting ears	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	all pre	otal evious imns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99	99
Reported claims	Gross amount	11		1278						-		•													1	1278
outstanding	Reinsurers' share	12		1278																					1	1278
Claims incurred	Gross amount	13		229																						229
but not reported	Reinsurers' share	14		229																						229
Claims managemen	nt costs	15																								
	Gross amount	16																								
Adjustment for discounting	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to/(from) a accounting class of	another category or anticipated surplus	19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16		21																								
Provision for unearn	ned premiums	22																								
Provision for unexpi	red risks	23																								
Deferred acquisition	ı costs	24																								
Other technical prov to be specified by was supplementary note)	ay of	25																								
Total (21+22+23-24	r+25)	29				_		_				_		_		_		_		_		_		_		

General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category Currency **British** pound

Period ended Monetary Category GL/UK/CM number **Proportional property** dav month units number Currency code vear 2006 **GBP R29** 21487 GL 31 12 000 660 Underwriting year ended MM YY MM YY MM YY YY YY MM YY MM YY YY MM YY YY MM YY MM YY MM MM MM MM 12 12 85 12 86 12 87 12 88 89 12 90 12 91 12 92 12 93 12 94 12 95 12 96 643 129 2 17 95 27 93 107 56 61 48 11 Gross amount Reported claims outstanding 643 129 2 17 95 93 56 61 27 107 48 Reinsurers' share 12 3 8 13 22 22 19 16 122 17 Gross amount Claims incurred but not reported 22 3 8 22 19 16 122 17 Reinsurers' share 14 Claims management costs 15 16 Gross amount Adjustment for 17 Reinsurers' share discounting Claims management 18 costs Allocation to/(from) another category or 19 accounting class of anticipated surplus 20 Balance of the fund Claims outstanding 21 (11-12+13-14+15-16+17-18+19+20) 22 Provision for unearned premiums 23 Provision for unexpired risks 24 Deferred acquisition costs Other technical provisions (particulars to be specified by way of 25 supplementary note) 29 Total (21+22+23-24+25)

Company

registration

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category

US dollar Currency Company registration

Proportional	liability	(non-motor)

-	surance business repliability (non-mot		g cate	gory							registra number	tion	GL/	UK/CM		eriod en month			Moneta units			tegory imber		Curre	ency code
									R	29	21	487		GL	31	12	200	06	000		6	70			USD
Unde	rwriting year ended		Pri underv yea	writing	MM	YY	ММ	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all previous columns
			29	29	12	97	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	99 99
Reported claims	Gross amount	11	7′	1962																					71962
outstanding	Reinsurers' share	12	7′	1962																					71962
Claims incurred	Gross amount	13	226	6644																					226644
but not reported	Reinsurers' share	14	226	6644																					226644
Claims managemer	nt costs	15																							
	Gross amount	16	100	0232																					100232
Adjustment for discounting	Reinsurers' share	17	100	0232																					100232
	Claims management costs	18																							
Allocation to/(from) accounting class of		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16		21																							
Provision for unearr	ned premiums	22																							
Provision for unexpi	red risks	23																							
Deferred acquisition	n costs	24																							
Other technical provious to be specified by we supplementary note	ay of	25																							
Total (21+22+23-24	+25)	29																							

General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category Currency **US** dollar

Monetary

Category

Period ended

Proportional liability (non-motor)

GL/UK/CM number month units number Currency code dav vear USD **R29** 21487 GL 31 12 2006 000 670 Underwriting year ended MM YY MM YY MM YY MM MM MM MM MM MM MM MM MM 12 63 12 64 12 65 12 66 12 67 12 68 12 12 70 12 12 12 73 12 96 69 71 72 2322 4716 5024 1271 4442 3752 1683 7748 4830 5534 4144 11 Gross amount Reported claims outstanding 2322 4716 5024 1271 4442 3752 1683 7748 4830 5534 4144 Reinsurers' share 12 13 11064 12789 18963 6375 23996 11808 6404 19874 12557 16754 2777 Gross amount Claims incurred but not reported 11064 12789 18963 6375 23996 11808 6404 19874 12557 16754 2777 Reinsurers' share 14 Claims management costs 15 16 4893 5656 8386 2819 10612 5221 2832 8789 5553 7409 1228 Gross amount Adjustment for 17 4893 5656 8386 2819 10612 5221 2832 8789 5553 7409 1228 Reinsurers' share discounting Claims management 18 costs Allocation to/(from) another category or 19 accounting class of anticipated surplus 20 Balance of the fund Claims outstanding 21 (11-12+13-14+15-16+17-18+19+20) 22 Provision for unearned premiums 23 Provision for unexpired risks 24 Deferred acquisition costs Other technical provisions (particulars to be specified by way of 25 supplementary note) 29 Total (21+22+23-24+25)

Company

registration

General insurance business (underwriting year accounting): Analysis of technical provisions by category for treaty reinsurance

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

US dollar Currency

Proportional	liability	(non-motor)
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-	surance business re		g cate	egory							registra number	tion	GL/	UK/CM		eriod er month			Moneta units	-		tegory ımber		Curre	ency co	de
									R	29	21	487		GL	31	12	200	6	000		. 6	570			USD	
Unde	rwriting year ended		ММ	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	MM	YY	MM	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
											12	55	12	56	12	57	12	58	12	59	12	60	12	61	12	62
Reported claims	Gross amount	11										679		1906		2881		4412		3045		4881		4547		4145
outstanding	Reinsurers' share	12										679		1906		2881	,	4412		3045		4881		4547		4145
Claims incurred	Gross amount	13										732		2300	1	8463	,	7453	1	11381	2	22915	1	10607		9432
but not reported	Reinsurers' share	14										732		2300	1	8463		7453	1	11381	2	22915	1	10607		9432
Claims managemer	nt costs	15																								
	Gross amount	16										326		1017		8165		3296		5034	1	10134		4691		4171
Adjustment for discounting	Reinsurers' share	17										326		1017		8165		3296		5034	1	10134		4691		4171
	Claims management costs	18																								
Allocation to/(from) accounting class of		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16		21																								
Provision for unearr	ned premiums	22																								
Provision for unexpi	ired risks	23																								
Deferred acquisition	n costs	24		_		_								_		_								_		
Other technical prov to be specified by wa supplementary note	ay of	25																								
Total (21+22+23-24	+25)	29																								

Company

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company

Printed 25th APR 07 at 17:10

Name of insurer

Aviva International Insurance Limited

Currency British pound

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category Reporting Territory United Kingdom

Primary (direct) and facultative household and domestic all

risks.						registration	GL/UK/CM	Period end			y number		Reporting
						number		day month	year	units	Cur	rency code	territory code
					R31	21487	GL	31 12	2006	000 1	60	GBP	AA
Accident y	ear ended		Number	of claims	Gross	claims paid		itstanding carried ward		outstanding brough orward	Balance for each accident year	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 no reported	t (4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2006	11	134101	23796		82775	31022	35360			149157	277258	53.8
12	2005	12	166061	6680	87988	49404	12770	1739	63614	36332	(36033)	267977	56.7
12	2004	13	134780	2190	169246	5812	8634	1641	13476	2197	414	292222	63.4
12	2003	14	189755	2558	192499	4928	12629	1577	18354	2184	(1404)	303663	69.7
12	2002	15	308240	1577	248569	1919	9023	19	13236	69	(2344)	357753	72.5
12	2001	16	388542	1655	375687	862	8417	15	12747	7 41	(3494)	541294	71.1
12	2000	17	523701	843	503074	993	1307	4	9016	37	(6749)	648600	77.9
12	1999	18	182010	253	423761	475	1084	1	676	5 5	879	507379	83.8
12	1998	19	325967	488	276018	254	3219		4017	7 3	(547)	334317	83.6
12	1997	20	308116	246	276725	2877	1296		1760) 1	2412	367380	76.5
Prior accide	nt years	21		1308		1838	9281		10738	3	381		
Total (11 to	21)	29		41594		152137	98682	40356	147634	40869	102672		
Line 29 expr sterling	ressed in	30				152137	98682	40356	147634	40869	102672		

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Reporting

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category

Creditor

Currency British pound

Period ended

Reporting Territory United Kingdom

Monetary Category number

						number	GL/UK/CM	day month		nits		rency code	territory code
					R31	21487	GL	31 12	2006	18	32	GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		tstanding carried vard		itstanding brought ward	Balance for each accident year	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	(4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2006	11	54483	20039		31473	31875	21314			84662	523410	16.2
12	2005	12	69609	4532	36049	41152	7933	1174	41947	26838	(18526)	371146	23.3
12	2004	13	104683	2465	89165	9252	7645	233	19004	851	(2725)	307716	34.5
12	2003	14	103544	470	95310	3285	2012	78	6324	196	(1145)	258807	38.9
12	2002	15	146897	857	104954	1495	1591	836	4511	871	(1460)	258093	42.2
12	2001	16	176378	382	123890	436	824	116	1951	128	(703)	268191	46.7
12	2000	17	191896	162	134098	429	1105	6	2105	17	(582)	257908	52.6
12	1999	18	198029	177	136974	100	140	3	297	7	(61)	278159	49.3
12	1998	19	179368	146	140459	88	174	1	388	3	(128)	270669	52.0
12	1997	20	123339	33	119076	10	27		60	1	(24)	234221	50.9
Prior accide	ent years	21		179		5	106		124		(13)		
Total (11 to	21)	29		29442		87725	53432	23761	76711	28912	59295		
Line 29 expr sterling	ressed in	30				87725	53432	23761	76711	28912	59295		

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General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company

Name of insurer **Aviva International Insurance Limited** Currency British pound

Global business

Reporting Territory United Kingdom

Financial year ended 31st December 2006 FSA general insurance business reporting category

Commercial property

						registration	GL/UK/CM	Period end			y number		Reporting
						number	- CE/ORGIN	day month	year	units	Cur	rency code	territory code
					R3	1 21487	GL	31 12	2006	000 2	61	GBP	AA
Accident y	ear ended		Number	of claims	Gross	claims paid		tstanding carried vard		outstanding brought orward	Balance for each accident year	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	(4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2006	11	67545	35470		119317	189341	48961			357619	727088	49.2
12	2005	12	96371	28326	139693	102889	76885	4610	141093	52531	(9240)	751035	43.2
12	2004	13	123852	3632	192163	17444	52842	977	86220	3421	(18378)	626046	42.1
12	2003	14	54922	3364	196118	12169	19411	274	43762	874	(12782)	543740	41.9
12	2002	15	75520	1721	180466	6549	11375	24	33287	210	(15549)	468325	42.4
12	2001	16	61470	1258	234827	2144	9498	9	22564	37	(10950)	406786	60.6
12	2000	17	77988	3317	306803	817	6007	2	13219	11	(6404)	398824	78.6
12	1999	18	365586	578	298742	532	4699		10037	3	(4809)	585161	51.9
12	1998	19	290919	399	552550	125	5265	286	11151	327	(5802)	814794	68.5
12	1997	20	277972	411	475444	207	2565		2840		(68)	817859	58.5
Prior accide	nt years	21		782		4927	25727		37334		(6680)		
Total (11 to	21)	29		79258		267120	403615	55143	401507	57414	266957		
Line 29 expr sterling	essed in	30				267120	403615	55143	401507	57414	266957		

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration

Printed 25th APR 07 at 17:10

Name of insurer

Aviva International Insurance Limited

Currency British pound

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category Reporting Territory United Kingdom

Consequential loss

-						Company registration number	GL/UK/CM	Period end		netary Category		ency code	Reporting territory code
					R31	21487	GL	31 12	yeai			GBP	AA
Accident y	vear ended		Number	of claims		aims paid	Gross claims ou	itstanding carried ward	Gross claims o	utstanding brought	Balance for each accident year	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	(4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2006	11	668	616		11172	20528	5092			36792	94139	39.1
12	2005	12	810	16	7933	14792	6997	522	15071	4547	2693	95933	31.5
12	2004	13	731	152	12576	1923	1646	59	8933	290	(5595)	71676	22.6
12	2003	14	982	82	15973	1238	2382	14	2583	74	977	68680	28.5
12	2002	15	1230	130	16691	518	703		827	21	373	57928	30.9
12	2001	16	1749	25	26097	521	544		791		274	52273	52.0
12	2000	17	2728	148	48870	519	506		688		337	52730	94.6
12	1999	18	2465	8	39068	104	307		822		(411)	67068	58.9
12	1998	19	2243	91	70993	238	627		814	3	48	89484	80.3
12	1997	20	2460	57	52763	16	181		121		76	89451	59.2
Prior accider	nt years	21		44		30	(7)		969		(946)		
Total (11 to	21)	29		1369		31071	34414	5687	31619	4935	34618		
Line 29 expr sterling	essed in	30				31071	34414	5687	31619	4935	34618		

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General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration

Name of insurer

Aviva International Insurance Limited

Currency British pound

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category Reporting Territory United Kingdom

Employers liability

						registration number	GL/UK/CM	Period en		netary Category nits		rrency code	Reporting territory code
					R31	21487	GL	31 12		000 27	71	GBP	AA
Accident y	ear ended		Number	of claims	Gross o	laims paid	Gross claims ou forv	tstanding carried		utstanding brought	Balance for each accident year	Gross earner	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 no reported	t Reported	Incurred but not reported	(4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2006	11	655	2611		1062	55992	42471			99525	178889	55.6
12	2005	12	856	3049	881	6187	73820	23870	62610	53720	(12453	159540	65.7
12	2004	13	1843	2585	7171	13734	77476	17651	82828	27309	(1276	15222	1 76.2
12	2003	14	3116	1132	23210	17331	38511	1606	61439	5210	(9201	124042	2 65.0
12	2002	15	5290	695	47241	14275	17496	708	34022	1348	(2891	84886	93.9
12	2001	16	3148	402	53524	8030	11181	684	23976	2680	(6761	8100	1 90.6
12	2000	17	8490	395	76631	3797	13117	5375	18687	8365	(4763) 88387	7 111.9
12	1999	18	10020	785	124855	3228	11798	2496	17038	3190	(2706) 113168	3 125.8
12	1998	19	9619	954	122723	2129	11461	3406	11070	3581	2345	12492	7 111.8
12	1997	20	8292	343	125641	1821	5678	4835	6208	5865	261	126032	2 109.5
Prior accide	nt years	21		13329		20241	150132	260976	89450	276863	65036		
Total (11 to	21)	29		26280		91835	466662	364078	407328	388131	127116		
Line 29 expr sterling	essed in	30				91835	466662	364078	407328	388131	127116		

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration Printed 25th APR 07 at 17:11

Name of insurer

Aviva International Insurance Limited

Currency **British pound**

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category Reporting Territory United Kingdom

Employers liability

					registration	GL/UK/CM		riod end	ded N		jory number (Currency	Reporting
					number	GL/OR/CW	day	month	year	units		Code t	erritory code
				R3	1 21487	GL	31	12	2006	000	271	GBP	AA
Accident y	year ended	Number	of claims	Gross	claims paid	Gross claims ou	itstanding vard	carried		outstanding broug	Balance on each accident year	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 repo		Reported	Incurred but n reported	year ot (4+5+6-7-8)		
		1	2	3	4	5	•	6	7	8	9	10	11
12	1996	7687	737	118432	794	7210		3744	5058	3507	3183	121986	106.7
12	1995	7375	370	110314	1333	3534		6612	3330	6478	3 1671	118035	103.2
12	1994	31625	1650	110949	434	5945	1	3775	5032	13764	1358	110913	118.2
12	1993	18214	685	88833	1854	5307	1	2630	3672	12654	3465		
12	1992	18854	635	70579	443	4172	1	3634	2286	13843	3 2120		
12	1991	18764	494	71644	247	3855		9013	1979	8996	2140		
12	1990	17009	515	68699	807	4777		6125	2444	5967	7 3298		
12	1989	16689	364	56629	246	2886		5246	1603	5017	7 1758		
12	1988	16445	449	51212	504	3943		6133	2754	5950	1876		
12	1987	16302	298	39884	244	3203		5252	1299	5023	3 2377		
12	1986	18992	318	41706	177	2684		8745	1238	8686	1682		
12	1985	12624	214	36314	334	2423		4809	1123	4559	1884		
12	1984	12700	327	32246	315	2939	1	0674	3048	3 10710) 170		

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration

Printed 25th APR 07 at 17:11

Reporting

Name of insurer

Aviva International Insurance Limited

Currency **British pound**

Monetary

Period ended

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Employers liability

Reporting Territory United Kingdom

Category number

Currency

					number	GL/UK/CM	day month		netary Categor		ode te	rritory code
				R31	21487	GL	31 12	2006	000 2	71 (ВВР	AA
Accident y	year ended	Number	of claims	Gross cla	aims paid		itstanding carried ward		tstanding brought ward	Balance on each accident year	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	(4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1983	12725	157	32034	532	2659	4733	1069	4480	2375		
12	1982	13313	172	31938	176	2418	3497	1102	3601	1388		
12	1981	9391	190	20235	582	2813	3094	1466	3179	1844		
12	1980	9517	182	19541	213	2347	2395	1589	2447	919		
12	1979	9604	168	17091	116	1723	4144	604	4193	1186		
12	1978	9311	103	16036	97	1267	4057	505	4094	822		
12	1977	10245	134	16926	2072	9911	5454	1363	5559	10515		
12	1976	13628	164	18025	312	3391	3293	1947	3131	1918		
12	1975	29818	5003	56051	8409	70725	123917	44939	141025	17087		

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration Printed 25th APR 07 at 17:11

Name of insurer

Aviva International Insurance Limited

Currency British pound

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category Reporting Territory United Kingdom

Professional indemnity

							registration number	GL/UK/CM	Perio	od ende onth	ed year	Monetary units	Category		ency code	Reporting territory code
					R	231	21487	GL	31	12	2006	000	27	2	GBP	AA
Accident y	ear ended		Number	of claims	Gros	ss clai	ms paid	Gross claims ou forv	tstanding ca	arried	Gross claim	s outstand forward	ng brought	Balance for each accident year	Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previou financial ye		In this financial year	Reported	Incurred b		Reported		red but not eported	(4+5+6-7-8)		
			1	2	3		4	5	6		7		8	9	10	11
12	2006	11	165	1266			2205	54296	2	495				58996	93789	62.9
12	2005	12	862	2250	292	25	6041	50906	1	100	587	52	2127	(2832)	107433	58.0
12	2004	13	960	3243	868	84	4467	40272		880	403	12	1029	4248	88932	61.1
12	2003	14	1199	1836	120	72	2334	37255		710	373	66	852	2081	78645	66.6
12	2002	15	1049	518	122	31	1897	31831		518	337	17	725	(226)	62816	74.0
12	2001	16	616	341	130	21	748	20825		353	215	70	626	(270)	41619	84.0
12	2000	17	975	52	1310	04	766	7095		136	79	16	210	(129)	33876	62.3
12	1999	18	699	1	115	20	711	12110		40	128	21	109	(69)	30616	79.6
12	1998	19	666	27	151	72	420	10455		3	110	59	35	(216)	31963	81.5
12	1997	20	527	43	150	38	339	10665			110	95	2	(93)	31566	82.5
Prior accider	nt years	21		238			10995	6789			168)5		979		
Total (11 to 2	21)	29		9815			30923	282499	6	235	2514	73	5715	62469		
Line 29 expressering	essed in	30					30923	282499	6	235	2514	73	5715	62469		

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration Printed 25th APR 07 at 17:11

Name of insurer

Aviva International Insurance Limited

Currency **British pound**

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category Reporting Territory United Kingdom

Professional indemnity

					registration	GL/UK/CM		eriod end			gory number C	urrency	Reporting
					number	GE/OR/GIN	day	month	year	units		Code t	erritory code
				R3	21487	GL	31	12	2006	000	272	GBP	AA
Accident y	year ended	Number	of claims	Gross o	laims paid	Gross claims ou	tstanding vard	g carried	Gross claims	outstanding broug	ht Balance on each accident year	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		d but not orted	Reported	Incurred but n reported	yean ot (4+5+6-7-8)		
		1	2	3	4	5		6	7	8	9	10	11
12	1996	465	63	14840	3942	764			424	5	461	33168	58.9
12	1995	32	34	533	2426	891			369	7	(380)		
12	1994	39	44	104	1228	2653			431	2	(431)		
12	1993	39	21	300	680	593			111	2	161		
12	1992	34	29	36	736	662			104	1	357		
12	1991	25	20	73	351	52			29	2	111		
12	1990	18	15	47	100	100			5	9	141		
12	1989	15	6		589	94			44	3	240		
12	1988	16	5	(452)	100	135			7	1	164		
12	1987	17	1	47	348	443			68	8	103		
12	1986	7		(1)		7				8	(1)		
12	1985	3		22	25	62			(6	8)	155		
12	1984	1			420	312			87	4	(142)		

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration

Printed 25th APR 07 at 17:11

Name of insurer

Aviva International Insurance Limited

Currency **British pound**

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Reporting Territory United Kingdom

Professional indemnity

					registration	CL/UK/CM	P	eriod en	ded		Categor	y number C	urrency	Reporting
			_		number	GL/UK/CIVI	day	month	year	units			Code	territory code
				R31	21487	GL	31	12	2006	000	2	72	GBP	AA
rear ended	Number	of claims	Gro	oss clai	ims paid	Gross claims ou	tstanding vard	g carried	Gross claim	s outstanding forward	g brought		Gross earned premiums	Claims ratio
Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previo	ous rears	In this financial year	Reported			Reported			(4+5+6-7-8)		
	1	2	3		4	5		6	7		8	9	10	11
1983						11						11		
1982						5				1		4		
1981														
1980						4				1		3		
1979														
1978														
1977						1				1				
1976														
1975				(2)	50				2	28		22		
	Year 1983 1982 1981 1980 1979 1978 1977	Year Closed at some cost during this or previous financial years 1 1983 1982 1981 1980 1979 1978 1977 1976	Year Closed at some cost during this or previous financial years 1 2 1983 1982 1981 1980 1979 1978 1976	Number of claims Great claims Great claims Closed at some cost during this or previous financial years 1	Year Closed at some cost during this or previous financial years Reported claims outstanding In previous financial years 1	Number of claims Gross claims paid	Number of claims Closed at some cost during this or previous financial years 1983 1981 1980 1979 1978 1977 1976 1976 1976 1976 1976 1976 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1978 1976 1976 1978 1976 1976 1978 1976 1976 1978 1976 1976 1976 1976 1976 1976 1978 1976 197	Number of claims Gross claims paid Gross claims Gross Gross claims Gross Gross	Number of Laims Gross claims of Claims Gross claims of Claims of Forward Gross claims of Claims of Forward Gross claims of Claims of Forward Gross claims of Forward In Curred but not reported by a colspan="4">Gross claims of Forward Gross claims of Forward Forward Gross claims of Forward	Number of claims Gross claims Gross claims outstanding carried forward Gross claims outstanding forward Gross claims outstanding forward Reported forward Incurred but not reported Teleported Teleported	R31 21487 GL 31 12 2006 000	Number Closed at some cost during this or previous financial years 1983 2 3 3 3 3 3 3 3 3	R31	Rad

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Reporting

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2006 FSA general insurance business reporting category

Public and products liability

Currency British pound

Period ended

Reporting Territory United Kingdom

Monetary Category number

						number	GL/UK/CM	day month		ietary Category nits		ency code	territory code
					R31	21487	GL	31 12	2006 0	00 27	73	GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		tstanding carried vard		itstanding brought ward	Balance for each accident year	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	(4+5+6-7-8)		
			1	2	3	4	5	6	7	8	9	10	11
12	2006	11	3060	6013		4268	63487	30477			98232	191243	51.4
12	2005	12	5153	4880	3453	10706	56694	6261	64301	34705	(25345)	191476	40.3
12	2004	13	6994	4774	12788	9505	44577	2267	57657	12053	(13361)	198816	34.8
12	2003	14	8144	2416	30288	8416	31462	830	43154	2387	(4833)	166690	42.6
12	2002	15	9426	804	51589	9209	27208	3670	35687	4547	(147)	134089	68.4
12	2001	16	11912	1868	61097	8786	27091	12529	37874	7435	3097	122742	89.2
12	2000	17	21170	989	85585	10265	21248	5323	34490	4662	(2316)	116075	105.5
12	1999	18	23207	794	110444	3268	14156	3156	24446	3370	(7236)	155724	84.1
12	1998	19	22049	625	131331	2643	17182	2801	22877	1543	(1794)	164461	93.6
12	1997	20	21472	240	115090	456	11502	543	17744	902	(6145)	161365	79.1
Prior accide	ent years	21		955		4921	32385	6206	49146	3705	(9339)		
Total (11 to	21)	29		24358		72443	346992	74063	387376	75309	30813		
Line 29 expr sterling	ressed in	30				72443	346992	74063	387376	75309	30813		

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration

Printed 25th APR 07 at 17:11

Name of insurer

Aviva International Insurance Limited

Currency **British pound**

Global business

Financial year ended

31st December 2006 FSA general insurance business reporting category Reporting Territory United Kingdom

Public and products liability

					registration number	GL/UK/CM		riod end				urrency	Reporting
					number	02/0/10/11	day	month	year	units		Code te	erritory code
				R3	1 21487	GL	31	12	2006	000 2	273	GBP	AA
Accident	year ended	Number	of claims	Gross	claims paid	Gross claims ou	itstanding ward	carried		utstanding brought rward	Balance on each accident year	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 repo		Reported	Incurred but not reported	(4+5+6-7-8)		
		1	2	3	4	5	6	3	7	8	9	10	11
12	1996	18994	273	96161	1566	4746		182	7673	86	(1265)	160574	63.9
12	1995	18697	136	113322	900	8292		2439	10411	859	361	189421	66.0
12	1994	19601	85	108638	1084	2130		582	5595	451	(2250)	196545	57.2
12	1993	25231	70	115394	153	602		391	2255	200	(1309)		
12	1992	26924	47	108320	(29)	1052		119	1923	230	(1011)		
12	1991	29694	60	97686	95	2001		224	3254	137	(1071)		
12	1990	29835	27	118050	27	597		68	947	41	(296)		
12	1989	28465	45	89454	24	1232		211	1916	72	(521)		
12	1988	28056	24	65436	87	1780		18	1075	9	801		
12	1987	32736	22	68958	6	453		9	722	9	(263)		
12	1986	33350	17	56247	104	2500		39	721	18	1904		
12	1985	34883	14	43574	8	827		572	1098	204	105		
12	1984	41825	9	42559	14	318		21	527	18	(192)		

General insurance business (accident year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Company registration

Printed 25th APR 07 at 17:11

Reporting

Name of insurer

Aviva International Insurance Limited

Currency **British pound**

Monetary

Period ended

Global business

Financial year ended 31st December 2006

FSA general insurance business reporting category

Public and products liability

Reporting Territory United Kingdom

Category number

Currency

					number GL/UK/CI		day month		units Catego		Code to	erritory code
				R31	21487	GL	31 12	2006	000 2	273	ВВР	AA
Accident	year ended	Number	Gross cla	aims paid	Gross claims outstanding carried forward			utstanding brought	Balance on each accident year	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	(4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1983	44629	6	40299	7	254	39	583	18	(301)		
12	1982	44600	13	31786	56	649	13	1833	10	(1125)		
12	1981	41474	9	23938	3	286	9	444	9	(155)		
12	1980	34939	7	22947	4	740	15	370	9	380		
12	1979	36116	7	17783	17	147	111	401	50	(176)		
12	1978	34051	8	18168	(1)	208	78	332	40	(87)		
12	1977	33235	1	12389	32	218	22	190	25	57		
12	1976	41074	9	15047	399	74	22	1346	22	(873)		
12	1975	38466	66	40068	365	3279	1022	5530	1188	(2052)		

Reporting territory code

General insurance business (accident year accounting): Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance

Company

number

registration

GL/UK/CM

Name of insurer Aviva International Insurance Limited

Global business

Motor other

Financial year ended 31st December 2006

FSA general insurance business reporting category

Currency British pound

Period ended

year

day month

Reporting Territory United Kingdom

Monetary

units

Category number

Currency

code

							R32	2	1487	G	GL :	31 12	2	006 00	0	223	GBP	AA
Accident y	year ended		Number	of claims	Gross claims paid				ms outstanding d forward		Gross claims outstanding brought forward		ling	Balance on each accident year	Gross earned premiums	Claims ratio	Vehicle years (000's)	Claims frequency %
Month	Year	-	Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial ye		Reported 5	Incurred bu not reporte		Reported 7	Incurred not repo		(4+5+6-7-8) 9	10	11	12	13
12	2006	11	19188	6674	-	1427	78	30982	5449					50709	64904	78.1		20.5
12	2005	12	23984	3343	15261	890		18425	279)	28974	53	383	(6748)	61963	69.2		24.0
12	2004	13	24526	540	19352	459	96	23641	73	3	31686	- 3	320	(3696)	75154	63.4	138	18.2
12	2003	14	20972	598	14654	271	14	16108	24	ı	20821		79	(2054)	54531	61.4	105	20.5
12	2002	15	23942	43	21883	260)1	7072	9)	10825		21	(1164)	50810	62.1	102	22.8
12	2001	16	25430	38	40823	171	10	4074	3	3	5900		9	(122)	60773	76.7	128	19.7
12	2000	17	43117	1271	67925	17	72	1670			2272		3	(433)	84366	82.7	207	21.3
12	1999	18	44178	228	75501	39	91	1902			3819			(1526)	82756	94.0	211	21.0
12	1998	19	44041	285	86272	50)5	487			1426			(434)	84953	102.7	208	21.3
12	1997	20	39525	22	78547	30)3	269			319			253	79268	99.8	200	19.8
Prior accide	ent years	21		32		60	8	2321			2226			703				
Total (11 to	21)	29		13074		3678	33 1	106951	5837	7	108268	58	315	35488				
Line 29 exp sterling	ressed in	30				3678	33 1	106951	5837	7	108268	58	315	35488				

General insurance business (underwriting year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Period ended

Printed 25th APR 07 at 17:12

Reporting

Name of insurer

Aviva International Insurance Limited

Company registration

Currency **US** dollar

Currency

Global business

Reporting Territory

Financial year ended 31st December 2006 FSA general insurance business reporting category

Worldwide

Category

Monetary

Aviation liability

					umber	GL/UK/CM	day n	nonth	year	Units		number	code	territory code	
				R34	21487	GL	31	12	2006	000		331	USD	ww	
Underwriting year ended			Gross cla	ilms paid		Gross claims outstanding carried forward			Gross claims outstanding brought forward			Balance on each underwriting year (2+3+4-5-6)		Claims ratio %	
Month	Year	-	In previous financial years	In this financial year	Reported		ed but not ported		Reported	Incurred by report		(2:0:400)			
			1	2	3		4		5	6		7	8	9	
12	2006	11													
12	2005	12													
12	2004	13													
12	2003	14	5563		1208	4	12363		7813	1	7362	(728	81531	37.0	
12	2002	15	13907	10064	1163	4	23728		11828	19	9300	14298	116467	51.0	
12	2001	16	42495	9635	2621	0	52568		31034	48	8216	9163	128231	102.0	
12	2000	17	39239	14377	14285	6	69227		147288	59	9777	19395	48234	551.0	
12	1999	18	43316	2760	672	1	6915		8008	,	5810	2578	30005	199.0	
12	1998	19	39405	980	364	6	1140		5213		581	(28) 89956	50.2	
12	1997	20	34375	984	321	9			1972			2231	61800	62.4	
Prior underwi	riting years	21		2263	2616	3	14023		23603	14	4625	4221			
Total (11 to 2	<u>!</u> 1)	29		41063	23253	3	179964		236759	16	5671	51130			
Line 29 expre sterling	essed in	30		20980	11880	9	91950		120968	84	4647	26124			

General insurance business (underwriting year accounting): Analysis of gross claims and premiums by risk category for direct insurance and facultative reinsurance

Period ended

Printed 25th APR 07 at 17:12

Reporting

Name of insurer

Aviva International Insurance Limited

Company registration

Currency US dollar

Currency

Global business

Reporting Territory

Financial year ended **31st December 2006**FSA general insurance business reporting category

Worldwide

Category

Monetary

Marine liability

GL/UK/CM number Units number code territory code month year ww **R34** 21487 2006 USD GL 12 000 341 31 Balance on each Claims ratio Gross claims outstanding carried Gross claims outstanding brought Gross premiums Underwriting year Gross claims paid forward forward underwriting year written ended (2+3+4-5-6) In this financial Incurred but not Reported Incurred but not In previous Reported financial years vear reported reported Month Year 7 8 9 1 2 3 4 5 6 12 2006 11 12 2005 12 12 2004 13 12 2003 14 12 2002 15 12 2001 16 12 2000 17 44229 4886 1891 56426 12 1999 18 2914 1571 7146 334 95.0 12 1998 59785 7371 1500 428 2821 705 5773 41164 167.8 19 1997 12 20 57486 8897 4309 1041 9404 1947 2896 41244 173.9 25341 173874 101315 174164 87901 38465 Prior underwriting years 21 44523 184569 104355 193535 92444 47468 Total (11 to 21) 29 Line 29 expressed in 22748 94303 53319 98884 47233 24253 30 sterling

Currency rates Printed 25th APR 07 at 17:13

Name of insurer Aviva International Insurance Limited

Global business			Company registration		Period ended					
Cinemaial year anded	04 1 D		number	GL/UK/CM	day	month	year			
Financial year ended	31st December 2006	R36	21487	GL	31	12	2006			
Name of accommon acc				Currency code	No	o. of un sterli	its to £			

	R36	21487	GL	31	12	2006
Name of currency			Currency code	No	of ur sterl	nits to £ ing
US dollar			USD		1.9	957200

Units

Period ended

day month year

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

					R37	214	87	GL	31	12	2006	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Busii group (nuc	ing D	gro pro	usiness ouping E (non- portional reaty)	All bu	usiness	i	Credit nsurance business
Calculation of the maximum provision		1	2	3		4		5		6		7
Total net premiums written in the previous 4 years	11	5606859	325530	91218								
Net premiums written in the current year	12	1539818	80391	8200								323
Maximum provision	13	285867	16237	7953					3	31005	7	3869

Company registration number

GL/UK/CM

Calculation of the transfer to/from the provision

Equalisation provision brought forward	21				282152	72
Transfers in	22	46195	2412	492	49099	39
Total abnormal loss	23			4533		
Provisional transfers out	24			4533	4533	
Excess of provisional transfer out over fund available	25					
Provisional amount carried forward (21+22-24+25)	26				326718	111
Excess, if any, of 26 over 13	27				16661	
Equalisation provision carried forward (26-27)	28				310057	111
Transfer in/(out) for financial year (28-21)	29				27905	39

Printed 25th APR 07 at 17:14

Equalisation provisions technical account: Accident year accounting

Aviva International Insurance Limited Name of insurer

Global business

Financial year ended 31st December 2006

					registration number	GL/UK/CM		riod en month		Units
				R38	21487	GL	31	12	2006	£000
		Business grouping A (property)	Business grouping I (business interruption	B S	Business grouping C (marine and aviation)	grou	siness uping I uclear)	D	grou (non-pro	iness ping E pportional eaty)
Other than credit business		1	2		3		4			5
Net premiums earned	11	1593178	80	391	8200)				
Claims incurred net of reinsurance	12	512733	36	792	4416	5				
Trigger claims value	ms value 13 1155054		58	3283	7790					
Abnormal loss	19									
Trigger claims ratio		72.5%	72.5%		95%	2	25%		10	00%

Company

Credit business

Net premiums earned	21	323
Claims incurred net of reinsurance	22	(14598)
Claims management costs	23	
Net operating expenditure	24	
Technical surplus/(deficit) (21-22-23-24)	29	14921

Units

Period ended

day month year

GL/UK/CM

Equalisation provisions technical account: Underwriting year accounting

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

				R39	21487	GL	31	12	2006	£000
		Business grouping A (property)	Business grouping (business interruptio	B	Business grouping C (marine and aviation)	grou	siness Iping D Iclear))	grou (non-pro	iness ping E pportional aty)
Other than credit business		1	2		3	4				5
Net premiums written	11				(203))				
Claims net of reinsurance	12				4533					
Trigger claims value 13										
Abnormal loss 19					4533					
Trigger claims ratio		72.5%	72.5%		95%	25%		100%		

Company registration number

Credit business

Net premiums written	21
Claims net of reinsurance	22
Claims management costs	23
Net operating expenditure	24
Technical surplus/(deficit) (21-22-23-24)	29

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2006

0101 MODIFICATION TO THE RETURN

This return has been prepared in accordance with the Accounts and Statements Rules as modified by the following written concessions:

An order issued on 31 May 2000 permitting the submission of abbreviated information with regard to complex reinsurance agreements, thereby avoiding the production of large volumes of data and facilitating the production of meaningful supervisory information. This written concession, which was originally issued under section 68 of the Insurance Companies Act 1982, remains in force in relation to the equivalent rules in the FSA Handbook by virtue of the transitional provisions of the Supervision Manual.

This return has been prepared in accordance with the Accounts and Statements Rules as modified by a direction made under section 148 of the Financial Services and Markets Act 2000 ('the Act') in March 2007. The effect of the direction is to enable Aviva International Insurance Limited to provide a group return in respect of the companies listed below, such companies having entered into a Mutual Deed of Guarantee.

The Financial Services Authority, on the application of the firms, made a direction in February 2007 under section 148 of the Act. The direction allows the firms to reduce their deduction for goodwill and acquired value of in-force business by an amount equal to the provision for any deferred tax liability arising on those intangible assets.

0111 *0311* *1311* *1511** 1611 COMPARATIVES

The figures for 2005 have been restated to reflect admissibility and counter-party restrictions relating to inter-company balances following a review of the application of the relevant technical rules. The restatement has been prepared assuming that loss mitigation techniques in place at the end of 2006 were available in 2005. Certain reclassifications between lines have also been made. Reclassifications between the income statement and the statement of recognised income and expense have been reflected in Form 16, these have not resulted in any change to net assets.

	£,000's
Reported FY05 Excess (Deficiency) of Available Capital	4,812,531
Resources	
Adjustments (after loss mitigation techniques as noted above):	
Inadmissible Loans	(790,272)
Inadmissible Inter-company	(1,190,500)
Other	(234,802)
Restated FY05 Excess (Deficiency) of Available Capital	2,596,957
Resources	

The Board conducted a review of the effectiveness of the Group's systems of internal control. Where weaknesses are identified as part of the control review, mitigating actions are taken or plans put in place. These are then monitored by the appropriate committee on behalf of the Board. The Board is not aware of any significant weaknesses that do not have mitigating actions.

0112 GROUP COMPANY DISCLOSURE

The following companies are included in this Group return:

Aviva International Insurance Limited Aviva Insurance Limited CGU Bonus Limited Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2006

CGU Underwriting Limited
The Ocean Marine Insurance Company Limited
Scottish Boiler and General Insurance Company Limited
Travellers' Insurance Association Limited
RAC Insurance Limited
The World Auxiliary Insurance Corporation Limited

Forms 1, 3, 11 and 12 for each individual company included in this group return are shown on the following pages. The sums of the amounts for the individual Group companies differ from the totals in the Group return. This is because some of these companies are owned by other companies included in the Group return and because amounts due to or from Group companies and reinsurance arrangements between Group companies are eliminated in the Group return. These differences are highlighted as Consolidated Adjustments in a separate Form below.

The following companies were included in this return last year, but have been excluded this year following the revocation of their insurance licences:

The Northern Assurance Company Limited

Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2006
Group solvency calculation
Note 0112 continued

Form 1

Statement of Name of insur		neral insurance business Consolidated Adjustments			
Global busine	ss				
	nancial year ended 31st December 2006 olo solvency calculation Company registration number GL/UK/CM			Period ended	units
	R1		GL	31 12 2006	£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				(7241373)	(5440764)
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund			12		
Capital resources available to cover general insurance business capital resources requirement (11-12)			13	(7241373)	(5440764)
Guarantee fu	nd		1		
Guarantee fund requirement			21	(3535383)	(3345154)
Excess (deficiency) of available capital resources to cover guarantee fund requirement			22	(3705990)	(2095610)
Minimum car	oital requireme	nt (MCR)			
General insurance capital requirement			31	(60484)	(111844)
Base capital resources requirement			33	(16444)	(17593)
Individual minimum capital requirement			34	(62623)	(115904)
Capital requirements of regulated related undertakings			35	(3880593)	(3716557)
Minimum capital requirement (34+35)			36	(3943216)	(3832461)
Excess (deficiency) of available capital resources to cover 50% of MCR			37	(5269765)	(3524534)
Excess (deficiency) of available capital resources to cover 75% of MCR			38	(4283961)	(2566418)
Capital resou	ırces requirem	ent (CRR)			
Capital resources requirement			41	(3943216)	(3832461)
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)			42	(3298157)	(1608303)
	ontingent liabilit	ies in respect of other iness as shown in a		-	
supplementary note to Form 15			51 	1695000	1789000

Form 1 Statement of solvency - general insurance business Name of insurer **CGU Underwriting Limited** Global business Financial year ended 31st December 2006 Company Solo solvency calculation registration Period ended number day month year units GL/UK/CM R1 GL £000 94405 31 12 2006 As at end of As at end of this financial the previous year year 2 Capital resources Capital resources arising outside the long-term insurance 146566 143247 fund 11 Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund 12 Capital resources available to cover general insurance business capital resources requirement (11-12) 13 146566 143247 **Guarantee fund** Guarantee fund requirement 21 15814 16912 Excess (deficiency) of available capital resources to cover guarantee fund requirement 22 130752 126335 Minimum capital requirement (MCR) General insurance capital requirement 50735 31 47442 Base capital resources requirement 33 2139 2030 Individual minimum capital requirement 50735 34 47442 Capital requirements of regulated related undertakings 35 Minimum capital requirement (34+35) 50735 36 47442 Excess (deficiency) of available capital resources to cover 50% of MCR 37 122845 117879 Excess (deficiency) of available capital resources to cover 75% of MCR 38 110985 105196 Capital resources requirement (CRR) Capital resources requirement 41 47442 50735 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) 42 99124 92512 **Contingent liabilities** Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a 51 supplementary note to Form 15

Form 1

Statement of	solvensy - gov	noral incurance business			Form 1
Name of insur		neral insurance business The Ocean Marine Insurance Comp	any Limit	ed	
Global busine Financial year	ended	31st December 2006 Company			
Solo solvency	Calculation	registration		Period ended	
		number GL/UK/CM		day month year	units
	R1	27204	GL	31 12 2006	£000
				As at end of this financial year 1	As at end of the previous year 2
Capital resou	ırces				
Capital resour fund	rces arising outs	side the long-term insurance	11	29117	20189
	rces allocated to e the long-term	oward long-term insurance business insurance fund	12		
	rces available to ces requiremen	o cover general insurance business t (11-12)	13	29117	20189
Guarantee fu	nd		1		
Guarantee fur	nd requirement		21	2620	4424
	iency) of availated requirement	ole capital resources to cover	22	26497	15765
Minimum cap	oital requireme	nt (MCR)			
General insur	ance capital rec	uirement	31	7859	13272
Base capital r	esources requir	ement	33	2139	2030
Individual min	imum capital re	quirement	34	7859	13272
Capital require	ements of regul	ated related undertakings	35		
Minimum capi	tal requirement	(34+35)	36	7859	13272
Excess (defici	• /	ole capital resources to	37	25188	13553
Excess (defici	ency) of availat MCR	ole capital resources to	38	23223	10235
Capital resou	ırces requirem	ent (CRR)			
Capital resour	ces requiremer	nt	41	7859	13272
	iency) of availat ance business C	ole capital resources to cover CRR (13-41)	42	21258	6917
Contingent li	abilities		_		
than long-tern		ies in respect of other iness as shown in a 15	51		

Form 1

Statement of Name of insur		neral insurance business Travellers' Insurance Association L	.imited		
Global busine	ess				
Financial year Solo solvency		31st December 2006 Company registration number GL/UK/CM		Period ended day month year	units
	R1	110292	GL	31 12 2006	£000
				As at end of this financial year	As at end of the previous year 2
Capital resou	ırces			T	I
Capital resoul	rces arising outs	side the long-term insurance	11	11064	7527
	rces allocated to e the long-term	oward long-term insurance business insurance fund	12		
	rces available to ces requiremen	o cover general insurance business t (11-12)	13	11064	7527
Guarantee fu	ınd		1	I	I
Guarantee fur	nd requirement		21	2139	2030
	iency) of availat nd requirement	ole capital resources to cover	22	8925	5497
Minimum car	oital requireme	nt (MCR)		I	I
General insur	ance capital rec	quirement	31		
Base capital r	esources requir	ement	33	2139	2030
Individual min	imum capital re	quirement	34	2139	2030
Capital require	ements of regul	ated related undertakings	35		
Minimum cap	ital requirement	(34+35)	36	2139	2030
Excess (deficition cover 50% of		ole capital resources to	37	9995	6512
Excess (deficion cover 75% of		ole capital resources to	38	9460	6004
Capital resou	ırces requirem	ent (CRR)		1	
Capital resour	rces requiremer	nt	41	2139	2030
	iency) of availat ance business C	ole capital resources to cover CRR (13-41)	42	8925	5497
Contingent li	abilities				
than long-term		ties in respect of other iness as shown in a 15	51		

Form 1

Statement of solvency - general insurance business Name of insurer **CGU Bonus Limited**

Global business

Financial year ended Solo solvency calculation		31st December 2006 Company registration number GL/UK/CM		Period ended day month year	units
	R1	SC8140	GL	31 12 2006	£000
				As at end of this financial year 1	As at end of the previous year
Capital resou	ırces				
Capital resour fund	rces arising outside th	ne long-term insurance	11	211527	193628
	rces allocated toward e the long-term insura	long-term insurance business ance fund	12		
	rces available to cove uirement (11-12)	er general insurance business capital	13	211527	193628
Guarantee fu	ınd				
Guarantee fur	nd requirement		21	18410	21205
Excess (defici requirement	iency) of available ca	pital resources to cover guarantee fund	22	193117	172423
Minimum cap	oital requirement (M	CR)			
General insura	ance capital requirem	nent	31	55231	63615
Base capital r	esources requiremen	t	33	2139	2030
Individual min	imum capital requirer	ment	34	55231	63615
Capital require	ements of regulated r	elated undertakings	35		
Minimum capi	ital requirement (34+	35)	36	55231	63615
Excess (defici cover 50% of	iency) of available ca MCR	pital resources to	37	183912	161821
Excess (defici cover 75% of	iency) of available ca MCR	pital resources to	38	170104	145917
Capital resou	urces requirement (0	CRR)			
Capital resour	rces requirement		41	55231	63615
Excess (defici general insura	iency) of available ca ance business CRR (pital resources to cover 13-41)	42	156296	130013
Contingent li	abilities				
than long-term	contingent liabilities in n insurance business y note to Form 15		51		

Form 1

Statement of solvency - general insurance business

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

31st December 2006

Financial year ended Solo solvency calculation		31st December 2006 Company registration number GL/UK/CM	Company registration number		units
	R1	1054	GL	31 12 2006	£000
	•			As at end of this financial year	As at end of the previous year 2
Capital reso	urces				
Capital resou fund	rces arising outs	ide the long-term insurance	11	11497	12202
	rces allocated to le the long-term	ward long-term insurance business insurance fund	12		
	rces available to	cover general insurance business t (11-12)	13	11497	12202
Guarantee fu	und				
Guarantee fu	nd requirement		21	2139	2030
	ciency) of availat nd requirement	le capital resources to cover	22	9358	10172
Minimum ca	pital requireme	nt (MCR)			
General insu	rance capital req	uirement	31	3250	3957
Base capital	resources requir	ement	33	2139	2030
Individual mir	nimum capital re	quirement	34	3250	3957
Capital requir	rements of regula	ated related undertakings	35		
Minimum cap	ital requirement	(34+35)	36	3250	3957
Excess (defice cover 50% of		ole capital resources to	37	9872	10223
Excess (defice cover 75% of		ele capital resources to	38	9060	9234
Capital reso	urces requirem	ent (CRR)			
Capital resou	irces requiremen	t	41	3250	3957
	ciency) of availat ance business C	ele capital resources to cover CRR (13-41)	42	8247	8245
Contingent I	iabilities				
than long-terr	•	ies in respect of other iness as shown in a 15	51		

Form 1

Statem	ent of solvency - long	g-terr	n in	sura	anc	e bus	siness	
					-			

Name of insurer The World Auxillary Insurance Corporation Limited

Global business

Financial year ended 31st December 2006
Solo solvency calculation Company

Solo solvency calculation		Company registration number		Period ended	units
	R1	GL/UK/CM 158900	GL	31 12 2006	£000
				As at end of this financial year	As at end of the previous year 2
Capital resou	irces				
Capital resour fund	ces arising outside th	e long-term insurance	11	16539	10363
	ces allocated toward the long-term insura	long-term insurance business nce fund	12		
	ces available to cove ces requirement (11-1	r general insurance business 2)	13	16539	10363
Guarantee fu	nd				
Guarantee fur	nd requirement		21	2139	2030
Excess (defici guarantee fun	• • • • • • • • • • • • • • • • • • • •	oital resources to cover	22	14400	8333
Minimum cap	oital requirement (Mo	CR)			
General insura	ance capital requirem	ent	31	2139	2050
Base capital re	esources requiremen	i.	33	2139	2030
Individual min	imum capital requiren	nent	34	2139	2050
Capital require	ements of regulated re	elated undertakings	35		
Minimum capi	tal requirement (34+3	5)	36	2139	2050
Excess (defici	ency) of available cap MCR	oital resources to	37	15470	9338
Excess (defici	ency) of available cap MCR	oital resources to	38	14935	8825
Capital resou	ırces requirement (C	RR)			
Capital resour	ces requirement		41	2139	2050
	ency) of available cap ance business CRR (1	oital resources to cover 3-41)	42	14400	8313
Contingent lia	abilities				
than long-term	ontingent liabilities in n insurance business y note to Form 15		51		

Form 1

Statement of solvency - general insurance business Name of insurer **RAC Insurance Limited**

than long-term insurance business as shown in a

supplementary note to Form 15

Global business

Financial year ended

31st December 2006

Company Solo solvency calculation registration Period ended number day month year units GL/UK/CM R1 2355834 GL 31 12 2006 £000 As at end of As at end of this financial the previous year year 2 1 Capital resources Capital resources arising outside the long-term insurance 11 10551 11494 Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund 12 Capital resources available to cover general insurance business capital resources requirement (11-12) 13 10551 11494 **Guarantee fund** Guarantee fund requirement 1471 1353 21 Excess (deficiency) of available capital resources to cover 22 guarantee fund requirement 9080 10141 Minimum capital requirement (MCR) General insurance capital requirement 31 2482 3957 Base capital resources requirement 33 1471 1353 Individual minimum capital requirement 3957 34 2482 Capital requirements of regulated related undertakings 35 Minimum capital requirement (34+35) 36 2482 3957 Excess (deficiency) of available capital resources to cover 50% of MCR 37 9310 9515 Excess (deficiency) of available capital resources to cover 75% of MCR 38 8690 8526 Capital resources requirement (CRR) Capital resources requirement 41 2482 3957 Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41) 42 8069 7537 **Contingent liabilities** Quantifiable contingent liabilities in respect of other

51

Form 1

Statement of	solvency - ge	neral insurance business			Form 1
Name of insur		Aviva International Insurance Limited			
ranic or mour	OI .	Limitod			
Global busine Financial year		31st December 2006			
rinanciai yeai	ended	31St December 2000			
Adjusted solo calculation	solvency	Company			
oaloulation		registration		Period ended	_
		number GL/UK/CM		day month year	units
	R1	21487	GL	31 12 2006	£000
				As at end of	As at end of
				this financial	the previous
				year 1	year 2
Capital resou	ırces			ı	
		side the long-term insurance fund	11	7459517	5941348
Capital resour	ces allocated to	oward long-term insurance business			
arising outside	e the long-term	insurance fund	12		
		cover general insurance business			
	ces requiremen	it (11-12)	13	7459517	5941348
Guarantee fu			1		
Guarantee fur	nd requirement		21	3861737	3431269
	ency) of availal d requirement	ble capital resources to cover	22	3597780	2510079
Minimum cap	oital requireme	ent (MCR)			
General insur	ance capital red	quirement	31	360743	381641
Base capital r	esources requi	rement	33	2139	2030
Individual min	imum capital re	equirement	34	360743	381641
Capital require	ements of regul	lated related undertakings	35	3927717	3522006
Minimum capi	tal requirement	: (34+35)	36	4288460	3903647
Excess (defici	ency) of availal MCR	ble capital resources to	37	5315287	3989525
Excess (defici		ble capital resources to	38	4243172	3013613
	rces requirem	nent (CRR)	1 22	4243172	3013013
	ces requiremer	· · · · · · · · · · · · · · · · · · ·	41	4288460	3903647
	ency) of availal ance business (ble capital resources to cover CRR (13-41)	42	3171057	2037701
Contingent li	abilities				
than long-tern		ties in respect of other siness as shown in a 15	51		

Form 1

Statement of solvency - general insurance business Name of insurer **Aviva Insurance Limited**

Global business

31st December 2006

Financial year ended Adjusted solo solvency Company calculation registration Period ended number day month year units GL/UK/CM R1 SC2116 GL 31 12 2006 £000 As at end of As at end of this financial the previous year year 2 Capital resources Capital resources arising outside the long-term insurance fund 6702691 5239738 11 Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund 12 Capital resources available to cover general insurance business capital resources requirement (11-12) 13 6702691 5239738 **Guarantee fund** Guarantee fund requirement 21 3392011 3002393 Excess (deficiency) of available capital resources to cover guarantee fund requirement 22 3310680 2237345 Minimum capital requirement (MCR) General insurance capital requirement 236522 31 265283 Base capital resources requirement 33 2030 2139 Individual minimum capital requirement 34 265283 236522 Capital requirements of regulated related undertakings 35 3487991 3120438 Minimum capital requirement (34+35) 3356960 36 3753274 Excess (deficiency) of available capital resources to cover 50% of MCR 37 4826054 3561258 Excess (deficiency) of available capital resources to cover 75% of MCR 38 3887736 2722018 Capital resources requirement (CRR) Capital resources requirement 41 3753274 3356960 Excess (deficiency) of available capital resources to cover 42 general insurance business CRR (13-41) 2949417 1882778 Contingent liabilities Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a 51 supplementary note to Form 15

Components of capital resources

Form 3 (Sheet 1)

Name of insurer Consolidated Adjustments

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3		GL	31 12 2006	£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	(6075900)		(6075900)	(4681600)
Profit and loss account and other reserves	12	(8529451)		(8529451)	(6456193)
Share premium account	13	(3049050)		(3049050)	(3049000)
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16	2542175		2542175	3335094
Core tier one capital (sum of 11 to 16)	19	(15112226)		(15112226)	(10851699)
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	77200		77200	115300
Total tier one waivers as restricted (21+22+23)	24	77200		77200	115300
Other tier one capital	•			'	
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
2sortanings	<u> </u>				
Total tier one capital before deductions	31				
(19+24+25+26+27+28)		(15035026)		(15035026)	(10736399)
Investments in own shares	32				
Intangible assets	33	16200		16200	19900
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	53246		53246	98702
Deductions in related undertakings	36	(5376699)		(5376699)	(2063279)
Deductions from tier one (32 to 36)	37	(5307253)		(5307253)	(1944677)
Total tier one capital after deductions (31-37)	39	(9727773)		(9727773)	(8791722)

Components of capital resources

Form 3 (Sheet 2)

Name of insurer Consolidated Adjustments

Global business

		Company registration number GL/UK		Period ended day month year	Units	
	R3		GL	31 12 2006	£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	(116200)		(116200)	(120055)	
Upper tier two capital (44 to 47)	49	(116200)		(116200)	(120055)	
Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53	(37500)		(37500)	(13742)	
Lower tier two capital (51+52+53)	59	(37500)		(37500)	(13742)	
Total tier two capital before restrictions (49+59)	61	(153700)		(153700)	(133797)	
Excess tier two capital	62	(155150)		(1331.00)	(122701)	
Further excess lower tier two capital	63					
Total tier two capital after restrictions, before deductions (61-62-63)	69	(153700)		(153700)	(133797)	

Components of capital resources

Form 3 (Sheet 3)

Name of insurer

Consolidated Adjustments

Global business

		Company registration number	GL/UK/CM	Period ended day month year	Units
	R3		GL	31 12 2006	£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	(9881473)		(9881473)	(8925519)
Inadmissible assets other than intangibles and own shares	73	(2456700)		(2456700)	(1537938)
Assets in excess of market risk and counterparty limits	74	(183400)		(183400)	(1946817)
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 (72-73-74-76-77)	79	(7241373)		(7241373)	(5440764)
Available capital resources for PRU tests		, , ,			
Available capital resources for guarantee fund requirement	81	(7241373)		(7241373)	(5440764)
Available capital resources for 50% MCR requirement	82	(7241373)		(7241373)	(5440764)
Available capital resources for 75% MCR requirement	83	(7241373)		(7241373)	(5440764)
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				

Components of capital resources

CGU Underwriting

Name of insurer Limited

Global business

Financial year ended 31st December 2006

Form 3 (Sheet 1)

		Company registration number		Period ended day month year	units
	R3	94405	GL	31 12 2006	£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				T	
Permanent share capital	11	135000		135000	135000
Profit and loss account and other reserves	12	15114		15114	26157
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	150114		150114	161157
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		ı			
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
		-		1	
Total tier one capital before deductions (19+24+25+26+27+28)	31	150114		150114	161157
Investments in own shares	32	100114		100114	101107
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	3548		3548	
Deductions in related undertakings	36	33.3		33.10	
Deductions from tier one (32 to 36)	37	3548		3548	
Total tier one capital after deductions (31-37)	39	146566		146566	161157

Components of capital resources

Form 3 (Sheet 2)

CGU Underwriting

Name of insurer

Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	- units
	R3	94405	GL	31 12 2006	£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				1	
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				1
Other tier two instruments	52				
Lower tier two instruments Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Components of capital resources

Form 3 (Sheet 3)

CGU Underwriting

Name of insurer

Limited

Global business

31st December 2006 Financial year ended

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	94405	GL	31 12 2006	£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
Total assital resource		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	146566		146566	161157
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74				17910
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 (72-73-74-76-77)	79	146566		146566	143247
Available capital resources for PRU tests					-
Available capital resources for guarantee fund requirement	81	146566		146566	143247
Available capital resources for 50% MCR requirement	82	146566		146566	143247
Available capital resources for 75% MCR requirement	83	146566		146566	143247
Financial engineering adjustments		- 1			
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				

Components of capital resources

Form 3 (Sheet 1)

Name of insurer The Ocean Marine Insurance Company Limited

Global business

		Company registration number	GL/UK/CM	Period ended	unito
	R3	27204	GL	31 12 2006	units £000
	N3	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	59500		59500	59500
Profit and loss account and other reserves	12	4072		4072	2139
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	63572		63572	61639
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	<u> </u>	ı			
Perpetual non-cumulative preference shares as restricted	25				
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	63572		63572	61639
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	63572		63572	61639

Form 3 (Sheet 2)

Components of capital resources

Name of insurer The Ocean Marine Insurance Company Limited

Global business

	Company registration number	GL/UK/CM	Period ended	units	
	R3	27204	GL	31 12 2006	£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				
	1		1	I	I
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Components of capital resources

Form 3 (Sheet 3)

Name of insurer The Ocean Marine Insurance Company Limited

Global business

,	Company registration number		GL/UK/CM	Period ended	units
	R3	27204	GL	31 12 2006	£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	63572		63572	61639
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	34455		34455	41450
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 (72-73-74-76-77)	79	29117		29117	20189
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	29117		29117	20189
Available capital resources for 50% MCR requirement	82	29117		29117	20189
Available capital resources for 75% MCR requirement	83	29117		29117	20189
Financial engineering adjustments				·	
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Form 3
Components of capital resources (Sheet 1)

Name of insurer Travellers' Insurance Association Limited

Global business

		Company registration number		Period ended day month year	units
	R3	110292	GL	31 12 2006	£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	7000		7000	7000
Profit and loss account and other reserves	12	4064		4064	3749
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	11064		11064	10749
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	<u>_</u>	1		1	
Perpetual non-cumulative preference shares as restricted	25				
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	11064		11064	10749
Investments in own shares	32	11004		11004	10.10
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	11064		11064	10749

Components of capital resources

Form 3

(Sheet 2)

Name of insurer Travellers' Insurance Association Limited

Global business

	R3	registration number 110292	GL/UK/CM	day month year 31 12 2006	units
		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
Tion true comitted		1	2	3	4
Tier two capital		I	T	T	I
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				
		I		1	
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Form 3 (Sheet 3)

Components of capital resources

Name of insurer Travellers' Insurance Association Limited

Global business

	Company registration number		GL/UK/CM	Period ended day month year	units
	R3	110292	GL	31 12 2006	£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	11064		11064	10749
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74				3222
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 (72-73-74-76-77)	79	11064		11064	7527
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	11064		11064	7527
Available capital resources for 50% MCR requirement	82	11064		11064	7527
Available capital resources for 75% MCR requirement	83	11064		11064	7527
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Form 3 (Sheet 1)

Components of capital resources

Name of insurer CGU Bonus Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	SC8140	GL	31 12 2006	£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	157000		157000	157000
Profit and loss account and other reserves	12	77296		77296	58544
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	234296		234296	215544
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				
Perpetual non-cumulative preference shares in related undertakings	26				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related undertakings	28				
	1				
Total tier one capital before deductions (19+24+25+26+27+28)	31	234296		234296	215544
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	22769		22769	21916
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	22769		22769	21916
Total tier one capital after deductions (31-37)	39	211527		211527	193628

Components of capital resources

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2006

Form 3 (Sheet 2)

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	SC8140	GL	31 12 2006	£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				
		I		T	
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Components of capital resources

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2006

Form 3 (Sheet 3)

	Company registration number		GL/UK/CM	Period ended day month year	units
	R3	SC8140	GL	31 12 2006	£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	211527		211527	193628
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74				
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 (72-73-74-76-77)	79	211527		211527	193628
Available capital resources for PRU tests	_				
Available capital resources for guarantee fund requirement	81	211527		211527	193628
Available capital resources for 50% MCR requirement	82	211527		211527	193628
Available capital resources for 75% MCR requirement	83	211527		211527	193628
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Form 3
Components of capital resources (Sheet 1)

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

		Company registration number GL/UK/		Period ended day month year	units
	R3	1054	GL	31 12 2006	£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	4500		4500	1500
Profit and loss account and other reserves	12	13053		13053	12235
Share premium account	13	50		50	
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	17603		17603	13735
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				
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	17603		17603	13735
Investments in own shares	32	200		11.500	
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	1623		1623	1533
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	1623		1623	1533
Total tier one capital after deductions (31-37)	39	15980		15980	12202

Components of capital resources

Form 3 (Sheet 2)

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

	re	Company registration number	GL/UK/CM	Period ended day month year	units
	R3	1054	GL	31 12 2006	£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		I	1	1	1
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	I			
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Form 3 (Sheet 3)

Components of capital resources

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	1054	GL	31 12 2006	£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					I
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	15980		15980	12202
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	4483		4483	
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 (72-73-74-76-77)	79	11497		11497	12202
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	11497		11497	12202
Available capital resources for 50% MCR requirement	82	11497		11497	12202
Available capital resources for 75% MCR requirement	83	11497		11497	12202
Financial engineering adjustments	_				
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Form 3 Components of capital resources (Sheet 1)

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2006

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	21487	GL	31 12 2006	£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 1	2	3	4
Core tier one capital					
Permanent share capital	11	6413000		6413000	4852000
Profit and loss account and other reserves	12	10343700		10343700	8067000
Share premium account	13	3639300		3639300	3639000
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16	(4229976)		(4229976)	(4269445)
Core tier one capital (sum of 11 to 16)	19	16166024		16166024	12288555
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				
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	16166024		16166024	12288555
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	70300		70300	81400
Deductions in related undertakings	36	5881807		5881807	3521946
Deductions from tier one (32 to 36)	37	5952107		5952107	3603346
Total tier one capital after deductions (31-37)	39	10213917		10213917	8685209

8685209

Components of capital resources

Form 3 (Sheet 2)

Name of insurer Aviva International Insurance Limited

Global business

	Company registration number	GL/UK/CM	Period ended day month year	units	
	R3	21487	GL	31 12 2006	£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	116200		116200	120055
Upper tier two capital (44 to 47)	49	116200		116200	120055
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53	37500		37500	13742
Lower tier two capital (51+52+53)	59	37500		37500	13742
Total tier two capital before restrictions (49+59)	61	153700		153700	133797
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	153700		153700	133797

Components of capital resources

Form 3 (Sheet 3)

Name of insurer Aviva International Insurance Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	21487	GL	31 12 2006	£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	10367617		10367617	8819006
Inadmissible assets other than intangibles and own shares	73	2848700		2848700	2001658
Assets in excess of market risk and counterparty limits	74	59400		59400	876000
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 (72-73-74-76-77)	79	7459517		7459517	5941348
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	7459517		7459517	5941348
Available capital resources for 50% MCR requirement	82	7459517		7459517	5941348
Available capital resources for 75% MCR requirement	83	7459517		7459517	5941348
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Components of capital resources

Form 3 (Sheet 1)

Name of insurer Aviva Insurance Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	SC2116	GL	31 12 2006	£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				T	
Permanent share capital	11	5702000		5702000	3363000
Profit and loss account and other reserves	12	8330000		8330000	6223000
Share premium account	13	3049000		3049000	3049000
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16	(3503899)		(3503899)	(3492949)
Core tier one capital (sum of 11 to 16)	19	13577101		13577101	9142051
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				
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	13577101		13577101	9142051
Investments in own shares	32				
Intangible assets	33	11900		11900	
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	83700		83700	83300
Deductions in related undertakings	36	4334410		4334410	1987910
Deductions from tier one (32 to 36)	37	4430010		4430010	2071210
Total tier one capital after deductions (31-37)	39	9147091		9147091	7070841

Form 3 (Sheet 2)

Components of capital resources

Name of insurer Aviva Insurance Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	SC2116	GL	31 12 2006	£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	116200		116200	120055
Upper tier two capital (44 to 47)	49	116200		116200	120055
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53	37500		37500	13742
Lower tier two capital (51+52+53)	59	37500		37500	13742
Total tier two capital before restrictions (49+59)	61	153700		153700	133797
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	153700		153700	133797

Components of capital resources

Form 3 (Sheet 3)

Name of insurer

Aviva Insurance Limited

Global business

	Company registration number	GL/UK/CM	Period ended day month year	units	
	R3	SC2116	GL	31 12 2006	£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	9300791		9300791	7204638
Inadmissible assets other than intangibles and own shares	73	2506500		2506500	1100900
Assets in excess of market risk and counterparty limits	74	91600		91600	864000
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 (72-73-74-76-77)	79	6702691		6702691	5239738
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	6702691		6702691	5239738
Available capital resources for 50% MCR requirement	82	6702691		6702691	5239738
Available capital resources for 75% MCR requirement	83	6702691		6702691	5239738
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Components of capital resources

Form 3 (Sheet 1)

Name of insurer RAC Insurance Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	2355834	GL	31 12 2006	£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	5500		5500	5500
Profit and loss account and other reserves	12	9200		9200	7738
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	14700		14700	13238
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	<u>.</u>				
Perpetual non-cumulative preference shares as restricted	25				
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	14700		14700	13238
Investments in own shares	32	1 11 00		11130	10200
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	14700		14700	13238

Components of capital resources

Form 3 (Sheet 2)

Name of insurer RAC Insurance Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	2355834	GL	31 12 2006	£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		1		T	T
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				
Final transport and transport	1 -4				
Fixed term preference shares Other tier two instruments	51 52				
Lower tier two instruments Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Lower tier two capital (51+52+55)	33				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Components of capital resources

Form 3 (Sheet 3)

Name of insurer RAC Insurance Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	2355834	GL	31 12 2006	£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				T	T
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	14700		14700	13238
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	4149		4149	1744
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 (72-73-74-76-77)	79	10551		10551	11494
Available capital resources for PRU tests					
Available capital resources for guarantee fund requirement	81	10551		10551	11494
Available capital resources for 50% MCR requirement	82	10551		10551	11494
Available capital resources for 75% MCR requirement	83	10551		10551	11494
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Components of capital resources

Form 3 (Sheet 1)

Name of insurer The World Auxillary Insurance Corporation Limited

Global business

	Company registration number		GL/UK/CM	Period ended day month year	units
	R3	158900	GL	31 12 2006	£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	5600		5600	5600
Profit and loss account and other reserves	12	18652		18652	13131
Share premium account	13				
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one in related undertakings	16				
Core tier one capital (sum of 11 to 16)	19	24252		24252	18731
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	<u> </u>				
Perpetual non-cumulative preference shares as restricted	25				
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	24252		24252	18731
Investments in own shares	32	2.232		2.232	
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	24252		24252	18731

Components of capital resources

Form 3 (Sheet 2)

Name of insurer The World Auxillary Insurance Corporation Limited

Global business

		Company registration number	GL/UK/CM	Period ended day month year	- units
	R3	158900	GL	31 12 2006	£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				
Other tier two instruments	52				
Lower tier two institutions Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Form 3 (Sheet 3)

Components of capital resources

Name of insurer The World Auxillary Insurance Corporation Limited

Global business

	Company registration number		GL/UK/CM	Period ended day month year	units
	R3	158900	GL	31 12 2006	£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				T	
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	24252		24252	18731
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	7713		7713	8368
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 (72-73-74-76-77)	79	16539		16539	10363
Available capital resources for PRU tests	•				
Available capital resources for guarantee fund requirement	81	16539		16539	10363
Available capital resources for 50% MCR requirement	82	16539		16539	10363
Available capital resources for 75% MCR requirement	83	16539		16539	10363
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer Consolidated Adjustments

Global business

Financial year ended 31st December 2006

	registration		Period ended		
	number GL/UK/CM	-	day month year	units	
R11		GL	31 12 2006	£000	
			This financial	Previous	
			year	year	
			1	2	
Gross premiums written		11	(42956)	(21042)	
Premium taxes and levies (included in line	e 11)	12			
Premiums receivable net of taxes and levi	es (11-12)	13	(42956)	(21042)	
Premiums for classes 11, 12 or 13 (includ	ed in line 13)	14		390518	
Premiums for "actuarial health insurance"	(included in line 13)	15			
Sub-total A (13 + 1/2 14 - 2/3 15)		16	(42956)	174217	
Gross premiums earned		21	(42991)	(3148)	
Premium taxes and levies (included in line	21)	22			
Premiums earned net of taxes and levies	(21-22)	23	(42991)	(3148)	
Premiums for classes 11, 12 or 13 (includ	ed in line 23)	24		395621	
Premiums for "actuarial health insurance"	(included in line 23)	25			
Sub-total H (23 + 1/2 24 - 2/3 25)		26	(42991)	194663	
Sub-total I (higher of sub-total A and sub-	total H)	30	(81026)	127028	
Adjusted Sub-total I if financial year is no annual figure	ot a 12 month period to produce an	31			
Division of gross adjusted premiums	x 0.18	32	(14585)	22865	
amount: sub-total I (or adjusted sub-total I if appropriate)	Excess (if any) over 53.1m EURO x 0.02	33	1137	5336	
Sub-total J (32-33)		34	(15722)	17529	
Claims paid in period of 3 financial years		41	290645	148390	
Claims outstanding carried forward at	For insurance business accounted for on an underwriting year basis	42	(540381)	(623188)	
the end of the 3 year period	For insurance business accounted for on an accident year basis	43	1	5533	
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		65	
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45		143928	
Sub-total C (41+42+43-44-45)		46	(249735)	(613258)	
Amounts recoverable from reinsurers in re	espect of claims included in Sub-total C	47	(162270)	(100187)	
Sub-total D (46-47)		48	(87465)	(513071)	
Reinsurance ratio (sub-total D / sub-total	C or, if more, 50% or, if less, 100%)	49			
Premiums amount Sub-total J x reinsurance ratio		50	(13152)	(11789)	
Provisions for claims outstanding (before	discounting and net of reinsurance)	51	91	8218	
Brought forward amount (12.43.2 x 51.	1/51.2 or, if less, 12.43.2)	52	(76059)	(86371)	
Greater of lines 50 and 52		53	(50346)	(97767)	

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer CGU Underwriting Limited

Global business

Greater of lines 50 and 52

Financial year ended 31st December 2006

General insurance business Company registration

General insurance business	Company registration		Period ended	
	number GL/UK/CM		day month year	units
R11	94405	GL	31 12 2006	£000
			This financial year 1	Previous year 2
Gross premiums written		11	291727	313751
Premium taxes and levies (include	led in line 11)	12	(195)	218
Premiums receivable net of taxe	s and levies (11-12)	13	291922	313533
Premiums for classes 11, 12 or	· · · · · · · · · · · · · · · · · · ·	14		
Premiums for "actuarial health in	surance" (included in line 13)	15		
Sub-total A (13 + 1/2 14 - 2/3 15		16	291922	313533
Gross premiums earned		21	297746	271795
Premium taxes and levies (include	led in line 21)	22	(195)	218
Premiums earned net of taxes a	nd levies (21-22)	23	297941	271577
Premiums for classes 11, 12 or	,	24		
Premiums for "actuarial health in	surance" (included in line 23)	25		
Sub-total H (23 + 1/2 24 - 2/3 25)		26	297941	271577
Sub-total I (higher of sub-total A	and sub-total H)	30	297941	313533
Adjusted Sub-total I if financial y annual figure	ear is not a 12 month period to produce an	31		
Division of gross adjusted premiums amount: sub-total I (or	x 0.18	32	53629	56436
adjusted sub-total I if appropriate		33	5249	5594
Sub-total J (32-33)		34	48380	50842
Claims paid in period of 3 finance	al years	41	429123	460967
Claims outstanding carried forward at the	For insurance business accounted for on an underwriting year basis	42		
end of the 3 year period	For insurance business accounted for on an accident year basis	43	128796	142696
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	144462	142250
Sub-total C (41+42+43-44-45)		46	413457	461413
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	8032	949
Sub-total D (46-47)		48	405425	460464
Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	0.98	1.00
Premiums amount Sub-total J x	einsurance ratio	50	47442	50735
Provisions for claims outstanding	(before discounting and net of reinsurance)	51	122790	142441
Brought forward amount (12.43	2 x 51.1/51.2 or, if less, 12.43.2)	52	43736	41715

53

47442

50735

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2006

General insurance business Company registration

General insurance business	Company registration		Period ended	
	number GL/UK/CM	number GL/UK/CM		units
R11	27204	GL	31 12 2006	£000
•		1	This financial year 1	Previous year 2
Gross premiums written		11		
Premium taxes and levies (included	d in line 11)	12		
Premiums receivable net of taxes a	,	13		
Premiums for classes 11, 12 or 13	,	14		
Premiums for "actuarial health insu	rance" (included in line 13)	15		
Sub-total A (13 + 1/2 14 - 2/3 15)		16		
Gross premiums earned		21		
Premium taxes and levies (included	,	22		
Premiums earned net of taxes and	,	23		
Premiums for classes 11, 12 or 13	· · · · · · · · · · · · · · · · · · ·	24		
Premiums for "actuarial health insu	rance" (included in line 23)	25		
Sub-total H (23 + 1/2 24 - 2/3 25)	ad and tatal ID	26		
Sub-total I (higher of sub-total A ar	,	30		
Adjusted Sub-total I if financial ye annual figure	ar is not a 12 month period to produce an	31		
Division of gross adjusted premiums amount: sub-total I (or	x 0.18	32		
adjusted sub-total I if appropriate)	Excess (if any) over 53.1m EURO x 0.02	33		
Sub-total J (32-33)		34		
Claims paid in period of 3 financial	years	41	(286671)	(200022)
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis For insurance business accounted	42	542840	555535
Claims outstanding brought forward at the	for on an accident year basis For insurance business accounted for on an underwriting year basis	43	99878	86054
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45		
Sub-total C (41+42+43-44-45)		46	156291	269459
Amounts recoverable from reinsure	ers in respect of claims included in Sub-total C	47	156291	269459
Sub-total D (46-47)		48		
Reinsurance ratio (sub-total D / sub-total C or, if more	e, 50% or, if less, 100%)	49	0.50	0.50
Premiums amount Sub-total J x re	einsurance ratio	50		
Provisions for claims outstanding (b	pefore discounting and net of reinsurance)	51		
Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.4	13.2)	52		
Greater of lines 50 and 52		53		

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer Travellers' Insurance Association Limited

Global business

Financial year ended 31st December 2006

	registration number		Period ended	
	GL/UK/CM		day month year	units
R11	110292	GL	31 12 2006	£000
			This financial year 1	Previous year 2
Gross premiums written		11		
Premium taxes and levies (included	in line 11)	12		
Premiums receivable net of taxes a	nd levies (11-12)	13		
Premiums for classes 11, 12 or 13 (included in line 13)	14		
Premiums for "actuarial health insur	ance" (included in line 13)	15		
Sub-total A (13 + 1/2 14 - 2/3 15)		16		
Gross premiums earned		21		
Premium taxes and levies (included	in line 21)	22		
Premiums earned net of taxes and	evies (21-22)	23		
Premiums for classes 11, 12 or 13 (included in line 23)	24		
Premiums for "actuarial health insur	ance" (included in line 23)	25		
Sub-total H (23 + 1/2 24 - 2/3 25)		26		
Sub-total I (higher of sub-total A an	d sub-total H)	30		
Adjusted Sub-total I if financial year produce an annual figure	ar is not a 12 month period to	31		
Division of gross adjusted	x 0.18	32		
premiums amount: sub-total I (or adjusted sub-total I if appropriate)	Excess (if any) over 53.1m EURO x 0.02	33		
Sub-total J (32-33)		34		
Claims paid in period of 3 financial	years years	41	382	2953
Claims outstanding carried forward at the	For insurance business accounted for on an underwriting year basis	42		
end of the 3 year period	For insurance business accounted for on an accident year basis	43	100	900
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44		
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	2595	5756
Sub-total C (41+42+43-44-45)		46	(2113)	(1903)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(2113)	(1903)
Sub-total D (46-47)		48		
Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	0.50	0.50
Premiums amount Sub-total J x reinsurance ratio		50		
	efore discounting and net of reinsurance)	51		
Brought forward amount (12.43.2) Greater of lines 50 and 52	x 51.1/51.2 or, if less, 12.43.2)	52 53		

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2006

General insurance business Company

registration Period ended number units day month year GL/UK/CM £000 R11 GL 12 2006 31 SC8140 This financial Previous year year 1 Gross premiums written 11 222545 305857 Premium taxes and levies (included in line 11) 12 167 1490 Premiums receivable net of taxes and levies (11-12) 304367 13 222378 Premiums for classes 11, 12 or 13 (included in line 13) 88971 14 73380 Premiums for "actuarial health insurance" (included in line 13) 15 Sub-total A (13 + 1/2 14 - 2/3 15) 16 348853 259068 Gross premiums earned 328603 21 260496 Premium taxes and levies (included in line 21) 22 1490 167 Premiums earned net of taxes and levies (21-22) 23 327113 260329 Premiums for classes 11, 12 or 13 (included in line 23) 24 81067 94344 Premiums for "actuarial health insurance" (included in line 23) 25 Sub-total H (23 + 1/2 24 - 2/3 25) 26 300863 374285 Sub-total I (higher of sub-total A and sub-total H) 30 300863 374285 Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure 31 Division of gross adjusted x 0.18 32 54155 67371 premiums amount: sub-total I (or Excess (if any) over 53.1m EURO x 0.02 6809 33 5307 adjusted sub-total I if appropriate) Sub-total J (32-33) 34 48848 60562 Claims paid in period of 3 financial years 41 371454 370433 For insurance business accounted Claims outstanding for on an underwriting year basis 42 carried forward at the For insurance business accounted end of the 3 year period for on an accident year basis 43 294023 338195 For insurance business accounted Claims outstanding for on an underwriting year basis 44 brought forward at the For insurance business accounted beginning of the 3 year period 45 257490 for on an accident year basis 209630 **Sub-total C** (41+42+43-44-45) 407987 498998 46 Amounts recoverable from reinsurers in respect of claims included in Sub-total C 47 383 2069 Sub-total D (46-47) 48 407604 496929 Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%) 49 1.00 1.00 Premiums amount Sub-total J x reinsurance ratio 50 48804 60314 Provisions for claims outstanding (before discounting and net of reinsurance) 51 293620 338190 Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.43.2) 52 55231 63615 Greater of lines 50 and 52 63615 53 55231

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Greater of lines 50 and 52

Financial year ended 31st December 2006 Company General insurance business registration Period ended number day month year units GL/UK/CM £000 R11 GL 31 12 2006 1054 Previous This financial year vear 2 Gross premiums written 11 14504 21997 Premium taxes and levies (included in line 11) 12 11 (9)Premiums receivable net of taxes and levies (11-12) 13 14513 21986 Premiums for classes 11, 12 or 13 (included in line 13) 14 Premiums for "actuarial health insurance" (included in line 13) 15 **Sub-total A** (13 + 1/2 14 - 2/3 15) 16 14513 21986 Gross premiums earned 19245 21 18103 Premium taxes and levies (included in line 21) 22 (9)11 Premiums earned net of taxes and levies (21-22) 23 18112 19234 Premiums for classes 11, 12 or 13 (included in line 23) 24 Premiums for "actuarial health insurance" (included in line 23) 25 Sub-total H (23 + 1/2 24 - 2/3 25) 26 18112 19234 Sub-total I (higher of sub-total A and sub-total H) 18112 21986 30 Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure 31 Division of gross adjusted x 0.1832 3260 3957 premiums amount: sub-total I (or adjusted sub-total I if appropriate) Excess (if any) over 53.1m EURO x 0.02 33 **Sub-total J** (32-33) 34 3260 3957 Claims paid in period of 3 financial years 41 19757 13497 For insurance business accounted Claims outstanding for on an underwriting year basis 42 carried forward at the For insurance business accounted end of the 3 year period for on an accident year basis 3708 5031 43 For insurance business accounted Claims outstanding for on an underwriting year basis 44 brought forward at the For insurance business accounted beginning of the 3 year period for on an accident year basis 45 2187 1024 **Sub-total C** (41+42+43-44-45) 46 17504 21278 Amounts recoverable from reinsurers in respect of claims included in Sub-total C 47 63 **Sub-total D** (46-47) 48 21215 17504 Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%) 49 1.00 1.00 Premiums amount Sub-total J x reinsurance ratio 3957 50 3250 Provisions for claims outstanding (before discounting and net of reinsurance) 51 3692 5031 Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.43.2) 52 1582 2904

53

3250

3957

Form 11

15729

Calculation of general insurance capital requirement - premiums amount and brought forward amount

RAC Insurance Limited Name of insurer

Global business

Gross premiums earned

Financial year ended 31st December 2006

Premiums for "actuarial health insurance" (included in line 23)

Company General insurance business registration Period ended number day month year units GL/UK/CM **R11** GL 31 12 2006 £000 2355834 This financial Previous year vear 2 Gross premiums written 11 13287 15729 Premium taxes and levies (included in line 11) 12 Premiums receivable net of taxes and levies (11-12) 13 13287 15729 Premiums for classes 11, 12 or 13 (included in line 13) 14 Premiums for "actuarial health insurance" (included in line 13) 15 **Sub-total A** (13 + 1/2 14 - 2/3 15)

16

25

13287

21 13121 16279 Premium taxes and levies (included in line 21) 22 Premiums earned net of taxes and levies (21-22) 23 13121 16279 Premiums for classes 11, 12 or 13 (included in line 23) 24

Sub-total H (23 + 1/2 24 - 2/3 25) 26 13121 16279 Sub-total I (higher of sub-total A and sub-total H) 30 13287 16279 Adjusted Sub-total I if financial year is not a 12 month period to

produce an annual figure 31 x 0.18 Division of gross adjusted 32 2392 2930 premiums amount: sub-total I (or Excess (if any) over 53.1m EURO x 0.02 adjusted sub-total I if appropriate) 33

Sub-total J (32-33) 34 2392 2930 Claims paid in period of 3 financial years 41 32887 36086 For insurance business accounted Claims outstanding for on an underwriting year basis 42 carried forward at the

For insurance business accounted

end of the 3 year period for on an accident year basis 43 269 377 For insurance business accounted Claims outstanding for on an underwriting year basis 44 brought forward at the For insurance business accounted beginning of the 3 year period for on an accident year basis 45 896 1145

Sub-total C (41+42+43-44-45) 32260 35318 46 Amounts recoverable from reinsurers in respect of claims included in Sub-total C 47 3618 Sub-total D (46-47) 48 28642 35318 Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%) 49 0.89 1.00 Premiums amount Sub-total J x reinsurance ratio 50 2123 2930 Provisions for claims outstanding (before discounting and net of reinsurance) 51 269 377

Brought forward amount (12.43.2 x 51.1/51.2 or, if less, 12.43.2) 52 2342 3282 Greater of lines 50 and 52 53 2342 3282

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer The World Auxillary Insurance Corporation Limited

Global business

Financial year ended 31st December 2006

General insurance business	Company registration		Period ended	
	number GL/UK/CM		day month year	units
R11	158900	GL	31 12 2006	£000
•			This financial year 1	Previous year 2
Gross premiums written		11		
Premium taxes and levies (included	I in line 11)	12		
Premiums receivable net of taxes a	nd levies (11-12)	13		
Premiums for classes 11, 12 or 13	(included in line 13)	14		
Premiums for "actuarial health insu	rance" (included in line 13)	15		
Sub-total A (13 + 1/2 14 - 2/3 15)		16		
Gross premiums earned		21		
Premium taxes and levies (included	I in line 21)	22		
Premiums earned net of taxes and	levies (21-22)	23		
Premiums for classes 11, 12 or 13	(included in line 23)	24		
Premiums for "actuarial health insu	rance" (included in line 23)	25		
Sub-total H (23 + 1/2 24 - 2/3 25)		26		
Sub-total I (higher of sub-total A ar	nd sub-total H)	30		
Adjusted Sub-total I if financial ye produce an annual figure	ar is not a 12 month period to	31		
Division of gross adjusted premiums amount: sub-total I (or	x 0.18	32		
adjusted sub-total I if appropriate)	Excess (if any) over 53.1m EURO x 0.02	33		
Sub-total J (32-33)	V2022	34		
Claims paid in period of 3 financial	For insurance business accounted	41	15458	18325
Claims outstanding carried forward at the	for on an underwriting year basis For insurance business accounted	42	97079	113396
end of the 3 year period	for on an accident year basis	43		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	119299	100190
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45		
Sub-total C (41+42+43-44-45)	re in record of plains included in Cub total C	46	(6762)	31531
	rs in respect of claims included in Sub-total C	47	(6762)	31531
Sub-total D (46-47)		48		
Reinsurance ratio (sub-total D / sub-total C or, if more	, 50% or, if less, 100%)	49	0.50	0.50
Premiums amount Sub-total J x reinsurance ratio		50		
Provisions for claims outstanding (breinsurance)	pefore discounting and net of	51		
Brought forward amount (12.43.2	x 51.1/51.2 or, if less, 12.43.2)	52		1919
Greater of lines 50 and 52		53		1919

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Name of insurer

Aviva International Insurance Limited

Global business

31st December 2006

Financial year ended General insurance business

Greater of lines 50 and 52

Company registration

General insurance	e business	Company registration		Period ended	
		number		day month year	units
	R11	GL/UK/CM 21487	GL	31 12 2006	£000
		<u> </u>	<u> </u>	This financial year	Previous year 2
Gross premiums v	written		11	2079021	1947510
Premium taxes an	nd levies (included	d in line 11)	12	(221)	246
Premiums receiva	ble net of taxes a	nd levies (11-12)	13	2079242	1947264
Premiums for clas	ses 11, 12 or 13	(included in line 13)	14	93877	
Premiums for "act	uarial health insu	rance" (included in line 13)	15		
Sub-total A (13 +	1/2 14 - 2/3 15)		16	2126181	1947264
Gross premiums e	earned		21	2051449	1965610
Premium taxes an	nd levies (included	d in line 21)	22	(221)	246
Premiums earned	net of taxes and	levies (21-22)	23	2051670	1965364
Premiums for clas	ses 11, 12 or 13	(included in line 23)	24	73284	6214
Premiums for "act	uarial health insu	rance" (included in line 23)	25		
Sub-total H (23 +	1/2 24 - 2/3 25)		26	2088312	1968471
Sub-total I (highe	r of sub-total A ar	nd sub-total H)	30	2126181	1968471
Adjusted Sub-tot produce an annua		ar is not a 12 month period to	31		
Division of gross adjusted premiums amount: sub-total I (or		x 0.18	32	382712	354325
adjusted sub-total		Excess (if any) over 53.1m EURO x 0.02	33	41814	38693
Sub-total J (32-33	3)		34	340898	315632
Claims paid in per	riod of 3 financial	years	41	4377708	4275957
Claims outstandin	q	For insurance business accounted	40	000040	007050
carried forward at end of the 3 year p		for on an underwriting year basis For insurance business accounted	42	838212	987858
Claims outstandin	g	for on an accident year basis For insurance business accounted for on an underwriting year basis	43	2248457 853424	2324038
brought forward at beginning of the 3		For insurance business accounted for on an accident year basis	44		477418
Sub-total C (41+42+43-44-45)		45	2336808	2110912	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		46	4274145	4999523	
Sub-total D (46-4		<u>'</u>	47	134257	588118
`	,	ub-total C or, if more, 50% or, if less, 100%)	48	4139888	4411405
Premiums amour		<u> </u>	49	0.97	0.88
		pefore discounting and net of reinsurance)	50 51	330195	278514
		2 x 51.1/51.2 or, if less, 12.43.2)	51	1836829	1943237
Greater of lines 50	•	. A 01.1/01.2 01, II 1633, 12.43.2)	52	360743	381641

53

360743

381641

Form 11

Calculation of general insurance capital requirement - premiums amount and brought forward amount

Company

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2006

General insurance business

General insurance business	registration number GL/UK/CM		Period ended day month year	units
R11	SC2116	GL	31 12 2006	£000
			This financial year 1	Previous year 2
Gross premiums written		11	1558126	1580649
Premium taxes and levies (include	d in line 11)	12	757	1861
Premiums receivable net of taxes	and levies (11-12)	13	1557369	1578788
Premiums for classes 11, 12 or 13	(included in line 13)	14	339166	
Premiums for "actuarial health inse	urance" (included in line 13)	15		
Sub-total A (13 + 1/2 14 - 2/3 15)		16	1726952	1578788
Gross premiums earned		21	1560220	1516674
Premium taxes and levies (include	d in line 21)	22	757	1861
Premiums earned net of taxes and	l levies (21-22)	23	1559463	1514813
Premiums for classes 11, 12 or 13	(included in line 23)	24	347035	
Premiums for "actuarial health inst	urance" (included in line 23)	25		
Sub-total H (23 + 1/2 24 - 2/3 25)		26	1732981	1514813
Sub-total I (higher of sub-total A a	nd sub-total H)	30	1732981	1578788
Adjusted Sub-total I if financial your produce an annual figure	ear is not a 12 month period to	31		
Division of gross adjusted	x 0.18	32	311936	284182
premiums amount: sub-total I (or adjusted sub-total I if appropriate)	Excess (if any) over 53.1m EURO x 0.02	33	33950	30899
Sub-total J (32-33)		34	277986	253283
Claims paid in period of 3 financia	years	41	1648017	1692115
Claims outstanding carried forward at the	For insurance business accounted for on an underwriting year basis	42	87400	59772
end of the 3 year period	For insurance business accounted for on an accident year basis	43	1692544	1633999
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	44	116469	139472
beginning of the 3 year period	For insurance business accounted for on an accident year basis	45	1488308	1341104
Sub-total C (41+42+43-44-45)		46	1823184	1905310
Amounts recoverable from reinsur	ers in respect of claims included in Sub-total C	47	83277	160239
Sub-total D (46-47)		48	1739907	1745071
Reinsurance ratio (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	0.95	0.92
Premiums amount Sub-total J x	reinsurance ratio	50	265283	231982
Provisions for claims outstanding	before discounting and net of reinsurance)	51	1562842	1495551
Brought forward amount (12.43.	2 x 51.1/51.2 or, if less, 12.43.2)	52	236522	236522
Greater of lines 50 and 52		53	265283	236522

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer Consolidated Adjustments

Global business

Financial year ended 31st December 2006

	registration		Period ended	
	number GL/UK/CM		day month year	units
R12		GL	31 12 2006	£000
			This financial	Previous
			Year 1	year 2
Reference period (No. of months	s) See INSPRU 1.1.63R	11	·	-
Claims paid in reference period		21	290645	319902
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	(540381)	(623188)
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	1	5533
Claims outstanding brought	For insurance business accounted for on an underwriting year basis	24		65
forward at the beginning of the reference period	For insurance business accounted for on an accident year basis	25		(72)
Claims incurred in reference per	iod (21+22+23-24-25)	26	(249735)	(297746)
Claims incurred for classes 11, 1	2 or 13 (included in 26)	27	(96566)	385370
Claims incurred for "actuarial he	alth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2/3 28	3)	29	(298018)	(105061)
Sub-total F - Conversion of sub- and divide by number of months	total E to annual figure (multiply by 12 in reference period)	31	(103425)	(35020)
Division of sub-total F (gross adjusted claims	x 0.26	32	(26890)	(9105)
amount)	Excess (if any) over 37.2M EURO x 0.03	33	416	1518
Sub-total G (32 - 33)		39	(27307)	(10623)
Claims amount Sub-total G x re	einsurance ratio (11.49)	41	(17986)	51709
Higher of premiums amount an	d brought forward amount (11.53)	42	(50346)	(97766)
General insurance capital requ	uirement (higher of lines 41 and 42)	43	(58345)	(111169)

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer CGU Underwriting Limited

Global business

Financial year ended 31st December 2006

	registration		Period ended	
	number GL/UK/CM		day month year	units
R12	94405	GL	31 12 2006	£000
		l	This financial	Previous
			year	year
			1	2
Reference period (No. of mont	ns) See INSPRU 1.1.63R	11	36	36
Claims paid in reference period	1	21	429123	288496
Claims outstanding carried	For insurance business accounted for on an			
Claims outstanding carried forward at the end of the	underwriting year basis	22		
reference period	For insurance business accounted for on an accident year basis	23	128796	142696
Claims outstanding brought	For insurance business accounted for on an underwriting year basis	24		
forward at the beginning of the reference period	For insurance business accounted for on an accident year basis	25	144462	142250
Claims incurred in reference p	· · · · · · · · · · · · · · · · · · ·	26	413457	288942
Claims incurred for classes 11	12 or 13 (included in 26)	27		
Claims incurred for "actuarial h	ealth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2/3	28)	29	413457	288942
	b-total E to annual figure (multiply by 12			
and divide by number of month	s in reference period)	31	137819	96314
Division of sub-total F (gross adjusted claims	x 0.26	32	35833	25042
amount)	Excess (if any) over 37.2M EURO x 0.03	33	3389	2179
Sub-total G (32 - 33)		39	32444	22863
Claims amount Sub-total G x	reinsurance ratio (11.49)	41	31814	228
Higher of premiums amount a	and brought forward amount (11.53)	42	47442	50735
General insurance capital re	quirement (higher of lines 41 and 42)	43	47442	50735

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2006

General insurance business

Company

registration

Period ended

		registration		T ellou ellueu	
		number GL/UK/CM		day month year	units
·	R12	27204	GL	31 12 2006	£000
			,	This financial	Previous
				year	year
				1	2
Reference per	riod (No. of months	s) See INSPRU 1.1.63R	11	36	36
Claims paid in	reference period		21	(286671)	(200022)
Claims outstar		For insurance business accounted for on an underwriting year basis	22	542840	555535
reference peri		For insurance business accounted for on an accident year basis	23		
Claims outstar	nding brought	For insurance business accounted for on an underwriting year basis	24	99878	86054
forward at the beginning of the reference period		For insurance business accounted for on an accident year basis	25		
Claims incurre	ed in reference peri	od (21+22+23-24-25)	26	156291	269459
Claims incurre	ed for classes 11, 1	2 or 13 (included in 26)	27	77976	135000
Claims incurre	ed for "actuarial hea	alth insurance" (included in 26)	28		
Sub-total E (2	26 + 1/2 27 - 2/3 28	3)	29	195279	336959
		total E to annual figure (multiply by 12 in reference period)	31	65093	112320
Division of sub	o-total F	x 0.26	32	16924	29203
(gross adjusted claims amount)		Excess (if any) over 37.2M EURO x 0.03	33	1207	2659
Sub-total G (3	32 - 33)		39	15717	26544
Claims amou	nt Sub-total G x re	einsurance ratio (11.49)	41	7859	13272
Higher of pren	miums amount an	d brought forward amount (11.53)	42		
General insur	rance capital requ	irement (higher of lines 41 and 42)	43	7859	13272

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer Travellers' Insurance Association Limited

Global business

Financial year ended 31st December 2006

	registration		Period ended	
	number GL/UK/CM		day month year	units
R12	110292	GL	31 12 2006	£000
•			This financial	Previous
			year	year
			1	2
Reference period (No. of month	s) See INSPRU 1.1.63R	11	36	36
Claims paid in reference period		21	382	2953
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	100	900
Claims outstanding brought	For insurance business accounted for on an underwriting year basis	24		
forward at the beginning of the reference period	For insurance business accounted for on an accident year basis	25	2595	5756
Claims incurred in reference pe	riod (21+22+23-24-25)	26	(2113)	(1903)
Claims incurred for classes 11,	12 or 13 (included in 26)	27		
Claims incurred for "actuarial he	ealth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2/3 2	8)	29	(2113)	(1903)
Sub-total F - Conversion of sub and divide by number of months	o-total E to annual figure (multiply by 12 s in reference period)	31		(634)
Division of sub-total F (gross adjusted claims	x 0.26	32		(165)
amount)	Excess (if any) over 37.2M EURO x 0.03	33		
Sub-total G (32 - 33)		39		(165)
Claims amount Sub-total G x r	einsurance ratio (11.49)	41		(82)
Higher of premiums amount a	nd brought forward amount (11.53)	42		
General insurance capital req	uirement (higher of lines 41 and 42)	43		

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2006

		registration		Period ended	
		number GL/UK/CM		day month year	units
	R12	SC8140	GL	31 12 2006	£000
				This financial	Previous
				year	year
				1	2
Reference pe	riod (No. of months	s) See INSPRU 1.1.63R	11	36	36
Claims paid ir	reference period		21	371454	370433
0.		For insurance business accounted for on an		071101	010100
Claims outsta forward at the	nding carried	underwriting year basis	22		
reference per		For insurance business accounted for on an accident year basis	23	294023	338195
	nding brought	For insurance business accounted for on an underwriting year basis	24		
reference per	beginning of the iod	For insurance business accounted for on an accident year basis	25	257490	209630
Claims incurre	ed in reference per	iod (21+22+23-24-25)	26	407987	498998
Claims incurre	ed for classes 11,	2 or 13 (included in 26)	27	128724	146045
Claims incurre	ed for "actuarial he	alth insurance" (included in 26)	28		
Sub-total E (2	26 + 1/2 27 - 2/3 28	3)	29	472349	572021
Sub total E	Conversion of sub	-total E to annual figure (multiply by 12			
		in reference period)	31	157450	190674
Division of sul		x 0.26	32	40937	49575
amount)		Excess (if any) over 37.2M EURO x 0.03	33	3977	5010
Sub-total G (32 - 33)		39	36960	44565
Claims amou	ınt Sub-total G x re	einsurance ratio (11.49)	41	36925	444
Higher of pre	miums amount ar	nd brought forward amount (11.53)	42	55231	63615
General insu	rance capital requ	uirement (higher of lines 41 and 42)	43	55231	63615

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Financial year ended 31st December 2006

	registration		Period ended	
	nu GL/UK/CM	mber	day month year	units
R12	1054	GL	31 12 2006	£000
			This financial	Previous
			year	year
			1	2
Reference period (No. of mo	nths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference pe	iod	21	19757	13497
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	n 22		
forward at the end of the reference period	For insurance business accounted for on a accident year basis		3708	5031
Claims outstanding brought	For insurance business accounted for on a		3.00	
forward at the beginning of treference period	For insurance business accounted for on an accident year basis		2187	1024
Claims incurred in reference	period (21+22+23-24-25)	26	21278	17504
Claims incurred for classes	1, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria	I health insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2	3 28)	29	21278	17504
Sub-total F - Conversion of and divide by number of mo	sub-total E to annual figure (multiply by 12 hths in reference period)	31	7093	5835
Division of sub-total F (gross adjusted claims	x 0.26	32	1844	1517
amount)	Excess (if any) over 37.2M EURO x 0.03	33		
Sub-total G (32 - 33)		39	1844	1517
Claims amount Sub-total G	x reinsurance ratio (11.49)	41	1839	1517
Higher of premiums amou	t and brought forward amount (11.53)	42	3250	3957
General insurance capital	requirement (higher of lines 41 and 42)	43	3250	3957

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

General insurance business Company

registration Period ended number day month year units GL/UK/CM **R12** 21487 GL 31 12 2006 £000 Previous This financial year year 1 2 Reference period (No. of months) See INSPRU 1.1.63R 11 36 36 Claims paid in reference period 21 4377708 4275957 For insurance business accounted for on an Claims outstanding carried underwriting year basis 22 838212 987858 forward at the end of the For insurance business accounted for on an reference period accident year basis 23 2248457 2324038 For insurance business accounted for on an Claims outstanding brought underwriting year basis 24 853424 477418 forward at the beginning of For insurance business accounted for on an the reference period accident year basis 25 2336808 2110912 Claims incurred in reference period (21+22+23-24-25) 26 4999523 4274145 Claims incurred for classes 11, 12 or 13 (included in 26) 27 400277 400369 Claims incurred for "actuarial health insurance" (included in 26) 28 Sub-total E (26 + 1/2 27 - 2/3 28) 29 4474284 5199708 Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period) 31 1491428 1733236 Division of sub-total F x 0.26 32 387771 450641 (gross adjusted claims amount) Excess (if any) over 37.2M EURO x 0.03 33 43997 51287 399354 Sub-total G (32 - 33) 39 343774 Claims amount Sub-total G x reinsurance ratio (11.49) 41 332976 352391 42 Higher of premiums amount and brought forward amount (11.53) 360743 381641 General insurance capital requirement (higher of lines 41 and 42) 43 360743 381641

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2006

General insurance business Company

registration Period ended number day month year units GL/UK/CM **R12** SC2116 GL 31 12 2006 £000 Previous This financial year year 2 1 Reference period (No. of months) See INSPRU 1.1.63R 11 36 36 Claims paid in reference period 21 1648017 1692115 For insurance business accounted for on an Claims outstanding carried underwriting year basis 22 87400 59772 forward at the end of the For insurance business accounted for on an reference period accident year basis 23 1692544 1633999 For insurance business accounted for on an Claims outstanding brought underwriting year basis 24 116469 139472 forward at the beginning of the For insurance business accounted for on an reference period accident year basis 25 1488308 1341104 Claims incurred in reference period (21+22+23-24-25) 26 1905310 1823184 Claims incurred for classes 11, 12 or 13 (included in 26) 27 678242 250488 Claims incurred for "actuarial health insurance" (included in 26) 28 Sub-total E (26 + 1/2 27 - 2/3 28) 29 2030554 2162305 Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period) 31 720768 676851 Division of sub-total F 175981 32 187400 (gross adjusted claims amount) Excess (if any) over 37.2M EURO x 0.03 19595 33 20877 156386 Sub-total G (32 - 33) 39 166523 143234 Claims amount Sub-total G x reinsurance ratio (11.49) 41 158917 42 Higher of premiums amount and brought forward amount (11.53) 265283 236522 General insurance capital requirement (higher of lines 41 and 42) 43 265283 236522

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer RAC Insurance Limited

Global business

Financial year ended 31st December 2006

	registration number		Period ended	
	GL/UK/CM		day month year	units
R12	2355834	GL	31 12 2006	£000
•		•	This financial	Previous
			year	year
			1	2
Reference period (No. of months	s) See INSPRU 1.1.63R	11	36	36
Claims paid in reference period		21	32887	36086
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis		200	077
Claims outstanding brought	For insurance business accounted for on an underwriting year basis	23	269	377
forward at the beginning of the reference period	For insurance business accounted for on an accident year basis	24	896	1145
Claims incurred in reference per		26	32260	35318
Claims incurred for classes 11,	12 or 13 (included in 26)	27	02200	00010
Claims incurred for "actuarial he	alth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2/3 26	3)	29	32260	35318
Sub-total F - Conversion of sub and divide by number of months	-total E to annual figure (multiply by 12	31	10753	11773
Division of sub-total F	x 0.26	32	2796	3061
(gross adjusted claims amount)	Excess (if any) over 37.2M EURO x 0.03	33	2730	3001
Sub-total G (32 - 33)		39	2796	3061
Claims amount Sub-total G x re	einsurance ratio (11.49)	41	2482	3061
Higher of premiums amount ar	nd brought forward amount (11.53)	42	2342	3282
General insurance capital requ	uirement (higher of lines 41 and 42)	43	2482	3282

Form 12

General insurance business: Calculation of general insurance capital requirement - claims amount and result

Name of insurer The World Auxillary Insurance Corporation Limited

Global business

Financial year ended 31st December 2006

	registration number GL/UK/CM		Period ended day month year	units
R12	158900	GL	31 12 2006	£000
<u> </u>		1	This financial year	Previous year 2
Reference period (No. of months	s) See INSPRU 1.1.63R	11	36	36
Claims paid in reference period		21	15458	18325
Claims outstanding carried forward at the end of the	For insurance business accounted for on an underwriting year basis	22	97079	113396
reference period	For insurance business accounted for on an accident year basis	23		
Claims outstanding brought forward at the beginning of the	For insurance business accounted for on an underwriting year basis	24	119299	100190
reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference per	iod (21+22+23-24-25)	26	(6762)	31531
Claims incurred for classes 11,	12 or 13 (included in 26)	27	(6762)	31531
Claims incurred for "actuarial he	alth insurance" (included in 26)	28		
Sub-total E (26 + 1/2 27 - 2/3 26	8)	29	(10143)	47297
Sub-total F - Conversion of sub and divide by number of months	-total E to annual figure (multiply by 12 in reference period)	31		15766
Division of sub-total F (gross adjusted claims	x 0.26	32		4099
amount)	Excess (if any) over 37.2M EURO x 0.03	33		
Sub-total G (32 - 33)		39		4099
Claims amount Sub-total G x re	einsurance ratio (11.49)	41		2050
Higher of premiums amount ar	nd brought forward amount (11.53)	42		1919
General insurance capital req	uirement (higher of lines 41 and 42)	43		2050

Aviva International Insurance Limited

Financial year ended 31 December 2006

0113 POST BALANCE SHEET EVENTS

There were no adjusting post balance sheet events.

0114 BASIS OF ACCOUNTING

All Limited has adopted International Financial Reporting Standards (IFRS) with effect from the financial year 2005.

0301 NET ADMISSIBLE ASSET RECONCILIATION

	2006 £000	2005 £000
Total admissible assets (Form 13, line 89)	14,723,416	16,291,219
Total liabilities (Form 15, line 69)	(10,900,835)	(13,050,357)
Net admissible assets	3,822,581	3,240,862
Add back capital requirement of regulated related undertakings	3,535,115	2,925,887
	7,357,696	6,166,749
Total capital resources after deductions (Form 3, line 79)	7,357,696	6,166,749

0310 VALUATION DIFFERENCES

At 31, December 2006, line 35 was £235.2m which relates to the equalisation provision (net of tax).

1104 DISCOUNTING

Form 11, line 51 provisions for claims outstanding are not discounted.

1301 AGGREGATE VALUE OF UNLISTED INVESTMENTS AND CERTAIN OTHER SECURITIES At 31 December 2006, the aggregate values of the following types of investments held by the Group were:

1.	Unlisted investments, comprising debt and equity securities	£28.25m (2005 £14.4m)
2.	Listed investments which are not readily realisable	£nil (2005 £nil)
3.	Holdings in non-authorised collective investment schemes	£2.55m (2005 £1.81m)
4.	Reversionary interests or remainders in property other than	
	land and buildings	£nil (2005 £nil)

1302 AGGREGATE VALUE OF HYBRID SECURITIES

At 31 December 2006, the Group held £99.03m (2005 £20.90m) in hybrid securities.

1304 SET OFF POLICY

Assets on Form 13 have been set off against relevant liabilities to the extent permitted by generally accepted accounting principles.

1305 MAXIMUM COUNTERPARTY EXPOSURE

For exposures to banks a system of local limits, based on the banks' credit ratings, has been established subject to an overall maximum exposure in the UK of £100m and across the Group of 5% of Group shareholders' funds. In the United Kingdom, exposure to non-government fixed interest securities, rated less than AAA/Aaa, is subject to a limit of 5% of the UK general fund asset portfolio. There is no limit on non-government securities rated AAA/Aaa. (Exposure to UK equities is subject to various limits including maximum overweight in any one company over index of 2%.) Overseas dependants invest in their local currency in local markets and the potential for aggregation of investment exposures across the Group is therefore limited. Investments in government securities and special trade investments are excluded from the limits. There were no material breaches of the bank or investment limits during the year.

Aviva International Insurance Limited

Financial year ended 31 December 2006

1306 LARGE COUNTERPARTY EXPOSURE

Appendix 9.1 of IPRU (INS) requires disclosure of counterparty exposures in excess of the sum of 20,000 Euro and 5% of liabilities arising from general insurance business, net of reinsurance ceded. For 2006, this figure is £441m. The following table sets out counterparty exposures in excess of this limit, by reference to total assets of all companies within the AII Group.

Counterparty	Exposure in excess of limit specified (£m)	Principal nature of assets giving rise to exposure
French Government	6,791	Fixed interest securities
Italian Government	4,323	Fixed interest securities
Polish Government	3,067	Fixed interest securities
Berkshire Hathaway	810	Reinsurance
Canadian Government	785	Fixed interest securities
Rabobank Nederland NV	646	Fixed interest securities
Compagnie de Financement Foncier	560	Fixed interest securities
BNP Paribas	542	Fixed interest securities and equities
German Government	508	Fixed interest securities
Caisse D'Amortissement de la Dette Sociale (CADES)	435	Fixed interest securities
Bancaja	287	Fixed interest securities
France Telecom	235	Fixed interest securities and equities
Federal National Mortgage Association (Fannie Mae)	215	Fixed interest securities
Dexia Banque Internationale	198	Fixed interest securities
General Electric	179	Fixed interest securities
Dexia Municipal Agency	159	Fixed interest securities
Greek Government	122	Fixed interest securities
Spanish Government	114	Fixed interest securities
Aviva plc	109	Intercompany loans and equities
Societe Generale	107	Fixed interest securities and money market deposits
Banco Santander	37	Fixed interest securities and money market deposits
ABN AMRO Bank	36	Fixed interest securities and money market deposits
ING Bank NV	14	Fixed interest securities, equities and money market deposits
Euro Investment Bank	12	Fixed interest securities

1307 SECURED EXPOSURES

At 31 December 2006, there was an on loan position of £532.6m collateralised by a value of £570.7m.

1314 TANGIBLE ASSETS

At 31 December 2006, tangible assets were £nil.

1315 OTHER ASSETS

At 31 December 2006, other assets were £nil

Aviva International Insurance Limited

Financial year ended 31 December 2006

1318 OTHER ASSET ADJUSTMENTS

At 31 December 2006, other asset adjustments were £nil

1320 INSURANCE SPECIAL PURPOSE VEHICLES

There are no amounts recoverable from Insurance Special Purpose Vehicles at 31 December 2006

1501 PROVISION FOR REASONABLY FORESEEABLE ADVERSE VARIATIONS

No provision has been made for reasonably foreseeable adverse variations. The company cannot incur a material loss on the warrants shown on Form 17, line 22 (no warrants held at 31 December 2006).

1502 CONTINGENT LIABILITIES

- (a) There are a number of charges registered against Aviva International Insurance Limited ("AII") and against companies within the AII group at Companies House. These charges relate to letters of credit, banking facilities, reinsurance recoveries and other arrangements incurred in the ordinary course of business. The likelihood of any of these charges being called on is considered to be remote.
- (b) At 31 December 2006, the Group had no potential capital gains tax liability.
- (c) In the course of conducting insurance business, various companies within the All Group receive general insurance liability claims, and become involved in actual or threatened litigation arising therefrom, including claims in respect of pollution and other environmental hazards. Amongst these are claims in respect of asbestos production and handling in various jurisdictions, including the UK, United States and Canada. Given the significant delays that are experienced in the notification of these claims, the potential number of incidents which they cover and the uncertainties associated with establishing liability and the availability of reinsurance, the ultimate cost cannot be determined with certainty. However, the Group's exposure to such liabilities is not significant and, on the basis of current information and having regard to the level of provisions made for general insurance claims, the directors consider that any costs arising are not likely to have a material impact on the financial position of the Group.
- (d) The Company has guaranteed the payment of the principal, and interest thereon, of the following bonds issued by its ultimate parent company, Aviva plc:
 - 9.5% guaranteed bonds 2016, £200m

The Company has also guaranteed the commercial paper programme under which the maximum liability is £2,000m and the amount outstanding at 31 December 2006 was £733m. The Company also acts as guarantor for the related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,160m and the amount outstanding at 31 December 2006 was £nil. Of the total guaranteed amount of £2,160m, Aviva Insurance Limited is joint guarantor of the total amount.

The Company has provided indemnities, totalling £317m to various banks as back up for letters of credit for facilities made available to other group companies. The Company also acts as guarantor in respect of earn-out payments connected to their Spanish joint ventures and reserving in connection with the sale of Aviva Courtage to Groupama. These have been estimated to total £445m at 31 December 2006

The Company has provided guarantees for the obligations of Aviva International Holdings Limited under Shareholders Agreements entered into with banks and third parties.

The Company has guaranteed to discharge all general insurance liabilities to policyholders of those companies whose licences were revoked during the previous year, as listed in note 0112.

Aviva International Insurance Limited

Financial year ended 31 December 2006

(e) There are no fundamental uncertainties.

1507 OTHER ADJUSTMENTS

At 31 December 2006, other adjustments comprised of claims equalisation provision of (£235.2m) net of tax, a deferred tax asset of £99m which has been offset against the deferred tax liability, and other valuation adjustments of £31.1m.

1601 EXCHANGE RATES

Assets and liabilities are converted into sterling at rates of exchange ruling at 31 December 2006. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

1602 RECONVERSION OF FOREIGN CURRENCY

Some of the brought forward amounts shown in the Forms, 24, 31, 32, and 34 have been restated from the corresponding carried forward amounts included in the previous year's Return due to the reconversion of foreign currency amounts at a different rate of exchange.

1603 OTHER INCOME AND CHARGES

Other income and charges comprises:

	2006	2005
	£000	£000
Unallocated (expenses)/income	(65,900)	(154,000)
Financial Services Compensation Scheme Levy	2,300	-
Cost and efficiency savings	(21,700)	-
Integration costs (RAC)	(2,600)	(37,900)
Impairment of investment in subsidiaries	(249,200)	-
Profit/loss on sale of subsidiaries		112,300
Total	(337,100)	(79,600)

1701 TREATMENT OF VARIATION MARGIN

The aggregate amount of variation margin received by the Company is £nil (2005 £nil).

1702 QUASI DERIVATIVES

The aggregate value of quasi derivatives is below the threshold of 2.5% of total assets as shown on Form 13, line 89 and the aggregate amount of liabilities shown in Form 15 line 31 to 51.

20A GENERAL INSURANCE BUSINESS - SUMMARY OF BUSINESS CARRIED ON

20Aa RISK CATEGORY ALLOCATION

In accordance with rule 9.14B, for all contracts of insurance, the Company has allocated its business to the single risk category that best describes the risk covered by the contract of insurance. However, in respect of the reinsurance accepted under the quota share agreements with fellow group undertakings, as described in note 2007, this has been split into individual risk categories. This gives more meaningful information than would otherwise have been the case.

20Ab RISKS OF DEATH OR INJURY TO PASSENGERS

Contracts of insurance against risks of death of, or injury to, passengers has been allocated to the risk categories of private motor comprehensive, private motor non-comprehensive, motor cycle, fleets, commercial vehicles (non-fleet) and motor other.

20Ac MISCELLANEOUS AND MOTOR OTHER

No business has been allocated to any of category numbers 187, 400 or 700. Risk category 223 includes all contracts of insurance against loss of, or damage to, taxis or vehicles used in the motor

Aviva International Insurance Limited

Financial year ended 31 December 2006

trade; or against the risks of the persons insured incurring liabilities to third parties arising out of or in connection with the use of such vehicles.

20Af ANALYSIS OF MIXED RISK CATEGORIES

There are no amounts reported under risk category number 343. In respect of risk categories 113 (travel) and 274 (mixed commercial package) the estimated analyses by class are:

	Gross premium	Provision for ungross claims	Provision for gross unearned	
Groups of classes	Written	Reported	IBNR	premium
	£000	£000	£000	£000
TRAVEL				
Accident and Health Fire and other damage to	5,012	8,713	204	626
property Classes 16, 17 and 18	2,005	3,485	82	251
combined	3,008	5,228	123	376
Total	10,025	17,426	409	1,253
MIXED COMMERCIAL PACKAGE Fire and other damage to				
property	712	586	2	371
Motor	475	391	1	247
Liability Classes 16, 17 and 18	316	260	1	165
combined	79	65		41
Total	1,582	1,302	4	824

20Ag HOME FOREIGN AND OVERSEAS BUSINESS

No gross written premiums are attributable to home foreign or overseas business.

20Aj UNUSED AUTHORISATION CLASSES

In respect of authorisation classes 5 and 11, no new contracts of insurance have been effected by the Company since 1993.

2007 MATERIAL CONNECTED PARTY TRANSACTIONS - Rule 9.39 of the Accounts and Statements Rules

INTRA-GROUP REINSURANCE CONTRACTS

Material intra-group reinsurance contracts in 2006 are summarised below:-

Ceded by	Reinsured by	Relationship	Reinsurance premiums £'m	Profit/(loss) ceded £'m
Travellers' Insurance Association Limited	Aviva International Insurance Limited	Subsidiary/ parent	Nil	Nil
Norwich Union Insurance Limited	Aviva International Insurance Limited	Fellow subsidiaries of Aviva plc	1,542	(51) loss

Aviva International Insurance Limited

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London and Edinburgh Insurance Company	Aviva International Insurance Limited	Fellow subsidiaries of	220	(12) loss
Limited	insurance Limited	Aviva plc		
Gresham Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	236	(33) loss
Aviva International Insurance Limited	Aviva Re Ltd	Fellow subsidiaries of Aviva plc	18	nil
Aviva International Insurance Limited	Hibernian General Insurance Ltd	Fellow subsidiaries of Aviva plc	37	nil

EXPENSES

The amounts recharged by Norwich Union Insurance Limited, a fellow subsidiary of Aviva plc, to companies included in this return in respect of expenses are as follows:-

	£'m
CGU Bonus Limited	50
Aviva Insurance Limited	231
Aviva International Insurance Limited	19
Scottish Boiler and General Insurance Company Limited	2

CAPITAL AND OTHER FUNDING

The following material transactions took place during 2006:-

Received By	Paid By	Relationship	Amount	Transaction
			£m	
Aviva Insurance Ltd	CGU Bonus Ltd	Parent/Subsidiary	50	Dividend
Aviva Insurance Ltd	CGU Credit	Parent/Subsidiary	4	Dividend
	Services Ltd			
Aviva International	CGU	Parent/Subsidiary	20	Dividend
Insurance Ltd	Underwriting Ltd			
Aviva International	The British &	Parent/Subsidiary	1	Dividend
Insurance Ltd	European			
	Reinsurance			
	Company Ltd			
Aviva Insurance Ltd	The New	Parent/Subsidiary	2	Dividend
	Zealand			
	Reinsurance			
	Company (UK)			
	Ltd			
Aviva International	The Northern	Parent /	4	Dividend
Insurance Ltd	Assurance Co	Subsidiary		
	Ltd			
Aviva International	Poland Life	Parent /	63	Dividend
Insurance Ltd		Subsidiary		
Aviva International	Poland	Parent /	6	Dividend
Insurance Ltd	Pensions	Subsidiary		
Aviva Insurance Ltd	Scottish	Parent /	114	Dividend
	Insurance	Subsidiary		
	Corporation Co	•		
	Centre Holdings			
Aviva Insurance Ltd	Aviva	Parent /	370	Dividend
	International	Subsidiary		

Aviva International Insurance Limited

Financial year ended 31 December 2006

	Holdings			
Aviva Insurance Ltd	Welsh	Parent /	6	Dividend
	Insurance	Subsidiary		
	Corporation Ltd			
Aviva International	Aviva Group	Parent /	669*	New Share
Insurance Ltd	Holdings Ltd	Subsidiary		Capital
Aviva Insurance Ltd	Aviva	Parent /	669*	New Share
	International	Subsidiary		Capital
	Insurance Ltd	-		-
Aviva International	Aviva Insurance	Parent /	669*	New Share
Holdings	Ltd	Subsidiary		Capital
Aviva Insurance Ltd	Aviva	Parent /	1669**	New Share
	International	Subsidiary		Capital
	Insurance Ltd	•		-
Aviva International	Aviva Insurance	Parent /	1669**	New Share
Holdings	Ltd	Subsidiary		Capital
Aviva Asia Pte Ltd	Aviva	Parent /	6	New Share
	International	Subsidiary		Capital
	Insurance Ltd			

^{*} Transfer of investment in Undershaft (No 1) to Aviva International Holdings

2008 ACCOUNTING FOR CERTAIN LONDON INSURANCE MARKET BUSINESS

Following the Company's withdrawal from the London insurance market, certain ceded business is accounted for one quarter in arrears, based upon bordereau statements.

2102 UNEARNED PREMIUMS

Unearned premiums on an accident year basis are computed principally on a daily pro-rata basis, which the Company believes most accurately determines the required provision.

2202 *2404* CLAIMS MANAGEMENT COSTS

Claims management costs represent indirect overhead costs incurred in respect of maintaining settlement functions. These costs include both charges by third parties and an attribution of the Company's own expenses, such as salaries and related costs of employees. Provision has been made at the year end for all claims management costs to cover the anticipated future costs of negotiating and settling claims which have been incurred, whether reported or not.

2204 *2406* ACQUISITION COSTS

Acquisition costs represent the fixed and variable costs arising from the conclusion of insurance contracts including direct costs, such as the cost of drawing up the insurance document, and indirect costs, such as advertising costs or the administrative expenses connected with the processing of proposals and the issuing of policies. For business accounted for on an annual basis, a proportion of the related acquisition expenses has been deferred commensurate with the unearned premiums provisions. The acquisition costs deferred have been that proportion of the total acquisition costs, which the unearned premiums provision bears to gross written premiums, by category.

2205 *2502* UNEXPIRED RISKS

Provision is made for unexpired risks when, after taking account of an element of attributable investment income, if necessary, it is anticipated that unearned premiums will be insufficient to cover future claims and expenses on existing contracts. No attributable investment income has needed to be taken into account in either 2006 or 2005.

^{**} Transfer of investment in AmerUS to Aviva International Holdings

Returns under the Accounts and Statements Rules

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2006

2402 ADOPTION OF UNDERWRITING YEAR ACCOUNTING

Underwriting year accounting has been adopted for reporting categories 330, 500 and 600 and elements of categories 180, 260, 270, 340 and 350 prior to 2005. This is due to the longer-term nature of the business written, and the fact that an underwriting result could not be established with sufficient accuracy using the accident year basis.

2407 UNDERWRITING YEAR BUSINESS

The allocation of business to year is determined by the year in which the risk is incepted, except for certain business in reporting categories 330, 340 and 350 where the basis is the year of signing the policy.

3000 FORM NOT SUBMITTED

Discounting has been applied to certain US\$ claims provisions but, as a result of the retroactive stop loss reinsurance arrangement on business previously written through the London Market, the discounting is effectively reinsured away and therefore details at the net level are not material.

For information, at the gross of reinsurance level, the yield used in the calculations is based on the return from US government securities, the investments held to back the relevant claims provisions, over the expected settlement period.

Additional information on general insurance: Major Treaty Reinsurers required by rule 9.25 of the Accounts and Statements Rules

Name of insurer Aviva International Insurance Limited

Global business

Reinsurer details As required by rule 9.25;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a)	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Renaissance Reinsurance Ltd Renaissance House East Broadway PO Box HM 2527 Hamilton HMGX Bermuda	None		3,369	838			
DaVinci Reinsurance Ltd (as above)	None		1,684	418			Owned by Ren Re
Top Layer Reinsurance Ltd (as Renaissance)	None		774	184			50% owned by Ren Re
National Indemnity Company 3024 Harney Street Omaha Nebraska 68131 USA	None			277,214		973,786	
HSBC Insurance (Ireland) Limited 20-22 Lower Hatch Street Dublin 2 Ireland	None	122,987				11,968	
Aioi Insurance Company Limited 1-28-1 Ebisu Shibuya-Ku Tokyo 150-8050, Japan	None					11,014	
Tokio Marine and Fire Insurance Company Limited 2-1 Marunouchi 1- Chrome Chiyoda-Ku Tokyo 100-8050 Japan	None					110	
Tokio Millenium Re Wellesley House North 90 Pitts Bay Road Pembroke HM08 Bermuda	None		74	21			Subsidiary of Tokio Marine and Fire Insurance Company Limited

Additional information on general insurance: Major Treaty Reinsurers required by rule 9.25 of the Accounts and Statements Rules

Name of insurer Aviva International Insurance Limited

Global business

Reinsurer details	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
As required by rule 9.25; (Para 1(a)	(Para 1(b))	(Para 1(c)(i))	(Para 1(c)(ii))	(Para 1(d))	(Para 1(e))	(Para 1(f))	
(: : ()	(1 4.4 1 (4))	£000	£000	£000	£000	£000	
Pool Reinsurance Co Ltd 51 Gresham Street London EC2V 7HQ	None		46,981				
Swiss Reinsurance Company Ltd Mythenquai 50/60 Boite Postale CH-8022 Zurich Switzerland	None			144		14,142	
Munich Reinsurance Co. 107 Koeniginstrasse Munich Germany	None	8,859	5,334	3,287		27,325	
New Reinsurance Company 6-8 rue de L'Athene Case postale 3504 CH-1211 Geneve 3 Switzerland	None		572	115			Owned by Munich Re
Lloyd's Underwriters 1 Lime Street London EC3M 7HA	None		6,390	4,560		17,646	
Aviva Re Ltd Cannon's Court, 22 Victoria Street Hamilton HM 12 Bermuda	Fellow group undertaking		17,603	7,833		20,878	
General Reinsurance UK Ltd Corn Exchange 55 Mark Lane London EC3R 7NE England	None		998	191		9,796	
Partner Reinsurance Company Belleriverstrasse CH-8034 Zurich Switzerland	None		1,072	280		5,233	

Additional information on general insurance: Major Treaty Reinsurers required by rule 9.25 of the Accounts and Statements Rules

Global business

Reinsurer details As required by rule	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
9.25; (Para 1(a)	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Swiss Re America 26050 Mareau Road Calabass California 91302, USA	None						
Montpelier Reinsurance Limited 8 Par – La – Ville Road Hamilton HM EX Bermuda	None		485	83		95	

Additional information on general insurance business: Major Facultative Reinsurers required by rule 9.26 of the Accounts and Statements Rules

Name if insurer Aviva International Insurance Limited

Global Business

Reinsurer details As required	Connection	Reinsurance premiums payable	Debts outstanding included at F13L75	Deposits received included at F15L31	Anticipated recoveries	Comments
by Rule 9.26: (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
There are no						
major						
facultative						
reinsurers.						

Information on major general insurance business: Reinsurance Cedants required by rule 9.27 of the Accounts and Statements Rules

Name if insurer Aviva International Insurance Limited

Global Business

Cedant details	Connection	Premiums receivable	Deposits made included at F13L57	Debts outstanding included at F13L74	Comments
As required by Rule 9.27 (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	
Norwich Union Insurance Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Same parent undertaking	1,542,188			50% quota share agreement
London and Edinburgh Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Same ultimate parent undertaking	220,326		151,820	50% quota share agreement
Gresham Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	235,667		96,857	100% quota share agreement

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

Name of insurer **Aviva International Insurance Limited**

Global business

31st December 2006 Financial year ended

SUMMARY OF REINSURANCE ARRANGEMENTS

1. Property Per Event (Catastrophe) Cover

- 1.1: Group Catastrophe XoL Reinsurance Programme
- 1.2: Saga Catastrophe XoL Reinsurance Programme
- 1.3: Group Catastrophe Option Cover
- 1.4: Group Clash Cover

2. Property Per Risk Cover

- 2.1: UK Property Per Risk Programme
- 2.2: UK Property Per Risk Conflagration Programme
- 2.3: International Property Per Risk Excess of Loss Programme

3. Casualty - Motor and Liability Covers

- 3.1: UK Casualty Motor
- 3.2: UK Casualty Employers Liability/Public Liability
- 3.3: UK Casualty Fidelity
 3.4: UK Casualty Personal Accident
- 3.5: International Casualty

4. Miscellaneous

- 4.1: Group Marine
- 4.2: UK Professional Indemnity Risk
- 4.3: UK Professional Indemnity Clash
- 4.4: Abbey Corporate Partner Quota Share
- 4.5: HSBC Corporate Partner Quota Share
- 4.6: Hibernian Irish Contractors' Quota Share
- 4.7: Lloyds TSB Corporate Partner Quota Share

5. Maximum net probable losses

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

1. Property Catastrophe Covers Per Event Section

1.1: Group Catastrophe XoL Reinsurance Programme

Type of Business Covered: Personal and Commercial Property

Type of Cover: Property Catastrophe Per Event Excess of Loss cover

Business Reinsured: UK, Ireland, Turkey, Greece, Italy and Poland companies and branches

Details: UK
From Ground up Cover - £1,800m
Deductible - £270m
Reinstatements - 1

Details: Ireland
From Ground up Cover - €270m
Deductible - €15m
Reinstatements - 1

Details: Turkey
From Ground up Cover €220.54m
Deductible €1.25m
Reinstatements 1

Details: Greece
From Ground up Cover €145.54m
Deductible €2m

Reinstatements

Details: Italy
From Ground up Cover €45m
Deductible €1m
Reinstatements 1

Details: Poland
From Ground up Cover €45m
Deductible €1m
Reinstatements 1

Comments - The only exclusion to this cover is the business generated by the Saga

Corporate Partnership relationship which has separate Catastrophe cover

detailed below. Reinstatement Premium Protection is in place

Period of Cover: 01/04/2006 - 31/03/2007

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

1.2: Saga Catastrophe XoL Reinsurance Programme

Type of Business Covered: Personal Property

Type of Cover: Property Catastrophe Per Event Excess of Loss Reinsurance

Business Reinsured: UK - Saga Corporate Partners Portfolio

Details:

From Ground up Cover - £238m Deductible - £38m Reinstatements - 1

Comments - Programme is based on percentages of the aggregated sums insured. The

total cover is 0.219436 xs 0.040236. Figures given above are based on aggregate sums insured estimate of £91bn at expiration of policy.

Reinstatement Premium Protection is in place.

Period of Cover: 01/03/2006 - 28/02/2007

1.3: Group Catastrophe Option Cover

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Catastrophe Per Event Excess of Loss Option programme

Business Reinsured UK and Non-UK companies and branches

Details:

From Ground up Cover - £300m Deductible - £100m Reinstatements - 1

Comments - Cover is optional. In event of this option being exercised the cover will limit

the liability arising from the retention of the company under its main

Catastrophe programmes in the event of a second loss.

Period of Cover: 01/01/2006 - 31/12/2006

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

1.4: Group Clash Cover

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Catastrophe Clash Excess of Loss programme

Business Reinsured UK and Non-UK companies and branches

Details:

From Ground up Cover - £415m Deductible - £350m Reinstatements - 1

Comments - The Group Clash cover operates across all Aviva business units providing a

reinsurance programme protecting against an event which affects more than

one territory

Period of Cover: 01/08/2006 – 31/07/2007

2. Property Catastrophe Covers Per Risk Section

2.1: UK Property Per Risk Programme

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Risk and Catastrophe Excess of Loss Reinsurance

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £180m Deductible - £10m

Reinstatements - Layer 1 & 2 = 4 reinstatements, Layer 3 = 3 reinstatements, Layer 4 = 2

reinstatements, Layer 5 = 1 reinstatement

Comments - Inures to the benefit of the Group Catastrophe Excess of Loss Programme

Period of Cover: 01/01/2006 - 31/12/2006

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

2.2: UK Property Per Risk Conflagration Programme

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Risk & Catastrophe Excess of Loss Reinsurance

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £30m Deductible - £10m Reinstatements - 1

Comments - None

Period of Cover: 01/01/2006 - 31/12/2006

2.3: International Property per Risk Excess of Loss Programme

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Risk & Engineering and Catastrophe Excess of Loss Reinsurance

Business Reinsured Non-UK companies and branches

Details:

From Ground up Cover - €80m

Deductible - €375,000 for Italy and Poland,

€750,000 for Greece €1,500,000 for Turkey €20,000,000 for Ireland

Reinstatements - Underlyer - 2 reinstatements, Layers 1 & 2 – 2 reinstatements per BU, Layer

3 – 1 reinstatement per BU, Layers 4 & 5 – 2 reinstatements, Layer 6 & 7 – 1

reinstatement.

Comments - None

Period of Cover: 01/01/2006 – 31/12/2006

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

3. Casualty Section

N.B.: Sections 3.1 – 3.4 outlined below form part of a combined UK Casualty programme. The commentary splits out the component parts for ease of reference.

3.1: UK Casualty - Motor

Type of Business Covered: Motor

Type of Cover: Casualty Excess of Loss Programme

Business Reinsured UK companies and branches

Details:

From Ground up Cover - Unlimited

Deductible - £10m

Reinstatements - Unlimited

Comments - None

Period of Cover: - 01/07/2006 - 30/06/2007

3.2: UK Casualty - Employers Liability/Public Liability

Type of Business Covered: Employers' Liability, Public and Products Liability

Type of Cover: Casualty Excess of Loss Programme

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £50m Deductible - £10m

Reinstatements - Employers' Liability = 3

Public Liability = 2

Comments - An 'Employers Liability Facility' also exists to provide a further £15m of cover

on a facultative obligatory basis.

Period of Cover: 01/07/2006 – 30/06/2007

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

3.3: UK Casualty - Fidelity

Type of Business Covered: Fidelity Liabilty

Type of Cover: Casualty Excess of Loss Programme

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £25m Deductible - £10m Reinstatements - 2

Comments - None

Period of Cover: - 01/07/2006 - 30/06/2007

3.4: UK Casualty - Personal Accident

Type of Business Covered: Personal Accident, Sickness and Travel

Type of Cover: Casualty Excess of Loss Programme

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £25m
Deductible - £10m
Reinstatements - 1

Comments - None

Period of Cover: - 01/07/2006 - 30/06/2007

3.5: International Casualty

Type of Business Covered: Motor business, All Accident Classes and EL / PL Clash

Type of Cover: Motor, Accident and Liability Excess of Loss Programme

Business Reinsured Non-UK companies and branches

Details:

From Ground up Cover - Unlimited Motor / €10,000,000 All classes and €12,500,000 Clash Deductible - €400,000 Poland, €500,000 Delta Lloyd (PA), Greece, Italy Liability, &

Turkey, €1,000,000, Italy Motor

Reinstatements - Layer 1 - 5 reinstatements Italy Motor and 5 reinstatements all other classes,

Layer 2 - 4 reinstatements, Layer 3 - 4 reinstatements and Layer 4 - 1

reinstatement

Comments - None

Period of Cover: 01/01/2006 – 31/12/2006

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

4. Miscellaneous

4.1: Group Marine

Type of Business Covered: Marine business

Type of Cover: Marine Excess of Loss Programme

Business Reinsured UK and Non-UK companies and branches

Details:

From Ground up Cover - £30m

Deductible - £500,000 UK and £250,000 Non UK

Reinstatements - Layer 1 – 3 reinstatements, Layer 2 – 5 reinstatements, Layer 3 – 2

reinstatements, Layer 4 – 2 reinstatements, Layer 5 – 1 reinstatement

Comments - Reinstatement Premium Protection is in place for layers 3 to 5

Period of Cover: - 01/01/2006 - 31/12/2006

4.2: UK Professional Indemnity - Risk

Type of Business Covered: Professional Indemnity Policies

Type of Cover: Excess of Loss Programme

Details:

From Ground up Cover - £6m
Deductible - £2.5m
Reinstatements - 5

Comments - Annual aggregate deductible of £5m.

Period of Cover: - 01/11/2006 - 31/10/2007

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

4.3: UK Professional Indemnity - Clash

Type of Business Covered: Professional Indemnity Policies

Type of Cover: Excess of Loss Programme

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £20m Deductible - £5m Reinstatements - 1

Comments - Operates on dual basis: a) Aggregate per Insured per Related Loss with

costs inclusive, or b) Multiple insured's accumulation of Related Losses with

costs inclusive

Period of Cover: - 01/11/2006 - 31/10/2007

4.4 Abbey Corporate Partner Quota Share

Type of Business Covered: Household Insurance

Type of Cover: Quota Share

Business Reinsured UK – Abbey Corporate Partners Portfolio

Details: Cedes 10% of all business written on the Abbey account.

Comments: Ceded business is covered under the reinsurance agreements outlined

above.

Period of Cover: - 01/01/2006 - 31/12/2006

4.5 HSBC Corporate Partner Quota Share

Type of Business Covered: Household, Creditor and Travel

Type of Cover: Quota Share

Business Reinsured UK – HSBC Corporate Partners Portfolio

Details: Cedes 80% of Creditor business written on the HSBC account.

Cedes 50% of Household business written on the HSBC account Cedes 50% of Travel business written on the HSBC account

Comments- Ceded business is not covered by the reinsurance programmes outlined

above

Period of Cover: - 01/01/2006 - 31/12/2006

Global business

Financial year ended 31st December 2006

Additional information required by rule 9.32 of the Accounts and Statements Rules

4.6 Hibernian Irish Contractors' Quota Share

Type of Business Covered: Contractors Liability

Type of Cover: Quota Share

Business Reinsured International – Irish Contractors Portfolio

Details: Cedes 100% of business assumed by Aviva International from London

General Insurance Company under its 'Irish Contractors' Liability Scheme.'

Comments - None

Period of Cover: - 11/11/2001 – 01/10/2006

4.7 Lloyds TSB Corporate Partner Quota Share

Type of Business Covered: Creditor

Type of Cover: Quota Share

Business Reinsured UK – Lloyds TSB Corporate Partners Portfolio

Details: Cedes 49% of business written on the Lloyds TSB account

Comments - None

Period of Cover: - 01/01/2006 – 31/06/2007

5. Maximum net probable losses

Group

Property per Event £ 308,000,000 Marine £ 500,000

UK

 Property per Risk
 £
 10,000,000

 Casualty
 £
 10,000,000

 Professional Indemnity
 £
 2,500,000

International

Additional information on general business ceded required by rule 9.32 of the Accounts and Statements Rules

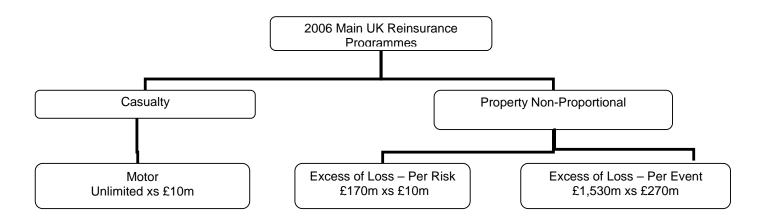
Name of insurer: AVIVA INTERNATIONAL INSURANCE LIMITED

Appendix A

Global Business

Financial year ended: 31st December 2006

UK Reinsurance Protections



Aviva International Insurance Limited

Name of insurer

Global business

Financial year ended 31st December 2006

Additional information as required by rule 9.32 of the Accounts and Statements Rules - reinsurers' share of gross premiums

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Accident & health (110)		106	106
Personal lines motor (120)		1,198	1,198
Household and domestic all risks (160)		44,188	44,188
Personal lines financial loss (180)		129,533	129,533
Commercial motor (220)		858	858
Commercial lines property (260)	594	96,243	96,837
Commercial lines liability (270)	170	44,859	45,029
Commercial lines financial loss (280)		179	179
Aviation (330)		208	208
Marine (340)		509	509
Goods in transit (350)	61	1439	1500
Non-proportional treaty accepted (500)		(8)	(8)
Proportional treaty accepted (600)		(996)	(996)
Total	825	318,316	319,141

Additional information on financial reinsurance and financing arrangements: general insurers as required by rule 9.32A of the Accounts and Statements Rules

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2006

It is the Company's policy to review all its reinsurance contracts to determine whether they meet the criteria under International Accounting Standard 39 for financial assets.

In carrying out that review the Company has determined that there are no contracts where:-

- a) the value placed on future payments in respect of the contact in the return for the financial year is not commensurate with the economic value provided by that contract, after taking account of the level of risk transferred; or where
- b) there are terms or foreseeable contingencies (other than the insured event) that have the potential to affect materially the value placed on the contract in the insurer's balance sheet at, or any time after, the end of the financial year.

Statement of additional information on derivative contracts required by rule 9.29 of the Accounts and Statements Rules.

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In respect of all of the companies listed in supplementary note 0112:

(a) The investment guidelines operated by the Company during 2006 for the use of derivative contracts were as follows:

(i) Futures

Futures may be used to implement asset allocation decisions, where this is more efficient than trading in the underlying securities or would avoid disruption to asset allocation strategies.

Transactions are limited to normal trading size as set out under Morley Fund Management Limited dealing limits, unless authorised by the Group Derivatives Committee, which is a committee of senior managers authorised by the Board of the Company.

Forward foreign exchange contracts may be used to manage the effect of currency fluctuations on key balance sheet variables such as net asset value and solvency. They may be used to reduce the impact of currency fluctuations on asset allocation decisions and also to hedge non investment related cash flows.

(ii) Options

Transactions in financial options may only be undertaken with the prior approval the Group Derivatives committee. Their use is limited to balance sheet risk reduction.

No option transactions were undertaken in 2006.

(iii) Swaps

Except for foreign exchange swaps (referred to under futures), swaps may only be undertaken following the prior approval of the Group Derivatives Committee. Their use is limited to balance sheet risk reduction.

(b) None of the amounts recorded in Forms 13 would be materially changed if assets, which the Company had agreed to acquire or dispose of under derivative contracts outstanding at the end of the financial year, had been so acquired or disposed of.

The impact of derivatives in changing exposures was greatest during the months of July to October. At this time, forward foreign exchange deals with a nominal value of £1,353m were used to hedge the purchase cost of AmerUS

- (c) A limited number of foreign exchange forward contracts were entered into over the year, for hedging receipts from the group's Polish subsidiary and a dividend from the French subsidiary.
- (d) The maximum loss, which would be incurred by the Company in the event of failure by any other person to fulfil its obligation under derivative contracts outstanding at the end of the financial year, is £23m. This would not have been materially different under other foreseeable market conditions. Over the year, the highest level of exposure was £30m.
- (e) All derivative contracts entered into during the financial year fell within rule INSPRU 3.2.5R.
- (f) No fixed sums were earned during 2006 in respect of derivative activity.

Statement of additional information on controllers required by rule 9.30 of the Accounts and Statements Rules

Aviva International Insurance Limited

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At the year end Norwich Union Holdings Limited and Aviva plc were controllers of the Company.

At 31 December 2006, Aviva plc held all the issued shares in Norwich Union Holdings Limited, and Norwich Union Holdings Limited in the Company.

During the year the Company was a controller of the following companies included in this return. At 31 December 2006 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

Aviva Insurance Limited
CGU Underwriting Limited
The Ocean Marine Insurance Company Limited
Travellers' Insurance Association Limited
The World Auxiliary Insurance Corporation Limited
RAC Insurance Limited

During the year Aviva Insurance Limited was a controller of the following companies included in this return. At 31 December 2006 the Company held, either directly or indirectly, all the issued shares in and was entitled to exercise all the voting power at any general meeting of each company:

CGU Bonus Limited Scottish Boiler and General Insurance Company Limited Returns under the Accounts and Statements Rules

Independent auditors' report to the directors pursuant to rule 9.35 of the Accounts and Statements Rules

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We have examined the following documents prepared by the insurer pursuant to the Accounts and Statements Rules set out in Chapter 9 to the Interim Prudential Sourcebook for Insurers, the General Prudential Sourcebook and the Prudential Sourcebook for Insurers ("the Rules") made by the Financial Services Authority under section 138 of the Financial Services and Markets Act 2000 ("the Act").

- Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 29, 31, 32, 34 and 36 to 39 (including the supplementary notes) on pages 1 to 207 ('the Forms'); and
- the statements required by rules 9.25, 9.26, 9.27 and 9.29 on pages 208 to 226 ('the statements').

We are not required to examine and do not express an opinion on:

- the statements required by rules 9.30, 9.32 and 9.32A on pages 213 to 225 and 227; and
- the certificate required by rule 9.34 on page 228.

This report is made solely to the insurer's directors, in accordance with rule 9.35 of the Accounts and Statements Rules. Our examination has been undertaken so that we might state to the insurer's directors those matters we are required by the Rules to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the insurer for our examination, for this report, or for the opinion we have formed.

Respective responsibilities of the insurer and its auditors

The insurer is responsible for the preparation of an annual return (including the Forms and statements) under the provisions of the Rules. The requirements of the Rules have been modified by the written concession and the directions made under section 148 of the Act referred to in supplementary notes 0101. Under rule 9.11 the Forms and statements are required to be prepared in the manner set out in the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and the statements meet these requirements, and to report our opinion to you. We also report to you if, in our opinion, the insurer has not kept proper accounting records or if we have not received all the information we require for our examination.

Basis of opinion

We conducted our work in accordance with Practice Note 20 'The audit of insurers in the United Kingdom (Revised)' issued by the Auditing Practices Board. Our work included examination, on a test basis, of evidence relevant to the amounts and disclosures in the Forms and statements. The evidence included that previously obtained by us relating to the audit of the financial statements of the company for the financial year on which we reported on 29 March 2007. It also included an assessment of the significant estimates and judgments made by the company in the preparation of the Forms and the statements.

We planned and performed our work so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the Forms and the statements are free from material misstatement, whether caused by fraud or other irregularity or error, and comply with rule 9.11.

Returns under the Accounts and Statements Rules

Independent auditors' report to the directors pursuant to rule 9.35 of the Accounts and Statements Rules

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Opinion

In our opinion the Forms and the Statements fairly state the information provided on the basis required by the Rules as modified and have been properly prepared in accordance with the provisions of those Rules.

Ernst & Young LLP

Registered Auditor

London

29 March 2007