

# **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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(Aviva International Insurance Limited was formerly known as CGU International Insurance plc)

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# Aviva International Insurance Limited

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.

## Statement of solvency - general insurance business

Printed 25th APR 07 at 16:54

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ending **31st December 2006**

Adjusted Solo solvency calculation	Company registration number	GL/UK/CM	Period ended			Units	
			day	month	year		
			R1	21487	GL		31
		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	<b>11</b>	7357696	6166749
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general business capital resources requirement (11-12)	<b>13</b>	7357696	6166749

**Guarantee Fund**

Guarantee Fund requirement	<b>21</b>	3763097	3140522
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	3594599	3026227

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	683945	643905
Base capital resources requirement	<b>33</b>	2139	2030
Individual minimum capital requirement	<b>34</b>	683945	643905
Capital requirements of regulated related undertakings	<b>35</b>	3535115	2925887
Minimum capital requirement (34 + 35)	<b>36</b>	4219060	3569792
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	5248166	4381853
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	4193401	3489405

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	4219060	3569792
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	3138636	2596957

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>	1695000	1789000
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**Covering sheet to Form 1**

Printed 25th APR 07 at 16:55

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

..... **Richard Harvey** **Group Chief Executive**

..... **Andrew Moss** **Director**

..... **Philip Scott** **Director**

**London, 29 March 2007**

**Components of capital resources**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ending **31st December 2006**

	R3	Company registration number <b>21487</b>	GL/UK/CM <b>GL</b>	Period ended			Units <b>£000</b>
				day	month	year	
				<b>31</b>	<b>12</b>	<b>2006</b>	
		General insurance business <b>1</b>	Long-term insurance business <b>2</b>	Total as at the end of this financial year <b>3</b>			Total as at the end of the previous year <b>4</b>

**Core tier one capital**

Permanent share capital	<b>11</b>	6413200		6413200	4852000
Profit and loss account and other reserves	<b>12</b>	10285700		10285700	7962000
Share premium account	<b>13</b>	3639300		3639300	3639000
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>	(5191700)		(5191700)	(4427300)
Core tier one capital (sum of 11 to 16)	<b>19</b>	15146500		15146500	12025700

**Tier one waivers**

Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>	77200		77200	115300
Total tier one waivers as restricted (21+22+23)	<b>24</b>	77200		77200	115300

**Other tier one capital**

Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				

<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	<b>31</b>	15223700		15223700	12141000
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>	28100		28100	19900
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	235186		235186	286851
Deductions in related undertakings	<b>36</b>	4839518		4839518	3446577
Deductions from tier one (32 to 36)	<b>37</b>	5102804		5102804	3753328
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	10120896		10120896	8387672

**Components of capital resources**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ending **31st December 2006**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R3	21487	GL	31	12	2006	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 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
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	116200			116200	120055

Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53	37500			37500	13742
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	37500			37500	13742

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	153700			153700	133797
Excess tier two capital	62					
Further excess lower tier two capital	63					
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	153700			153700	133797



# Components of capital resources

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ending **31st December 2006**

	Company registration number	GL/UK/CM	Period ended			Units	
			day	month	year		
	R3	21487	GL	31	12	2006	£000
	General insurance Business 1	Long-Term insurance Business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4	

## Total capital resources

Positive adjustments for regulated non-insurance related undertakings	<b>71</b>					
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	10274596		10274596		8521469
Inadmissible assets other than intangibles and own shares	<b>73</b>	2898500		2898500		1564620
Assets in excess of market risk and counterparty limits	<b>74</b>	18400		18400		790100
Deductions for related ancillary services undertakings	<b>75</b>					
Deductions for regulated non-insurance related undertakings	<b>76</b>					
Deductions of ineligible surplus capital	<b>77</b>					
<b>Total capital resources after deductions (72-73-74-75-76-77)</b>	<b>79</b>	7357696		7357696		6166749

## Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	<b>81</b>	7357696		7357696		6166749
Available capital resources for 50% MCR requirement	<b>82</b>	7357696		7357696		6166749
Available capital resources for 75% MCR requirement	<b>83</b>	7357696		7357696		6166749

## Financial engineering adjustments

Implicit items	<b>91</b>					
Financial reinsurance - ceded	<b>92</b>					
Financial reinsurance - accepted	<b>93</b>					
Outstanding contingent loans	<b>94</b>					
Any other charges on future profits	<b>95</b>					
<b>Sum of financial engineering adjustments (91+92-93+94+95)</b>	<b>96</b>					

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

General insurance business

General insurance business		Company registration number	GL/UK/CM	Period ended			Units
				day	month	year	
				R11	21487	GL	
			This financial year 1		Previous year 2		
Gross premiums written		11	4136254		4164451		
Premium taxes and levies (included in line 11)		12	499		3826		
Premiums written net of taxes and levies (11-12)		13	4135755		4160625		
Premiums for classes 11, 12 or 13 (included in line 13)		14	506423		479489		
Premiums for "actuarial health insurance" (included in line 13)		15					
Sub-total A (13 + 1/2 14 - 2/3 15)		16	4388967		4400370		
Gross premiums earned		21	4158144		4115058		
Premium taxes and levies (included in line 21)		22	499		3826		
Premiums earned net of taxes and levies (21-22)		23	4157645		4111232		
Premiums for classes 11, 12 or 13 (included in line 23)		24	501386		496179		
Premiums for "actuarial health insurance" (included in line 23)		25					
Sub-total H (23 + 1/2 24 - 2/3 25)		26	4408338		4359322		
Sub-total I (higher of sub-total A and sub-total H)		30	4408338		4400370		
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31					
Division of gross adjusted premiums amount: sub-total I (or adjusted sub- total I if appropriate)	x 0.18	32	793501		792067		
	Excess (if any) over 53.1M EURO x 0.02	33	87457		87331		
Sub-total J (32-33)		34	706044		704736		
Claims paid in period of 3 financial years		41	6898760		6818701		
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	1025150		1093373		
	For insurance business accounted for on an accident year basis	43	4367898		4450769		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	1189070		803199		
	For insurance business accounted for on an accident year basis	45	4232746		3955749		
Sub-total C (41+42+43-44-45)		46	6869992		7603895		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	214776		950275		
Sub-total D (46-47)		48	6655216		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 ratio		50	683945		616644		
Provisions for claims outstanding (before discounting and net of reinsurance)		51	3820133		3933045		
Brought forward amount (12.43.2 x 51.1 / 51.2 or, if less, 12.43.2)		52	625419		643905		
Greater of lines 50 and 52		53	683945		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 ended			Units	
		R12	21487	GL	31 day	12 month	2006 year	£000
				This financial year 1			Previous year 2	
Reference period (No. of months) See INSPRU 1.1.63R			11	36			36	
Claims paid in reference period			21	6898760			6818701	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	1025150			1093373	
	For insurance business accounted for on an accident year basis		23	4367898			4450769	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	1189070			803199	
	For insurance business accounted for on an accident year basis		25	4232746			3955749	
Claims incurred in reference period (21+22+23-24-25)			26	6869992			7603895	
Claims incurred for classes 11, 12 or 13 (included in 26)			27	1181891			1383944	
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	7460938			8295867	
Sub-total F - Conversion of Sub-total E to annual figure (Multiply by 12 and divide by number of months in reference period)			31	2486979			2765289	
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	646615			718975	
	Excess (if any) over 37.2M EURO x 0.03		33	73863			82248	
Sub-total G (32 - 33)			39	572752			636727	
Claims amount Sub-total G x reinsurance ratio (11.49)			41	554825			557136	
Higher of premiums amount and brought forward amount (11.53)			42	683945			643905	
General insurance capital requirement (higher of lines 41 and 42)			43	683945			643905	

**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	Period ended			Units	Category of assets	
		R13	21487	GL	31 day	12 month	2006 year	£000	1
Investments						As at the end of this financial year 1		As at the end of the previous year 2	
Land and buildings					11	59000		43300	
Investments in group undertakings and participating interests									
UK insurance dependants		shares			21	15700		54000	
		debts and loans			22				
Other insurance dependants		shares			23	4515800		3096996	
		debts and loans			24				
Non-insurance dependants		shares			25			3137463	
		debts and loans			26				
Other group undertakings		shares			27				
		debts and loans			28				
Participating interests		shares			29	35700		26388	
		debts and loans			30				
Other financial investments									
Equity shares					41	1069300		848600	
Other shares and other variable yield participations					42			100	
Holdings in collective investment schemes					43	2700		13390	
Rights under derivative contracts					44	78847		85005	
Fixed interest securities		Approved			45	1302953		2378295	
		Other			46	1295300		287984	
Variable interest securities		Approved securities			47				
		Other			48				
Participation in investment pools					49				
Loans secured by mortgages					50				
Loans to public or local authorities and nationalised industries or undertakings					51				
Loans secured by policies of insurance issued by the company					52				
Other loans					53	81200			
Bank and approved credit & financial institution deposits		One month or less withdrawal			54	1078900		429200	
		More than one month withdrawal			55			221100	
Other financial investments					56	151900			

**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	Period ended			Units	Category of assets	
		R13	21487	GL	31 day	12 month	2006 year	£000	1
						As at the end of this financial year 1		As at the end of the previous year 2	
Deposits with ceding undertakings					57				
Assets held to match linked liabilities	Index linked				58				
	Property linked				59				
Reinsurers' share of technical provisions									
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	Policyholders				71	234500		517700	
	Intermediaries				72	134400		103800	
Salvage and subrogation recoveries					73				
Reinsurance	Accepted				74	391400		506400	
	Ceded				75				
Dependants	Due in 12 months or less				76	3839800		1374515	
	Due in more than 12 months				77			91500	
Other	Due in 12 months or less				78				
	Due in more than 12 months				79				
Other assets									
Tangible assets					80			500	
Deposits not subject to time restriction on withdrawal with approved institutions					81	337800		438700	
Cash in hand					82				
Other assets (particulars to be specified by way of supplementary note)					83				
Accrued interest and rent					84	56500		34800	
Deferred acquisition costs (general business only)					85	766900		659637	
Other prepayments and accrued income					86	9900		8800	
Deductions from the aggregate value of assets					87	2614901			
Grand total of admissible assets after deduction of market risk and counterparty limits (11 to 86 less 87)					89	14723416		16291219	

**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**

R13	Company registration number	GL/UK/CM	Period ended			Units	Category of assets
			day	month	year		
	21487	GL	31	12	2006	£000	1

As at the end of this financial year 1	As at the end of the previous year 2
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**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 or reinsurance	102		
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**Liabilities (other than long term insurance business)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

		Company registration number	GL/UK/CM	Period ended			Units	
				day	month	year		
		R15	21487	GL	31	12	2006	£000
				As at the end of this financial year 1		As at the end of the previous year 2		

**Technical provisions (gross amount)**

Provision for unearned premiums	<b>11</b>	2375838	2382987
Claims outstanding	<b>12</b>	5393049	5544142
Provision for unexpired risks	<b>13</b>		
Equalisation provisions	<b>14</b>	111	72
Credit business	<b>15</b>	310057	282152
Other than credit business	<b>16</b>		
Other gross technical provisions	<b>19</b>	8079055	8209353
Total gross technical provisions (11 to 16)			

**Provisions and creditors**

Provisions	Taxation	<b>21</b>	62100	110000
	Other risks and charges	<b>22</b>	56900	46800
Deposits received from reinsurers		<b>31</b>		
Creditors	Direct insurance business	<b>41</b>	64700	60700
	Reinsurance accepted	<b>42</b>		
	Reinsurance ceded	<b>43</b>	221400	229100
Debenture loans	Secured	<b>44</b>		
	Unsecured	<b>45</b>		
Amounts owed to credit institutions		<b>46</b>		
Creditors	Taxation	<b>47</b>	286918	241642
	Declared dividend	<b>48</b>		
	Other	<b>49</b>	1888662	4031962
Accruals and deferred income		<b>51</b>	241100	120800
Total (19 to 51)		<b>59</b>	10900835	13050357
Provision for "reasonably foreseeable adverse variations"		<b>61</b>		
Cumulative preference share capital		<b>62</b>		
Subordinated loan capital		<b>63</b>		
Total (59 to 63)		<b>69</b>	10900835	13050357

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	<b>71</b>	89311	1322617
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Reinsurers' share of DAC	<b>81</b>		
Amounts deducted from technical provisions for discounting	<b>82</b>	269300	257899
Other adjustments (may be negative)	<b>83</b>	(105135)	(174726)
Capital and reserves	<b>84</b>	20338200	16453000
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69+81-82+83+84)	<b>85</b>	30864600	29070732

**Profit and loss account (non-technical account)**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

			Company registration number	GL/UK/CM	Period ended			Units	
			R16	21487	GL	31	12	2006	£000
			This financial year			Previous year			
			1			2			
Transfer (to)/from the general insurance business technical account		From Form 20	11	288149			291316		
		Equalisation provisions	12	(27944)			(41729)		
Transfer from the long term insurance business revenue account			13						
Investment income	Income		14	825195			6647313		
	Value re-adjustments on investments		15	74400			155900		
	Gains on the realisation of investments		16	8100			153600		
Investment charges	Investment management charges, including interest		17	79900			24100		
	Value re-adjustments on investments		18	8000			31900		
	Loss on the realisation of investments		19				5300		
Allocated investment return transferred to the general insurance business technical account			20						
Other income and charges (particulars to be specified by way of supplementary note)			21	(337100)			(79600)		
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)			29	742900			7065500		
Tax on profit or loss on ordinary activities			31	203400			71200		
Profit or loss on ordinary activities after tax (29-31)			39	539500			6994300		
Extraordinary profit or loss (particulars to be specified by way of supplementary note)			41						
Tax on extraordinary profit or loss			42						
Other taxes not shown under the preceding items			43						
Profit or loss for the financial year (39+41-(42+43))			49	539500			6994300		
Dividends (paid or declared)			51				1804000		
Profit or loss retained for the financial year (49-51)			59	539500			5190300		



## Analysis of derivative contracts

Printed 25th APR 07 at 17:00

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	Period ended			Units	Category of assets	
			R17	21487	GL	31	12	2006	£000	1
Derivative contracts			As at the end of this financial year				As at the end of the previous year			
			Assets 1		Liabilities 2		Assets 3		Liabilities 4	
Futures contracts	Fixed-interest securities	11								
	Equity shares	12								
	Land	13								
	Currencies	14								
	Other	15								
Options	Fixed-interest securities	21								
	Equity shares	22	2				2			
	Land	23								
	Currencies	24								
	Other	25								
Contracts for differences	Fixed-interest securities	31								
	Equity shares	32								
	Land	33								
	Currencies	34	78845				85003			
	Other	35		22990					35800	
Adjustments for variation margin		41								
Total (11 to 41)		49	78847	22990		85005		35800		

## General insurance business - summary of business carried on

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

		Company registration number		GL/UK/CM	Period ended			Units	
					day	month	year		
		R20A	21487	GL	31	12	2006	£000	
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
				Reported		Incurred but not reported			
			1	2	3		4		
001	Total business	1	4136254	3982016		1346792		2375838	
002	Total primary (direct) and facultative business	2	2125437	2472034		867484		1329352	
003	Total treaty reinsurance accepted business	3	2010817	1509982		479308		1046486	
110	Total primary (direct) and facultative accident & health ( category numbers 111 to 114)	4	24592	33813		1626		6796	
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	2562	42986		1496		2571	
160	Primary (direct) and facultative household and domestic all risks.	6	250654	98682		40356		134491	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	369067	91342		23761		472648	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	91916	191669		7055		45927	
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	877517	479308		83060		426533	
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	449758	1156147		525416		197870	
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	20158	13101		890		24930	
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	5	123000		96265			
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	8200	199880		79703		1368	
350	Total primary (direct) and facultative goods in transit	14	31008	42106		7856		16218	
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted ( category numbers 510 to 590)	16	40	152888		141950			
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	2010777	1357094		337358		1046486	
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	4136254	3982016		1346792		2375838	

**General insurance business - summary of business carried on**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			Units
				day	month	year	
R20A		21487	GL	31	12	2006	£000
				Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year	
				Reported		Incurred but not reported	
		1		2		3	

**PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS**

111	Medical insurance	21					
112	HealthCare cash plans	22					
113	Travel	23	10025	17426	409	1253	
114	Personal accident or sickness	24	14567	16387	1217	5543	
121	Private motor - comprehensive	25	2562	38323	1185	1615	
122	Private motor - non-comprehensive	26		4333	311	956	
123	Motor cycle	27		330			
160	Household and domestic all risks (equals line 6)	28	250654	98682	40356	134491	
181	Assistance	29	12846	269		5056	
182	Creditor	30	355450	53432	23761	427711	
183	Extended warranty	31					
184	Legal expenses	32	441			220	
185	Mortgage indemnity	33	330	37083		39661	
186	Pet insurance	34		558			
187	Other personal financial loss	35					

**PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS**

221	Fleets	41	12277	46712	165	8152	
222	Commercial vehicles (non-fleet)	42	20131	38005	1053	10791	
223	Motor other	43	59508	106952	5837	26984	
261	Commercial property	44	721251	417980	62441	344337	
262	Consequential loss	45	80391	43011	14764	44480	
263	Contractors or engineering all risks	46	75875	18317	5855	37716	
271	Employers liability	47	193905	514503	388267	94362	
272	Professional indemnity	48	76400	282499	6237	27375	
273	Public and products liability	49	177871	357843	130908	75309	
274	Mixed commercial package	50	1582	1302	4	824	
281	Fidelity and contract guarantee	51	5215	2110	385	2569	
282	Credit	52					
283	Suretyship	53	14943	10991	505	22361	
284	Commercial contingency	54					

## General insurance business - summary of business carried on

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

Category number	FSA return general insurance business reporting category	Company registration number	GL/UK/CM	Period ended			Units
				day	month	year	
R20A		21487	GL	31	12	2006	£000
		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year	
		1	Reported		Incurred but not reported		
			2		3		

## PRIMARY (DIRECT) and FACULTATIVE: AVIATION, MARINE and TRANSPORT

331	Aviation liability	61	5	120096	92408	
332	Aviation hull	62		2904	3857	
333	Space and satellite	63				
341	Marine liability	64		107279	57497	
342	Marine hull	65		39452	9005	
343	Energy (on and off-shore)	66		47577	12996	
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	8200	5572	205	1368
350	Total primary (direct) and facultative goods in transit	71	31008	42106	7856	16218

## PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

400	Miscellaneous primary (direct) and facultative business	72				
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## NON-PROPORTIONAL TREATY

510	Non-proportional accident & health	81				
520	Non-proportional motor	82		14910	14269	
530	Non-proportional aviation	83	40	4051	5054	
540	Non-proportional marine	84		88717	35086	
550	Non-proportional transport	85		2457	842	
560	Non-proportional property	86		8278	6611	
570	Non-Proportional liability (non-motor)	87		34475	80088	
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

## PROPORTIONAL TREATY

610	Proportional accident & health	91	230999	16790	14624	87036
620	Proportional motor	92	933539	1017107	79089	462589
630	Proportional aviation	93	63	16619	22333	
640	Proportional marine	94		20189	21442	
650	Proportional transport	95				
660	Proportional property	96	632307	154237	43540	357264
670	Proportional liability (non-motor)	97	56665	104644	125820	35762
680	Proportional financial lines	98	157204	27508	30510	103835
690	Proportional aggregate cover	99				

## TREATY REINSURANCE: MISCELLANEOUS

700	Miscellaneous treaty reinsurance accepted business	101				
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TOTAL (lines 21 to 101)	111	4136254	3982016	1346792	2375838
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## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2006 year	£000	001
Items to be shown net of reinsurance					This financial year  1		Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)		11	3823115		3844311			
	Claims incurred (22. 17. 4)		12	2350108		2322615			
	Claims management costs (22. 18. 4)		13	127628		87868			
	Adjustment for discounting (22. 52. 4)		14						
	Increase in provision for unexpired risks (22. 19. 4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22. 42. 4)		17	1391965		1271722			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(46586)		162106			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21	(14860)		180			
	Claims incurred (22. 13. 4)		22	(424947)		(201880)			
	Claims management costs (22. 14. 4)		23	73743		72988			
	Adjustment for discounting (22. 51. 4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22. 41. 4)		26			226			
	Balance (21-22-23+24+25-26)		29	336344		128846			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31	(1609)		364			
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39	(1609)		364			
Balance of all years' underwriting (19+29+39)			49	288149		291316			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	288149		291316			

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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	
		R20	21487	GL	31 day	12 month	2006 year	£000	002
Items to be shown net of reinsurance					This financial year  1		Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)		11	1868206		1973183			
	Claims incurred (22. 17. 4)		12	1001075		1077124			
	Claims management costs (22. 18. 4)		13	34865		24097			
	Adjustment for discounting (22. 52. 4)		14						
	Increase in provision for unexpired risks (22. 19. 4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22. 42. 4)		17	797660		720379			
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	34606		151583			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21	(52)		(457)			
	Claims incurred (22. 13. 4)		22	(320885)		(149388)			
	Claims management costs (22. 14. 4)		23	35496		46009			
	Adjustment for discounting (22. 51. 4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22. 41. 4)		26			214			
	Balance (21-22-23+24+25-26)		29	285337		102708			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31	(4018)		2977			
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39	(4018)		2977			
Balance of all years' underwriting (19+29+39)			49	315925		257268			
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	315925		257268			

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2006 year	£000	003
Items to be shown net of reinsurance					This financial year  1		Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)		11	1954909			1871128		
	Claims incurred (22. 17. 4)		12	1349033			1245491		
	Claims management costs (22. 18. 4)		13	92763			63771		
	Adjustment for discounting (22. 52. 4)		14						
	Increase in provision for unexpired risks (22. 19. 4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22. 42. 4)		17	594305			551343		
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(81192)			10523		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21	(14808)			637		
	Claims incurred (22. 13. 4)		22	(104062)			(52492)		
	Claims management costs (22. 14. 4)		23	38247			26979		
	Adjustment for discounting (22. 51. 4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22. 41. 4)		26				12		
	Balance (21-22-23+24+25-26)		29	51007			26138		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31	2409			(2613)		
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39	2409			(2613)		
Balance of all years' underwriting (19+29+39)			49	(27776)			34048		
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(27776)			34048		

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2006 year	£000	160
Items to be shown net of reinsurance					This financial year  1		Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	239921		252517				
	Claims incurred (22. 17. 4)	12	143785		183503				
	Claims management costs (22. 18. 4)	13	2372		1521				
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	132779		75664				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(39015)		(8171)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21	(52)		(460)				
	Claims incurred (22. 13. 4)	22	(45658)		10764				
	Claims management costs (22. 14. 4)	23	1288		3535				
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			246				
	Balance (21-22-23+24+25-26)	29	44318		(15005)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	5303		(23176)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	5303		(23176)				



## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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			Units	Category number	
		R20	21487	GL	31 day	12 month	2006 year	£000	180
Items to be shown net of reinsurance					This financial year  1		Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	231693		241023				
	Claims incurred (22. 17. 4)	12	73274		91417				
	Claims management costs (22. 18. 4)	13	2177		3742				
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	186315		179241				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(30073)		(33377)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			3				
	Claims incurred (22. 13. 4)	22	(30454)		(3110)				
	Claims management costs (22. 14. 4)	23	3020		4436				
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			100				
	Balance (21-22-23+24+25-26)	29	27434		(1423)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31			360				
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39			360				
Balance of all years' underwriting (19+29+39)		49	(2639)		(34440)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(2639)		(34440)				

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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			Units	Category number	
		R20	21487	GL	31 day	12 month	2006 year	£000	220
Items to be shown net of reinsurance					This financial year  1		Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	93698		101651				
	Claims incurred (22. 17. 4)	12	70822		76710				
	Claims management costs (22. 18. 4)	13	2958		3751				
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	30316		28544				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(10398)		(7354)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(50693)		(8765)				
	Claims management costs (22. 14. 4)	23	654		4444				
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29	50039		4321				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	39641		(3033)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	39641		(3033)				

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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	
		R20	21487	GL	31 day	12 month	2006 year	£000	260
Items to be shown net of reinsurance					This financial year  1		Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	800629		844218				
	Claims incurred (22. 17. 4)	12	405363		391749				
	Claims management costs (22. 18. 4)	13	17523		8400				
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	299103		306743				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	78640		137326				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(120756)		(87730)				
	Claims management costs (22. 14. 4)	23	13424		4104				
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			(123)				
	Balance (21-22-23+24+25-26)	29	107332		83749				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	185972		221075				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	185972		221075				

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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/UK/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2006 year	£000	270
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)		11	413786			445711		
	Claims incurred (22. 17. 4)		12	256888			282938		
	Claims management costs (22. 18. 4)		13	7133			4528		
	Adjustment for discounting (22. 52. 4)		14						
	Increase in provision for unexpired risks (22. 19. 4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22. 42. 4)		17	117400			99803		
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	32365			58442		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21						
	Claims incurred (22. 13. 4)		22	(47725)			(635)		
	Claims management costs (22. 14. 4)		23	13620			8276		
	Adjustment for discounting (22. 51. 4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22. 41. 4)		26				(9)		
	Balance (21-22-23+24+25-26)		29	34105			(7632)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31						
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39						
Balance of all years' underwriting (19+29+39)			49	66470			50810		
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	66470			50810		

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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	
		R20	21487	GL	31	12	2006	£000	330
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11							
	Claims incurred (22. 17. 4)	12							
	Claims management costs (22. 18. 4)	13							
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17							
	Balance of year's underwriting (11-12-13+14-15+16-17)	19							
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22							
	Claims management costs (22. 14. 4)	23							
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29							
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31	(4018)			2617			
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39	(4018)			2617			
Balance of all years' underwriting (19+29+39)		49	(4018)			2617			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(4018)			2617			

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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			Units	Category number	
		R20	21487	GL	31 day	12 month	2006 year	£000	340
Items to be shown net of reinsurance					This financial year  1		Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	7539		7347				
	Claims incurred (22. 17. 4)	12	3677		4640				
	Claims management costs (22. 18. 4)	13	254		584				
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	11187		9630				
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	(7579)		(7507)				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	1762		21493				
	Claims management costs (22. 14. 4)	23	36						
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29	(1798)		(21493)				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	(9377)		(29000)				
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	(9377)		(29000)				

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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/CM	Period ended			Units	Category number	
		R20	21487	GL	31 day	12 month	2006 year	£000	409
Items to be shown net of reinsurance				This financial year  1			Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11	80940			80716			
	Claims incurred (22. 17. 4)	12	47266			46167			
	Claims management costs (22. 18. 4)	13	2448			1571			
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17	20560			20754			
	Balance of year's underwriting (11-12-13+14-15+16-17)	19	10666			12224			
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22	(27361)			(81405)			
	Claims management costs (22. 14. 4)	23	3454			21214			
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29	23907			60191			
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)		49	34573			72415			
Allocated investment return		51							
Transfer to non-technical account (49+51)		59	34573			72415			

## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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	
		R20	21487	GL	31 day	12 month	2006 year	£000	500
Items to be shown net of reinsurance				This financial year  1			Previous year  2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11							
	Claims incurred (22. 17. 4)	12							
	Claims management costs (22. 18. 4)	13							
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17				83	(1364)		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19				(83)	1364		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22				1836	1458		
	Claims management costs (22. 14. 4)	23							
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26							
	Balance (21-22-23+24+25-26)	29				(1836)	(1458)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31				719	(4400)		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39				719	(4400)		
Balance of all years' underwriting (19+29+39)		49				(1200)	(4494)		
Allocated investment return		51							
Transfer to non-technical account (49+51)		59				(1200)	(4494)		



## General insurance business : Technical account (excluding equalisation provisions)

Printed 25th APR 07 at 17:01

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			Units	Category number	
		R20	21487	GL	31	12	2006	£000	600
Items to be shown net of reinsurance				This financial year			Previous year		
				1			2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)		11	1954909			1871128		
	Claims incurred (22. 17. 4)		12	1349033			1245491		
	Claims management costs (22. 18. 4)		13	92763			63771		
	Adjustment for discounting (22. 52. 4)		14						
	Increase in provision for unexpired risks (22. 19. 4)		15						
	Other technical income or charges (particulars to be specified by way of supplementary note)		16						
	Net operating expenses (22. 42. 4)		17	594222			552707		
	Balance of year's underwriting (11-12-13+14-15+16-17)		19	(81109)			9159		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)		21	(14808)			637		
	Claims incurred (22. 13. 4)		22	(105898)			(53950)		
	Claims management costs (22. 14. 4)		23	38247			26979		
	Adjustment for discounting (22. 51. 4)		24						
	Other technical income or charges (particulars to be specified by way of supplementary note)		25						
	Net operating expenses (22. 41. 4)		26				12		
	Balance (21-22-23+24+25-26)		29	52843			27596		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)		31	1690			1787		
	Other technical income and charges (particulars to be specified by way of supplementary note)		32						
	Total		39	1690			1787		
Balance of all years' underwriting (19+29+39)			49	(26576)			38542		
Allocated investment return			51						
Transfer to non-technical account (49+51)			59	(26576)			38542		

**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**

Company registration number		GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	21487	GL	31	12	2006	£000	001
	Reinsurers' share			Net of reinsurance			
	Earned in previous financial years 3		Earned in previous financial years 5				
			(14860)				
nd of year	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5			Unearned at end of this financial year 6	
	(31)		3				
087	22385	393	384341			20694	
5048	137133	56761	1566599			1658287	
3601	18981	84315	36857			164286	
099	156561	165393	1835315			225706	
5835	335029	306862	3823115			2068973	

**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 business**

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	21487	GL	31	12	2006	£000	002

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11	(52)				(52)	
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12	(98)		(31)		(67)	
In respect of risks incepted in this financial year	For periods of less than 12 months	13	253306	13764	22385	393	230921	13371
	For periods of 12 months	14	787935	792687	137133	56761	650802	735926
	For periods of more than 12 months	15	46841	231047	18981	84315	27860	146732
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1115200	291851	156510	165393	958690	126458
Total (12 to 16)		19	2203184	1329349	334978	306862	1868206	1022487

**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/CM	Period ended			Units	Category number
			day	month	year		
R21	21487	GL	31	12	2006	£000	003
	Reinsurers' share			Net of reinsurance			
	Earned in previous financial years 3		Earned in previous financial years 5				
			(14808)				
nd of year	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5			Unearned at end of this financial year 6	
			70				
7323			153420				7323
361			915797				922361
554			8997				17554
248	51		876625				99248
486	51		1954909				1046486

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

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	21487	GL	31	12	2006	£000	160

Premiums receivable during the financial year		11	Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11	(52)				(52)	
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12	(98)		(31)		(67)	
In respect of risks incepted in this financial year	For periods of less than 12 months	13	17013	493	1645	48	15368	445
	For periods of 12 months	14	100202	133096	31715	10811	68487	122285
	For periods of more than 12 months	15						
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	160141	903	4008		156133	903
Total (12 to 16)		19	277258	134492	37337	10859	239921	123633

**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 personal lines financial loss (category numbers 181 to 187)**

Company registration number	GL/UK/CM	Period ended			Units	Category number	
		day	month	year			
R21	21487	GL	31	12	2006	£000	180

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11						
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	48134	5953	139	8	47995	5945
	For periods of 12 months	14	42764	19003	22253	5271	20511	13732
	For periods of more than 12 months	15	40015	213192	18351	83511	21664	129681
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	247341	234501	105818	164771	141523	69730
Total (12 to 16)		19	378254	472649	146561	253561	231693	219088

**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 motor business (category numbers 221 to 223)**

	Company registration number	GL/UK/CM	Period ended			Units	Category number
			day	month	year		
R21	21487	GL	31	12	2006	£000	220

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11						
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	6199	260	15	1	6184	259
	For periods of 12 months	14	42662	42461	834	7	41828	42454
	For periods of more than 12 months	15	67	268		1	67	267
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	45934	2937	315	29	45619	2908
Total (12 to 16)		19	94862	45926	1164	38	93698	45888

**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 number	GL/UK/CM	Period ended			Units	Category number	
		day	month	year			
R21	21487	GL	31	12	2006	£000	260

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11						
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	113113	4782	15041	307	98072	4475
	For periods of 12 months	14	351497	399664	48411	31912	303086	367752
	For periods of more than 12 months	15	1638	6821	440	726	1198	6095
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	427713	15264	29440	593	398273	14671
Total (12 to 16)		19	893961	426531	93332	33538	800629	392993



**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	GL/UK/CM	Period ended			Units	Category number	
		day	month	year			
R21	21487	GL	31	12	2006	£000	270

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11						
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	45101	1697	4417	23	40684	1674
	For periods of 12 months	14	224482	176024	31807	8725	192675	167299
	For periods of more than 12 months	15	491	1964	28	29	463	1935
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	195364	18185	15400		179964	18185
Total (12 to 16)		19	465438	197870	51652	8777	413786	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	Period ended			Units	Category number	
		day	month	year			
R21	21487	GL	31	12	2006	£000	340

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11						
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	62	260	9		53	260
	For periods of 12 months	14	6770	1108	670	10	6100	1098
	For periods of more than 12 months	15						
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1440		54		1386	
Total (12 to 16)		19	8272	1368	733	10	7539	1358

**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/CM	Period ended			Units	Category number
			day	month	year		
R21	21487	GL	31	12	2006	£000	409

Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance	
			Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years		11						
			Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	23684	319	1119	6	22565	313
	For periods of 12 months	14	19558	21331	1443	25	18115	21306
	For periods of more than 12 months	15	4630	8802	162	48	4468	8754
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	37267	20061	1475		35792	20061
Total (12 to 16)		19	85139	50513	4199	79	80940	50434

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

Company registration number	GL/UK/CM	Period ended			Units	Category number	
		day	month	year			
R21	21487	GL	31	12	2006	£000	600

Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance	
		Earned in previous financial years 1		Earned in previous financial years 3		Earned in previous financial years 5	
In respect of risks incepted in previous financial years	<b>11</b>	(14808)				(14808)	
		Earned in this financial year 1	Unearned at end of this financial year 2	Earned in this financial year 3	Unearned at end of this financial year 4	Earned in this financial year 5	Unearned at end of this financial year 6
In respect of risks incepted in previous financial years	<b>12</b>	70				70	
In respect of risks incepted in this financial year	For periods of less than 12 months	<b>13</b>	153420	7323		153420	7323
	For periods of 12 months	<b>14</b>	915797	922361		915797	922361
	For periods of more than 12 months	<b>15</b>	8997	17554		8997	17554
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		<b>16</b>	876676	99248	51	876625	99248
Total (12 to 16)		<b>19</b>	1954960	1046486	51	1954909	1046486

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

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**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2006	£000	001
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4386922		1090055		2917931		(378936)	
	Reinsurers' share	12	595869		77347		564533		46011	
	Net (11-12)	13	3791053		1012708		2353398		(424947)	
	Claims management costs	14	63847		96145		41445		73743	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1011752		1385727		2397479	
	Reinsurers' share	16			(9507)		56878		47371	
	Net (15-16)	17			1021259		1328849		2350108	
	Claims management costs	18			104832		22796		127628	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	331441		1157171		581253		907359	
	Other acquisition expenses	22	149622		347862		185632		311852	
	Administrative expenses	23			143150				143150	
	Reinsurance commissions and profit participations	24	6427		115366		151397		(29604)	
	Total (21+22+23-24)	29	474636		1532817		615488		1391965	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	77800				88300		10500	
	Reinsurers' share	32	77800				88300		10500	
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	474636		1532817		615488		1391965	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

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**

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2006	£000	002
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2963884		601457		2087468		(274959)	
	Reinsurers' share	12	595833		101445		540314		45926	
	Net (11-12)	13	2368051		500012		1547154		(320885)	
	Claims management costs	14	43136		50015		28617		35496	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			319769		728677		1048446	
	Reinsurers' share	16			3470		43901		47371	
	Net (15-16)	17			316299		684776		1001075	
	Claims management costs	18			22944		11921		34865	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	175704		805788		406977		574515	
	Other acquisition expenses	22	76286		141724		74996		143014	
	Administrative expenses	23			50527				50527	
	Reinsurance commissions and profit participations	24	6427		115366		151397		(29604)	
	Total (21+22+23-24)	29	245563		882673		330576		797660	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	77800				88300		10500	
	Reinsurers' share	32	77800				88300		10500	
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	245563		882673		330576		797660	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31 day	12 month	2006 year	£000	003
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
				1	2		3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1423038	488598		830463		(103977)		
	Reinsurers' share	12	36	(24098)		24219		85		
	Net (11-12)	13	1423002	512696		806244		(104062)		
	Claims management costs	14	20711	46130		12828		38247		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		691983		657050		1349033		
	Reinsurers' share	16		(12977)		12977				
	Net (15-16)	17		704960		644073		1349033		
	Claims management costs	18		81888		10875		92763		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	155737	351383		174276		332844		
	Other acquisition expenses	22	73336	206138		110636		168838		
	Administrative expenses	23		92623				92623		
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	229073	650144		284912		594305		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	229073	650144		284912		594305		
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2006	£000	160
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	188507		69362		72656		(46489)	
	Reinsurers' share	12	11885		5891		5163		(831)	
	Net (11-12)	13	176622		63471		67493		(45658)	
	Claims management costs	14	2000		2832		456		1288	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			82775		66382		149157	
	Reinsurers' share	16			1129		4243		5372	
	Net (15-16)	17			81646		62139		143785	
	Claims management costs	18			2219		153		2372	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	14291		166299		48700		131890	
	Other acquisition expenses	22	2034		2986		1803		3217	
	Administrative expenses	23			5792				5792	
	Reinsurance commissions and profit participations	24	1100		13072		6052		8120	
	Total (21+22+23-24)	29	15225		162005		44451		132779	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	15225		162005		44451		132779	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								



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

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
					day	month	year			
			R22	21487	GL	31	12	2006	£000	180
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
				1	2		3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	139765	56335		61544		(21886)		
	Reinsurers' share	12	32802	17756		23614		8568		
	Net (11-12)	13	106963	38579		37930		(30454)		
	Claims management costs	14	1176	3515		681		3020		
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		40746		53559		94305		
	Reinsurers' share	16		2174		18857		21031		
	Net (15-16)	17		38572		34702		73274		
	Claims management costs	18		1461		716		2177		
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	25618	322583		219641		128560		
	Other acquisition expenses	22	8480	3897		6677		5700		
	Administrative expenses	23		9440				9440		
	Reinsurance commissions and profit participations	24	3310	97211		143136		(42615)		
	Total (21+22+23-24)	29	30788	238709		83182		186315		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	30788	238709		83182		186315		
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2006	£000	220
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	245122		36290		150587		(58245)	
	Reinsurers' share	12	10684		1727		1405		(7552)	
	Net (11-12)	13	234438		34563		149182		(50693)	
	Claims management costs	14	7160		5180		2634		654	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			22733		48138		70871	
	Reinsurers' share	16					49		49	
	Net (15-16)	17			22733		48089		70822	
	Claims management costs	18			2127		831		2958	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	8167		14290		8758		13699	
	Other acquisition expenses	22	5309		7968		2860		10417	
	Administrative expenses	23			6200				6200	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	13476		28458		11618		30316	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	13476		28458		11618		30316	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2006	£000	260
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	556598		177648		278390		(100560)	
	Reinsurers' share	12	48955		11463		57688		20196	
	Net (11-12)	13	507643		166185		220702		(120756)	
	Claims management costs	14	7331		16914		3841		13424	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			147073		278098		425171	
	Reinsurers' share	16					19808		19808	
	Net (15-16)	17			147073		258290		405363	
	Claims management costs	18			12776		4747		17523	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	91706		203636		94185		201157	
	Other acquisition expenses	22	37553		88854		43725		82682	
	Administrative expenses	23			20462				20462	
	Reinsurance commissions and profit participations	24	2000		5002		1804		5198	
	Total (21+22+23-24)	29	127259		307950		136106		299103	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	127259		307950		136106		299103	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

**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	
			R22	21487	GL	31	12	2006	£000	270
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1641746		198074		1426026		(17646)	
	Reinsurers' share	12	484837		62865		452051		30079	
	Net (11-12)	13	1156909		135209		973975		(47725)	
	Claims management costs	14	20339		14964		18995		13620	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			7557		249475		257032	
	Reinsurers' share	16			144				144	
	Net (15-16)	17			7413		249475		256888	
	Claims management costs	18			2470		4663		7133	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	31187		71718		23309		79596	
	Other acquisition expenses	22	12535		33739		16459		29815	
	Administrative expenses	23			7636				7636	
	Reinsurance commissions and profit participations	24	(434)		81				(353)	
	Total (21+22+23-24)	29	44156		113012		39768		117400	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	77800				88300		10500	
	Reinsurers' share	32	77800				88300		10500	
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	44156		113012		39768		117400	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2006	£000	340
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3642		595		4580		1533	
	Reinsurers' share	12	232				3		(229)	
	Net (11-12)	13	3410		595		4577		1762	
	Claims management costs	14	50		53		33		36	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			2226		1451		3677	
	Reinsurers' share	16								
	Net (15-16)	17			2226		1451		3677	
	Claims management costs	18			230		24		254	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	3091		6580		3232		6439	
	Other acquisition expenses	22	2153		3682		1828		4007	
	Administrative expenses	23			741				741	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	5244		11003		5060		11187	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	5244		11003		5060		11187	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
					day	month	year			
			R22	21487	GL	31	12	2006	£000	409
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year	Amount carried forward to next financial year			Amount attributable to this financial year	
				1	2	3			4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	188504	63153	93685	(31666)				
	Reinsurers' share	12	6438	1743	390	(4305)				
	Net (11-12)	13	182066	61410	93295	(27361)				
	Claims management costs	14	5080	6557	1977	3454				
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		16659	31574	48233				
	Reinsurers' share	16		23	944	967				
	Net (15-16)	17		16636	30630	47266				
	Claims management costs	18		1661	787	2448				
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	1644	20682	9152	13174				
	Other acquisition expenses	22	8222	598	1644	7176				
	Administrative expenses	23		256		256				
	Reinsurance commissions and profit participations	24	451		405	46				
	Total (21+22+23-24)	29	9415	21536	10391	20560				
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	9415	21536	10391	20560				
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31 day	12 month	2006 year	£000	500
				Amount brought forward from previous financial year	Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
				1	2		3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	42644	1119		43361		1836		
	Reinsurers' share	12								
	Net (11-12)	13	42644	1119		43361		1836		
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15								
	Reinsurers' share	16								
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21								
	Other acquisition expenses	22								
	Administrative expenses	23		83				83		
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29		83				83		
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42		83				83		
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

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

			Company registration number	GL/UK/CM	Period ended			Units	Category Number	
			R22	21487	GL	31	12	2006	£000	600
				Amount brought forward from previous financial year		Amount payable/receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1380394		487479		787102		(105813)	
	Reinsurers' share	12	36		(24098)		24219		85	
	Net (11-12)	13	1380358		511577		762883		(105898)	
	Claims management costs	14	20711		46130		12828		38247	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			691983		657050		1349033	
	Reinsurers' share	16			(12977)		12977			
	Net (15-16)	17			704960		644073		1349033	
	Claims management costs	18			81888		10875		92763	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	155737		351383		174276		332844	
	Other acquisition expenses	22	73336		206138		110636		168838	
	Administrative expenses	23			92540				92540	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	229073		650061		284912		594222	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42	229073		650061		284912		594222	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								



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

Printed 25th APR 07 at 17:04

Name of insurer **Aviva International Insurance Limited**

Global business

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
							Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				1021259	983956	344893			2350108		3823115		61.5
12	2005	12	941367	1381248		570193	587799	55579	1025386	355862	(167677)		3844452	(12.1)	56.1
12	2004	13	845223	1385525	565044	154434	485573	32070	687244	65553	(80720)		3712657	(10.7)	56.1
12	2003	14	834427	1329560	648149	113426	318101	9833	481451	20008	(60099)		3443626	(18.1)	55.9
12	2002	15	907562	1227174	800396	76356	179208	3231	295175	5784	(42164)		3252655	(13.7)	60.5
12	2001	16	804677	1051241	850377	30202	103015	1585	173798	2953	(41949)		2660121	(6.3)	67.3
12	2000	17	815190	1083344	994051	19818	66589	846	108506	1569	(22822)		2501291	(0.2)	75.8
12	1999	18	872327	1113774	1012044	8520	48918	370	72637	752	(15581)		2554589	(3.9)	76.0
12	1998	19	947440	1149604	1145394	2680	48827	321	75166	516	(23854)		2637749	4.1	81.3
12	1997	20	760940	984460	1009788	4106	27973		35517	27	(3465)		2522056	5.8	71.5
Prior accident years		21				32973	262608	120952	241737	141412	33384				
Reconciliation		22													
Total (11 to 22)		29				2033967	3112567	569680	3196617	594436	1925161				

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

Printed 25th APR 07 at 17:04

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  
day month year

Units

Category  
number

R23	21487	GL	31	12	2006	£000	002
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				316299	482039	202737			1001075		1868206		53.6
12	2005	12	335950	741174		255404	304174	39885	512770	228404	(141711)		1973132	(19.1)	47.4
12	2004	13	313393	728323	264747	69579	275149	23896	361374	47990	(40740)		1876048	(13.0)	50.5
12	2003	14	329395	734920	349057	47447	167763	5380	242853	12130	(34393)		1658697	(22.5)	54.2
12	2002	15	425485	690605	432733	38582	104861	2892	173806	4637	(32108)		1638087	(16.2)	61.3
12	2001	16	633493	858216	692084	22042	87603	1540	146092	2825	(37732)		2113401	(6.4)	68.0
12	2000	17	814664	1081125	992814	19807	66568	846	108490	1569	(22838)		2496799	(0.1)	75.9
12	1999	18	871935	1112356	1009088	8513	48906	370	72626	752	(15589)		2551736	(4.1)	76.0
12	1998	19	947242	1148794	1140966	2678	45894	321	72790	516	(24413)		2636022	3.6	81.1
12	1997	20	759778	984301	1007389	4106	26518		35406	27	(4809)		2520435	5.5	71.3
Prior accident years		21				31854	248257	96331	230039	112955	33448				
Reconciliation		22													
Total (11 to 22)		29				816311	1857732	374198	1956246	411805	680190				

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

Printed 25th APR 07 at 17:04

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/CM** Period ended **day month year** Units **Category number**

<b>R23</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2006</b>	<b>£000</b>	<b>003</b>
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			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	(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 accident years		21				1119	14351	24621	11698	28457	(64)				
Reconciliation		22													
Total (11 to 22)		29				1217656	1254835	195482	1240371	182631	1244971				

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

Printed 25th APR 07 at 17:04

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/UK/CM

Period ended  
day month year

Units

Category  
number

R23	21487	GL	31	12	2006	£000	160
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				81646	26779	35360			143785		239921		59.9
12	2005	12	87988	95515		48749	12655	1739	59183	36332	(32372)		252466	(33.9)	59.9
12	2004	13	103606	191519	63413	4590	8614	1641	12377	2197	271		286378	(59.1)	63.5
12	2003	14	85435	202895	105534	3428	10897	1577	16667	2184	(2949)		295637	(40.1)	70.0
12	2002	15	138386	155013	104316	784	8748	19	12458	69	(2976)		344005	(26.5)	73.3
12	2001	16	212339	177294	154891	862	8414	15	11978	41	(2728)		524334	(7.4)	71.8
12	2000	17	261578	228304	247659	993	1300	4	5174	37	(2914)		630461	9.5	81.1
12	1999	18	216122	212752	201848	475	287	1	676	5	82		494121	(4.8)	84.7
12	1998	19	56944	222727	215263	254	3217		4017	3	(549)		325780	(1.8)	84.6
12	1997	20	72051	196934	199256	2877	1224		1761	1	2339		360032	3.3	76.5
Prior accident years		21				459	7141		11462		(3862)				
Reconciliation		22													
Total (11 to 22)		29				145117	89276	40356	135753	40869	98127				

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

Printed 25th APR 07 at 17:04

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 year

Units

Category  
number

R23	21487	GL	31	12	2006	£000	180
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year		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 accident years		21				15	18596		30268		(11657)				
Reconciliation		22													
Total (11 to 22)		29				77151	48188	24444	78144	28819	42820				

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

Printed 25th APR 07 at 17:04

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 year

Units

Category  
number

R23	21487	GL	31	12	2006	£000	220
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year		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 accident years		21				341	11283		9583		2041				
Reconciliation		22													
Total (11 to 22)		29				57296	190117	7154	226684	7754	20129				

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

Printed 25th APR 07 at 17:04

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  
day month year

Units

Category  
number

R23	21487	GL	31	12	2006	£000	260
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11				147073	200617	57673			405363		800629		50.6
12	2005	12	165678	226071		122575	68953	5346	164721	61350	(29197)		844217	(12.9)	42.9
12	2004	13	113482	157434	112708	19732	53425	1076	96486	3894	(26147)		749325	18.7	40.1
12	2003	14	132063	164517	100909	9401	19564	297	41890	981	(13609)		532865	(20.9)	49.2
12	2002	15	127626	131263	85216	6543	12119	27	34361	244	(15916)		458959	(20.8)	50.4
12	2001	16	124004	149856	131713	2262	8477	10	23839	41	(13131)		398650	(4.9)	66.8
12	2000	17	133581	195025	202375	361	6297	2	14159	13	(7512)		390848	7.2	87.7
12	1999	18	197862	187193	168553	76	4280		11149	5	(6798)		573458	(7.6)	64.7
12	1998	19	401357	196746	185813	30	7531	283	14291	329	(6776)		798498	(1.6)	74.5
12	1997	20	294939	171043	169768	323	2563		2447		439		801502	0.9	58.3
Prior accident years		21				4882	30452		37443		(2109)				
Reconciliation		22													
Total (11 to 22)		29				313258	414278	64714	440786	66857	284607				

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

Printed 25th APR 07 at 17:04

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/UK/CM

Period ended  
day month year

Units

Category  
number

R23	21487	GL	31	12	2006	£000	270
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year		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 accident years		21				23875	150839	96331	110958	112955	47132				
Reconciliation		22													
Total (11 to 22)		29				142622	992796	230654	897274	259635	209163				



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

Printed 25th APR 07 at 17:04

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 year

Units

Category  
number

R23	21487	GL	31	12	2006	£000	340
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			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 accident years		21					279				279				
Reconciliation		22													
Total (11 to 22)		29				2821	5823	205	3016	394	5439				

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

Printed 25th APR 07 at 17:04

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**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (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 accident years		21				2282	29667		30325		1624				
Reconciliation		22													
Total (11 to 22)		29				78046	117254	6671	174589	7477	19905				

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

Printed 25th APR 07 at 17:04

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 year** Units **Category number**

R23	21487	GL	31	12	2006	£000	500
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	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 accident years		21				1119	14351	24621	11698	28457	(64)				
Reconciliation		22													
Total (11 to 22)		29				1119	18740	24621	14187	28457	1836				

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

Printed 25th APR 07 at 17:04

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 year

Units

Category  
number

R23	21487	GL	31	12	2006	£000	600
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Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			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 accident years		21													
Reconciliation		22													
Total (11 to 22)		29				1216537	1236095	170861	1226184	154174	1243135				

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

Printed 25th APR 07 at 17:05

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/UK/CM

Period ended  
day month year

Units

Category  
number

R24	21487	GL	31	12	2006	£000	001
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Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11	(27)		3		(1)		(4)		(10)		41		108								110	
	Reinsurers' share		12	(60)		60		(6)		46		121		(1065)		108								(796)	
	Net (11-12)		19	33		(57)		5		(50)		(131)		1106										906	
Claims paid	Gross amount		21	37786		10235		5642		3823		7740		8608		10242								84076	
	Reinsurers' share		22	39084		9727		5160		2406		7037		4198		10242								77854	
	Net (21-22)		29	(1298)		508		482		1417		703		4410										6222	
Claims management costs			39																						
Net operating expenses	Commissions		41	(253)		(172)		(203)		(282)		26		1		241								(642)	
	Other acquisition expenses		42																						
	Administrative expenses		43																						
	Reinsurers' commissions and profit participations		44	(7)		5				4		8		(83)		241								168	
	Payable net (41+42+43-44)		49	(246)		(177)		(203)		(286)		18		84										(810)	
Technical provisions	Brought forward	Undiscounted	51	29279		896		1895		6745		7759		29968										76542	
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53	30857		937		1553		5618		5277		29403										73645	
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59	1578		41		(342)		(1127)		(2482)		(565)										(2897)	
Balance on each underwriting year (19-29-39-49-59)			69	(1)		(429)		68		(54)		1630		(2823)										(1609)	

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

Printed 25th APR 07 at 17:05

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  
day month year

Units

Category  
number

R24		21487		GL		31	12	2006		£000		002	
MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all previous columns	
12	01	12	02	12	03	12	04	12	05	12	06	99	99
(83)		73										5	
(48)		73										208	
(35)												(203)	
5124		6036										60225	
2439		6036										55809	
2685												4416	
12		244										(633)	
(169)		244										85	
181												(718)	
20467												63188	
22753												63305	
2286												117	
(5187)												(4018)	

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

Printed 25th APR 07 at 17:05

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/CM

Period ended  
day month year

Units

Category  
number

R24	21487	GL	31	12	2006	£000	003
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Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11	(8)		1		1		(40)		(8)		124		35								105	
	Reinsurers' share		12	(18)				(12)		4		4		(1017)		35								(1004)	
	Net (11-12)		19	10		1		13		(44)		(12)		1141										1109	
Claims paid	Gross amount		21	15488		38		51		141		443		3484		4206								23851	
	Reinsurers' share		22	15499		41		401		(30)		169		1759		4206								22045	
	Net (21-22)		29	(11)		(3)		(350)		171		274		1725										1806	
Claims management costs			39																						
Net operating expenses	Commissions		41							4		1		(11)		(3)								(9)	
	Other acquisition expenses		42																						
	Administrative expenses		43																						
	Reinsurers' commissions and profit participations		44					1		(1)		86		(3)										83	
	Payable net (41+42+43-44)		49					(1)		4		2		(97)										(92)	
Technical provisions	Brought forward	Undiscounted	51	1903		41		112		386		1411		9501										13354	
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53	1881		65		97		423		1224		6650										10340	
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59	(22)		24		(15)		37		(187)		(2851)										(3014)	
Balance on each underwriting year (19-29-39-49-59)			69	43		(20)		379		(256)		(101)		2364										2409	

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

Printed 25th APR 07 at 17:05

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

day month year

Units

Category  
number**R24****21487****GL****31****12****2006****£000****260**

Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross amount		21	29		3		2																		34	
	Reinsurers' share		22	29		3		2																		34	
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								



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

Printed 25th APR 07 at 17:05

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/UK/CM

Period ended

day

month

year

Units

Category  
number**R24****21487****GL****31****12****2006****£000****270**

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21	1182		2		10																		1194
	Reinsurers' share	22	1182		2		10																		1194
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each underwriting year (19-29-39-49-59)		69																							

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

Printed 25th APR 07 at 17:05

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

day month year

Units

Category  
number

R24	21487	GL	31	12	2006	£000	330
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Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11	(19)		2		(2)		36		(2)		(83)		73										5	
	Reinsurers' share		12	(42)		60		6		42		117		(48)		73										208	
	Net (11-12)		19	23		(58)		(8)		(6)		(119)		(35)												(203)	
Claims paid	Gross amount		21	1179		502		395		1317		7297		5124		6036										21850	
	Reinsurers' share		22	466		(9)		(437)		71		6868		2439		6036										15434	
	Net (21-22)		29	713		511		832		1246		429		2685												6416	
Claims management costs			39																								
Net operating expenses	Commissions		41	(253)		(172)		(203)		(286)		25		12		244										(633)	
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44	(7)		5		(1)		4		9		(169)		244										85	
	Payable net (41+42+43-44)		49	(246)		(177)		(202)		(290)		16		181												(718)	
Technical provisions	Brought forward	Undiscounted	51	6376		855		1783		6359		6348		20467												42188	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	5976		872		1456		5195		4053		22753												40305	
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59	(400)		17		(327)		(1164)		(2295)		2286												(1883)	
Balance on each underwriting year (19-29-39-49-59)			69	(44)		(409)		(311)		202		1731		(5187)												(4018)	

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

Printed 25th APR 07 at 17:05

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 year

Units

Category  
number

R24	21487	GL	31	12	2006	£000	340
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21	17851	9692	5191	2467																			35201
	Reinsurers' share	22	19851	9692	5191	2467																			37201
	Net (21-22)	29	(2000)																						(2000)
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51	21000																					21000
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53	23000																					23000
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59	2000																					2000
Balance on each underwriting year (19-29-39-49-59)		69																							

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

Printed 25th APR 07 at 17:05

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/CM

Period ended

day month year

Units

Category  
number

R24	21487	GL	31	12	2006	£000	409
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21	2057	(2)	(7)	(102)																			1946
	Reinsurers' share	22	2057	(2)	(7)	(102)																			1946
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each underwriting year (19-29-39-49-59)		69																							

## 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 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 year

Units

Category  
number

accepted (category numbers 510 to 590)													R24		21487		GL		31		12		2006		£000		500	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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		
Premiums written	Gross amount		11	(4)	1				(4)		2		47												42			
	Reinsurers' share		12	(9)					1		(1)		1												(8)			
	Net (11-12)		19	5	1				(5)		3		46												50			
Claims paid	Gross amount		21	5146	42		47		(34)		206		111		172										5690			
	Reinsurers' share		22	5145	42		52		(38)		78		38		172										5489			
	Net (21-22)		29	1			(5)		4		128		73												201			
Claims management costs			39																									
Net operating expenses	Commissions		41							1				(4)												(3)		
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44																									
	Payable net (41+42+43-44)		49							1				(4)												(3)		
Technical provisions	Brought forward	Undiscounted	51			28		74		1517		3607														5226		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53			19		190		1594		2556														4359		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59			(9)		116		77		(1051)														(867)		
Balance on each underwriting year (19-29-39-49-59)			69	4		1		14		(126)		(202)		1028												719		

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

Printed 25th APR 07 at 17:05

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 year

Units

Category  
number

R24	21487	GL	31	12	2006	£000	600
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Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount		11	(4)				1		(36)		(10)		77		35								63	
	Reinsurers' share		12	(9)				(12)		3		5		(1018)		35								(996)	
	Net (11-12)		19	5				13		(39)		(15)		1095										1059	
Claims paid	Gross amount		21	10342		(4)		4		175		237		3373		4034								18161	
	Reinsurers' share		22	10354		(1)		349		8		91		1721		4034								16556	
	Net (21-22)		29	(12)		(3)		(345)		167		146		1652										1605	
Claims management costs			39																						
Net operating expenses	Commissions		41							3		1		(7)		(3)								(6)	
	Other acquisition expenses		42																						
	Administrative expenses		43																						
	Reinsurers' commissions and profit participations		44					1				(1)		86		(3)								83	
	Payable net (41+42+43-44)		49					(1)		3		2		(93)										(89)	
Technical provisions	Brought forward	Undiscounted	51	1903		41		84		312		(106)		5894										8128	
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53	1881		65		78		233		(370)		4094										5981	
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59	(22)		24		(6)		(79)		(264)		(1800)										(2147)	
Balance on each underwriting year (19-29-39-49-59)			69	39		(21)		365		(130)		101		1336										1690	

## 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 business**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Units

Category  
number

R25	21487	GL	31	12	2006	£000	001
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	386834		14977		11546		22648		76765		20011		16720		6842								556343	
	Reinsurers' share	12	383201		14040		10351		19869		68053		10113		16720		6842								529189	
Claims incurred but not reported	Gross amount	13	340107		2022		4597		12337		37200		31444		34100		7000								468807	
	Reinsurers' share	14	312883		2022		4238		9499		40636		11939		34100		7000								422317	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	181000																						181000	
	Reinsurers' share	17	181000																						181000	
	Claims management costs	18																								
Allocation to/(from) another accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	30857		937		1554		5617		5276		29403												73644	
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29	30857		937		1554		5617		5276		29403												73644	

**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

day month year

Units

Category  
number

R25	21487	GL	31	12	2006	£000	002
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	192342		13817		10806		20704		73544		13782		6808		6590								338393	
	Reinsurers' share	12	189345		12945		9685		18134		65825		7615		6808		6590								316947	
Claims incurred but not reported	Gross amount	13	85171		1449		2935		11521		35639		27642		13884		6742								184983	
	Reinsurers' share	14	59193		1449		2598		8897		39305		11056		13884		6742								143124	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	58349																						58349	
	Reinsurers' share	17	58349																						58349	
	Claims management costs	18																								
Allocation to/(from) another accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	28975		872		1458		5194		4053		22753												63305	
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29	28975		872		1458		5194		4053		22753												63305	



**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 treaty reinsurance accepted business**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Units

Category  
number

<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2006</b>	<b>£000</b>	<b>003</b>
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	194492		1160		740		1944		3221		6229		9912		252								217950	
	Reinsurers' share	12	193856		1095		666		1735		2228		2498		9912		252								212242	
Claims incurred but not reported	Gross amount	13	254936		573		1662		816		1561		3802		20216		258								283824	
	Reinsurers' share	14	253690		573		1640		602		1331		883		20216		258								279193	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	122651																						122651	
	Reinsurers' share	17	122651																						122651	
	Claims management costs	18																								
Allocation to/(from) another accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1882		65		96		423		1223		6650												10339	
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29	1882		65		96		423		1223		6650												10339	

**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 commercial lines property (category numbers 261 to 263)**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Units

Category  
number

R25	21487	GL	31	12	2006	£000	260
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	2551		310		425		318																3604	
	Reinsurers' share	12	2551		310		425		318																3604	
Claims incurred but not reported	Gross amount	13							2276																2276	
	Reinsurers' share	14							2276																2276	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16																								
	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to/(from) another accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

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

Printed 25th APR 07 at 17:06

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/UK/CM

Period ended

day month year

Units

Category  
number

R25	21487	GL	31	12	2006	£000	270
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Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Reported claims outstanding	Gross amount	11	3553		285		76																3914	
	Reinsurers' share	12	3553		285		76																3914	
Claims incurred but not reported	Gross amount	13	1850		227		64																2141	
	Reinsurers' share	14	1850		227		64																2141	
Claims management costs		15																						
Adjustment for discounting	Gross amount	16																						
	Reinsurers' share	17																						
	Claims management costs	18																						
Allocation to/(from) another accounting class of anticipated surplus		19																						
Balance of the fund		20																						
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																						
Provision for unearned premiums		22																						
Provision for unexpired risks		23																						
Deferred acquisition costs		24																						
Other technical provisions (particulars to be specified by way of supplementary note)		25																						
Total (21+22+23-24+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

day month year

Units

Category  
number

R25	21487	GL	31	12	2006	£000	330
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	14840	1711		1925		3801		73544		13782		6808		6590								123001	
	Reinsurers' share	12	11843	839		804		1231		65825		7615		6808		6590								101555	
Claims incurred but not reported	Gross amount	13	7845			602		3912		35639		27642		13884		6742								96266	
	Reinsurers' share	14	4867			265		1288		39305		11056		13884		6742								77407	
Claims management costs		15																							
Adjustment for discounting	Gross amount	16	2807																					2807	
	Reinsurers' share	17	2807																					2807	
	Claims management costs	18																							
Allocation to/(from) another accounting class of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	5975	872		1458		5194		4053		22753												40305	
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29	5975	872		1458		5194		4053		22753												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

day month year

Units

Category  
number

R25	21487	GL	31	12	2006	£000	340
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	161469	10763		7409		14415																194056	
	Reinsurers' share	12	161469	10763		7409		14415																194056	
Claims incurred but not reported	Gross amount	13	71923	981		1957		4635																79496	
	Reinsurers' share	14	48923	981		1957		4635																56496	
Claims management costs		15																							
Adjustment for discounting	Gross amount	16	53327																					53327	
	Reinsurers' share	17	53327																					53327	
	Claims management costs	18																							
Allocation to/(from) another accounting class of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	23000																					23000	
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29	23000																					23000	

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

Printed 25th APR 07 at 17:06

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/CM

Period ended

day month year

Units

Category  
number

<b>R25</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2006</b>	<b>£000</b>	<b>409</b>
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	9929		748		971		2170																13818	
	Reinsurers' share	12	9929		748		971		2170																13818	
Claims incurred but not reported	Gross amount	13	3553		241		312		698																4804	
	Reinsurers' share	14	3553		241		312		698																4804	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	2215																						2215	
	Reinsurers' share	17	2215																						2215	
	Claims management costs	18																								
Allocation to/(from) another accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+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

day month year

Units

Category  
number

R25	21487	GL	31	12	2006	£000	500
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	126197	895		1347		1794		1942		1118		854										134147	
	Reinsurers' share	12	126197	895		1332		1700		807		328		854										132113	
Claims incurred but not reported	Gross amount	13	111122	188		432		662		941		2242		1741										117328	
	Reinsurers' share	14	111122	188		428		566		482		476		1741										115003	
Claims management costs		15																							
Adjustment for discounting	Gross amount	16	56112																					56112	
	Reinsurers' share	17	56112																					56112	
	Claims management costs	18																							
Allocation to/(from) another accounting class of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21				19		190		1594		2556												4359	
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29				19		190		1594		2556												4359	

**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 proportional treaty reinsurance  
business accepted (category numbers  
610 to 690)**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Units

Category  
number

R25	21487	GL	31	12	2006	£000	600
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	68295		265		(607)		150		1279		5111		9058		252								83803	
	Reinsurers' share	12	67659		200		(666)		35		1421		2170		9058		252								80129	
Claims incurred but not reported	Gross amount	13	143814		385		1230		154		620		1560		18475		258								166496	
	Reinsurers' share	14	142568		385		1212		36		849		407		18475		258								164190	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	66539																						66539	
	Reinsurers' share	17	66539																						66539	
	Claims management costs	18																								
Allocation to/(from) another accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	1882		65		77		233		(371)		4094												5980	
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29	1882		65		77		233		(371)		4094												5980	



## General insurance business (accident year accounting) : Analysis of net claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:06

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 accident & health**

FSA general insurance business reporting category														
Proportional accident & health														

## General insurance business (accident year accounting) : Analysis of net claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:06

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 motor**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code		
Proportional motor										R26	21487		GL	31	12	2006	000	620		GBP	
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %						
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)											
			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 accident years		21																			
Reconciliation		22																			
Total (11 to 22)		29				697879	1033107	79089	994450	79548	736077										

## General insurance business (accident year accounting) : Analysis of net claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:06

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**

Proportional property							Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code	
							R26	21487	GL	31	12	2006	000	660	GBP		
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %		
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)							
			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	26064	6040		452949	6.0	59.0		
12	2004	13	131833	154632	96326	10494	2462	4407	25923	5250	(13810)		449329	(27.0)	55.0		
12	2003	14	143611	111005	54366	11099	3561	3530	25954	3893	(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 accident years		21															
Reconciliation		22															
Total (11 to 22)		29				300516	145724	42018	136202	35307	316749						

## General insurance business (accident year accounting) : Analysis of net claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:06

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 liability (non-motor)**

FSA general insurance business reporting category															
Proportional liability (non-motor)															
Company registration number															
GL/UK/CM															
Period ended															
day month year															
Monetary units															
Category number															
Currency code															
R26															
21487															
GL															
31															
12															
2006															
000															
670															
GBP															
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %
Month	Year	Reported (net)					Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)						
			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	2800	(42)		34189	(0.4)	52.7
12	2004	13	956	12887	3666	1868	6184	341	5954	840	1599		17688	(6.4)	73.6
12	2003	14	1936	9516	3371	1929	3678	137	5940	403	(599)		17191	(4.2)	64.3
12	2002	15	2520	8150	3699	2756	2847	99	3896	187	1619		10909	15.3	109.3
12	2001	16	121	10573	4629	409	761	30	1433	59	(292)		5617	(44.9)	105.9
		17													
		18													
		19													
		20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				19182	28966	4620	26359	4289	22120				

## General insurance business (accident year accounting) : Analysis of net claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:06

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**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code		
Proportional financial lines										R26	21487		GL	31	12	2006	000	680		GBP	
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration/ (surplus) of original reserve %	Claims ratio %						
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)											
			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	(0.8)	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 accident years		21																			
Reconciliation		22																			
Total (11 to 22)		29				36596	27508	30510	37350	20310	36954										

## General insurance business (accident year accounting) : Analysis of gross claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:07

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Proportional accident & health**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code			
Proportional accident & health										R27	21487		GL	31	12	2006		000	610		GBP	
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %							
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)												
			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	14603	(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 accident years		21																				
Reconciliation		22																				
Total (11 to 22)		29				146364	16790	14624	31822	14720	131236											

## General insurance business (accident year accounting) : Analysis of gross claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:07

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Proportional motor**

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Company registration number		GL/UK/CM	Period ended			Monetary units	Category number	Currency code
							R27	21487		day	month	year			
Month	Year		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	67453	(16072)		988529	(4.0)	79.0
12	2004	13	292096	440417	175120	64177	191866	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 accident years		21													
Reconciliation		22													
Total (11 to 22)		29				713879	1017107	79089	994450	79548	736077				

## General insurance business (accident year accounting) : Analysis of gross claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:07

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Proportional property**

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Company registration number		GL/UK/CM	Period ended			Monetary units	Category number	Currency code
							R27	21487		day	month	year			
Month	Year		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	26064	6040		452949	6.0	59.0
12	2004	13	131833	154632	96326	10494	2462	4407	25923	5250	(13810)		449329	(27.0)	55.0
12	2003	14	143611	111005	54366	11099	3561	3530	25954	3893	(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 accident years		21													
Reconciliation		22													
Total (11 to 22)		29				300516	145724	42018	136202	35307	316749				



## General insurance business (accident year accounting) : Analysis of gross claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:07

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Proportional liability (non-motor)**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units	Category number	Currency code		
Proportional liability (non-motor)										R27	21487		GL	31	12	2006	000	670		GBP	
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %						
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)											
			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 accident years		21																			
Reconciliation		22																			
Total (11 to 22)		29				(18014)	66162	4620	26359	4289	22120										

## General insurance business (accident year accounting) : Analysis of gross claims and premiums by category for treaty reinsurance

Printed 25th APR 07 at 17:07

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Proportional financial lines**

FSA general insurance business reporting category															Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
Proportional financial lines																	day	month	year				
																	R27	21487	GL				31
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) as at end of the accident year	Total claims paid (gross) since the end of the accident year but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration/ (surplus) of original reserve %	Claims ratio %								
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)													
			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								
12	2004	13	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	(2.3)	29.3								
12	2002	15	41533	18738	16784	361	2047	93	1685	261	555		187490	2.9	32.4								
12	2001	16	14062	9865	2323	73	134	2	183	6	20		38863	(74.3)	42.7								
12	2000	17	837	3229	2287	20	21		30		11		6999	(27.9)	45.2								
12	1999	18	707	2415	2369	13	9		15		7		4929	(1.0)	62.9								
12	1998	19	347	1422	1365	4	2		2		4		3052	(3.6)	56.3								
12	1997	20	2075	284	559								2894	96.8	91.0								
Prior accident years		21																					
Reconciliation		22																					
Total (11 to 22)		29				36719	27508	30510	37385	20312	37040												

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

Printed 25th APR 07 at 17:08

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

**Non-proportional marine**Company  
registration  
number

GL/UK/CM

Period ended

day month year

Monetary  
unitsCategory  
number

Currency code

R28	21487	GL	31	12	2006	000	540	USD
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Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21	3046	82	92	(74)																		3146	
	Reinsurers' share	22	3046	82	92	(74)																		3146	
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each financial year (19-29-39-49-59)		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

Currency **US dollar**

Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Non-proportional marine**

Company  
registration  
number

GL/UK/CM

Period ended  
day month year

Monetary  
units

Category  
number

Currency code

Non-proportional marine			Statement of Financial Position as at 31 December 2019																							
			R28		21487		GL		31	12	2006		000		540				USD							
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
					12	86	12	87	12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95	12	96
Premiums written	Gross amount		11																							
	Reinsurers' share		12																							
	Net (11-12)		19																							
Claims paid	Gross amount		21		947	163	1083	149	418	85	49	(21)	49	104	20											
	Reinsurers' share		22		947	163	1083	149	418	85	49	(21)	49	104	20											
	Net (21-22)		29																							
Claims management costs			39																							
Net operating expenses	Commissions		41																							
	Other acquisition expenses		42																							
	Administrative expenses		43																							
	Reinsurers' commissions and profit participations		44																							
	Payable net (41+42+43-44)		49																							
Technical provisions	Brought forward	Undiscounted	51																							
		Adjustment for discounting	52																							
	Carried forward	Undiscounted	53																							
		Adjustment for discounting	54																							
	Increase (decrease) in the financial year (53-54-51+52)		59																							
Balance on each financial year (19-29-39-49-59)			69																							

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

Printed 25th APR 07 at 17:08

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

**Non-Proportional liability (non-motor)**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2006	000	570	USD

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21	4857																					4857	
	Reinsurers' share	22	4857																					4857	
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each financial year (19-29-39-49-59)		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**

FSA general insurance business reporting category

**Non-Proportional liability (non-motor)**

Currency **US dollar**

Financial year ended			31st December 2006		FSA general insurance business reporting category		Non-Proportional liability (non-motor)		Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code																															
													day	month	year																																				
			R28		21487		GL		31		12		2006		000		570		USD																																
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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	
Premiums written	Gross amount		11																																																
	Reinsurers' share		12																																																
	Net (11-12)		19																																																
Claims paid	Gross amount		21	261		361		440		499		323		391		396		20		24																															
	Reinsurers' share		22	261		361		440		499		323		391		396		20		24																															
	Net (21-22)		29																																																
Claims management costs			39																																																
Net operating expenses	Commissions		41																																																
	Other acquisition expenses		42																																																
	Administrative expenses		43																																																
	Reinsurers' commissions and profit participations		44																																																
	Payable net (41+42+43-44)		49																																																
Technical provisions	Brought forward	Undiscounted	51																																																
		Adjustment for discounting	52																																																
	Carried forward	Undiscounted	53																																																
		Adjustment for discounting	54																																																
	Increase (decrease) in the financial year (53-54-51+52)		59																																																
Balance on each financial year (19-29-39-49-59)			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**

FSA general insurance business reporting category

**Non-Proportional liability (non-motor)**

Currency **US dollar**

Financial year ended		31st December 2006		FSA general insurance business reporting category		Non-Proportional liability (non-motor)		Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code								
								day	month	year	units	number															
		R28	21487		GL		31	12	2006		000		570		USD												
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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	
Premiums written	Gross amount	11																									
	Reinsurers' share	12																									
	Net (11-12)	19																									
Claims paid	Gross amount	21	63		59		143		38		105		210		195		222		204		261		199		294		
	Reinsurers' share	22	63		59		143		38		105		210		195		222		204		261		199		294		
	Net (21-22)	29																									
Claims management costs		39																									
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each financial year (19-29-39-49-59)		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**

FSA general insurance business reporting category

**Non-Proportional liability (non-motor)**

Currency **US dollar**

		Financial year ended		31st December 2006		FSA general insurance business reporting category		Non-Proportional liability (non-motor)		Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code				
														day	month	year									
		R28	21487		GL		31	12	2006		000		570		USD										
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Premiums written	Gross amount	11																12	48	12	49	12	50	12	51
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21																					83	66	
	Reinsurers' share	22																					83	66	
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each financial year (19-29-39-49-59)		69																							



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

Printed 25th APR 07 at 17:08

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Proportional property**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2006	000	660	GBP

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount	<b>11</b>																							
	Reinsurers' share	<b>12</b>																							
	Net (11-12)	<b>19</b>																							
Claims paid	Gross amount	<b>21</b>	26																						26
	Reinsurers' share	<b>22</b>	26																						26
	Net (21-22)	<b>29</b>																							
Claims management costs		<b>39</b>																							
Net operating expenses	Commissions	<b>41</b>																							
	Other acquisition expenses	<b>42</b>																							
	Administrative expenses	<b>43</b>																							
	Reinsurers' commissions and profit participations	<b>44</b>																							
	Payable net (41+42+43-44)	<b>49</b>																							
Technical provisions	Brought forward	Undiscounted	<b>51</b>																						
		Adjustment for discounting	<b>52</b>																						
	Carried forward	Undiscounted	<b>53</b>																						
		Adjustment for discounting	<b>54</b>																						
	Increase (decrease) in the financial year (53-54-51+52)		<b>59</b>																						
Balance on each financial year (19-29-39-49-59)		<b>69</b>																							

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**

FSA general insurance business reporting category

**Proportional property**

Financial year ended		31st December 2006		FSA general insurance business reporting category		Proportional property		Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code						
												day	month	year											
		R28		21487		GL		31		12		2006		000		660		GBP							
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
								12	88	12	89	12	90	12	91	12	92	12	93	12	94	12	95	12	96
Premiums written	Gross amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21						2				1		2		2		6		8		5			
	Reinsurers' share	22						2				1		2		2		6		8		5			
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions	41																							
	Other acquisition expenses	42																							
	Administrative expenses	43																							
	Reinsurers' commissions and profit participations	44																							
	Payable net (41+42+43-44)	49																							
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each financial year (19-29-39-49-59)		69																							

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

Printed 25th APR 07 at 17:08

Name of insurer **Aviva International Insurance Limited**

Global business

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

FSA general insurance business reporting category

**Proportional liability (non-motor)**

Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	
		day	month	year				
R28	21487	GL	31	12	2006	000	670	USD

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Premiums written	Gross amount	<b>11</b>																							
	Reinsurers' share	<b>12</b>																							
	Net (11-12)	<b>19</b>																							
Claims paid	Gross amount	<b>21</b>	18305																					18305	
	Reinsurers' share	<b>22</b>	18305																					18305	
	Net (21-22)	<b>29</b>																							
Claims management costs		<b>39</b>																							
Net operating expenses	Commissions	<b>41</b>																							
	Other acquisition expenses	<b>42</b>																							
	Administrative expenses	<b>43</b>																							
	Reinsurers' commissions and profit participations	<b>44</b>																							
	Payable net (41+42+43-44)	<b>49</b>																							
Technical provisions	Brought forward	Undiscounted	<b>51</b>																						
		Adjustment for discounting	<b>52</b>																						
	Carried forward	Undiscounted	<b>53</b>																						
		Adjustment for discounting	<b>54</b>																						
	Increase (decrease) in the financial year (53-54-51+52)		<b>59</b>																						
Balance on each financial year (19-29-39-49-59)		<b>69</b>																							

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**

FSA general insurance business reporting category

**Proportional liability (non-motor)**

Currency **US dollar**

Financial year ended		31st December 2006		FSA general insurance business reporting category		Proportional liability (non-motor)		Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code								
												day	month	year													
		R28	21487		GL		31	12	2006		000		670		USD												
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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	
Premiums written	Gross amount	11																									
	Reinsurers' share	12																									
	Net (11-12)	19																									
Claims paid	Gross amount	21	1099		1718		2405		436		1445		155		618		759		1663		2384		20				
	Reinsurers' share	22	1099		1718		2405		436		1445		155		618		759		1663		2384		20				
	Net (21-22)	29																									
Claims management costs		39																									
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each financial year (19-29-39-49-59)		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**

FSA general insurance business reporting category

**Proportional liability (non-motor)**

Currency **US dollar**

Financial year ended		31st December 2006		FSA general insurance business reporting category		Proportional liability (non-motor)		Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code						
								R28	21487	GL		31	12	2006	000		670		USD						
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
Premiums written	Gross amount	11								12	55	12	56	12	57	12	58	12	59	12	60	12	61	12	62
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross amount	21								(192)		156		1282		1453		672		1553		542		137	
	Reinsurers' share	22								(192)		156		1282		1453		672		1553		542		137	
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions		41																						
	Other acquisition expenses		42																						
	Administrative expenses		43																						
	Reinsurers' commissions and profit participations		44																						
	Payable net (41+42+43-44)		49																						
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each financial year (19-29-39-49-59)		69																							

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

Printed 25th APR 07 at 17:09

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Non-proportional marine**

Currency

**US dollar**Company  
registration  
number

GL/UK/CM

Period ended  
day month yearMonetary  
unitsCategory  
number

Currency code

										R29		21487		GL		31	12	2006		000		540		USD		
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	130599		1045		879		1854																134377	
	Reinsurers' share	12	130599		1045		879		1854																134377	
Claims incurred but not reported	Gross amount	13	52083		185		282		597																53147	
	Reinsurers' share	14	52083		185		282		597																53147	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	32732																						32732	
	Reinsurers' share	17	32732																						32732	
	Claims management costs	18																								
Allocation to/(from) another category or accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		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**

**Non-proportional marine**

Non-proportional marine										Company registration number	GL/UK/CM		Period ended			Monetary units		Category number		Currency code						
													day	month	year											
													R29	21487										GL		31
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	15779		46360		6783		16479		27026		7470		3310		1401		1471		1884		1540		1096	
	Reinsurers' share	12	15779		46360		6783		16479		27026		7470		3310		1401		1471		1884		1540		1096	
Claims incurred but not reported	Gross amount	13	17148		14906		2092		5123		7694		2156		729		254		416		914		487		164	
	Reinsurers' share	14	17148		14906		2092		5123		7694		2156		729		254		416		914		487		164	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	17205		15527																					
	Reinsurers' share	17	17205		15527																					
	Claims management costs	18																								
Allocation to/(from) another category or accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

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

Printed 25th APR 07 at 17:09

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Non-Proportional liability (non-motor)**

Currency

**US dollar**Company  
registration  
number

GL/UK/CM

Period ended  
day month yearMonetary  
unitsCategory  
number

Currency code

										R29		21487		GL		31	12	2006		000		570		USD	
Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	59513																					59513	
	Reinsurers' share	12	59513																					59513	
Claims incurred but not reported	Gross amount	13	136332																					136332	
	Reinsurers' share	14	136332																					136332	
Claims management costs		15																							
Adjustment for discounting	Gross amount	16	63767																					63767	
	Reinsurers' share	17	63767																					63767	
	Claims management costs	18																							
Allocation to/(from) another category or accounting class of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		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**

**Non-Proportional liability (non-motor)**

		Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code												
						day	month	year																	
		R29		21487		GL		31	12	2006	000		570		USD										
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	50			22		282		3433															
	Reinsurers' share	12	50			22		282		3433															
Claims incurred but not reported	Gross amount	13	13			6		131		512															
	Reinsurers' share	14	13			6		131		512															
Claims management costs		15																							
Adjustment for discounting	Gross amount	16																							
	Reinsurers' share	17																							
	Claims management costs	18																							
Allocation to/(from) another category or accounting class of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		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**

**Non-Proportional liability (non-motor)**

Non-Proportional liability (non-motor)										Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code					
														day	month	year										
										Underwriting year ended								R29		21487		GL		31	12	2006
			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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	84
Reported claims outstanding	Gross amount	11	2262		2878		3289		5629		2310		5688		11598		1415		54		10		105			
	Reinsurers' share	12	2262		2878		3289		5629		2310		5688		11598		1415		54		10		105			
Claims incurred but not reported	Gross amount	13	5509		7006		8008		13704		5624		13847		28237		3445		130		24		255			
	Reinsurers' share	14	5509		7006		8008		13704		5624		13847		28237		3445		130		24		255			
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	2589		3293		3764		6441		2644		6508		13272		1619		61		11		120			
	Reinsurers' share	17	2589		3293		3764		6441		2644		6508		13272		1619		61		11		120			
	Claims management costs	18																								
Allocation to/(from) another category or accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		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**

**Non-Proportional liability (non-motor)**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code																										
Non-Proportional liability (non-motor)										R29		21487		GL		31	12	2006		000		570		USD																							
Underwriting year ended		MM		YY		MM		YY		MM		YY		MM		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	
Reported claims outstanding	Gross amount	11	271		364		987		778		1662		1876		1749		2943		2407		2325		2065		2156																						
	Reinsurers' share	12	271		364		987		778		1662		1876		1749		2943		2407		2325		2065		2156																						
Claims incurred but not reported	Gross amount	13	659		886		2403		1895		4047		4566		4258		7166		5859		5660		5027		5250																						
	Reinsurers' share	14	659		886		2403		1895		4047		4566		4258		7166		5859		5660		5027		5250																						
Claims management costs		15																																													
Adjustment for discounting	Gross amount	16	310		416		1129		891		1902		2146		2001		3368		2754		2660		2363		2468																						
	Reinsurers' share	17	310		416		1129		891		1902		2146		2001		3368		2754		2660		2363		2468																						
	Claims management costs	18																																													
Allocation to/(from) another category or accounting class of anticipated surplus		19																																													
Balance of the fund		20																																													
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																																													
Provision for unearned premiums		22																																													
Provision for unexpired risks		23																																													
Deferred acquisition costs		24																																													
Other technical provisions (particulars to be specified by way of supplementary note)		25																																													
Total (21+22+23-24+25)		29																																													

### Non-Proportional liability (non-motor)

**Currency code**

112

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

Printed 25th APR 07 at 17:09

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Proportional property**

Currency **British pound**

FSA general insurance business reporting category										Company registration number		GL/UK/CM		Period ended			Monetary units		Category number		Currency code						
Proportional property										R29		21487		GL		31	12	2006		000		660		GBP			
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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 outstanding	Gross amount	11	1278																						1278		
	Reinsurers' share	12	1278																						1278		
Claims incurred but not reported	Gross amount	13	229																						229		
	Reinsurers' share	14	229																						229		
Claims management costs		15																									
Adjustment for discounting	Gross amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to/(from) another category or accounting class of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																									
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		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 **British pound**

**Proportional property**

Proportional property		Underwriting year ended		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY		MM		YY	
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## General insurance business (underwriting year accounting) : Analysis of technical provisions by category for treaty reinsurance

Printed 25th APR 07 at 17:10

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

FSA general insurance business reporting category

**Proportional liability (non-motor)**Currency **US dollar**Company  
registration  
number

GL/UK/CM

Period ended  
day month yearMonetary  
unitsCategory  
number

Currency code

										R29		21487		GL		31	12	2006		000		670		USD		
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	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
Reported claims outstanding	Gross amount	11	71962																						71962	
	Reinsurers' share	12	71962																						71962	
Claims incurred but not reported	Gross amount	13	226644																						226644	
	Reinsurers' share	14	226644																						226644	
Claims management costs		15																								
Adjustment for discounting	Gross amount	16	100232																						100232	
	Reinsurers' share	17	100232																						100232	
	Claims management costs	18																								
Allocation to/(from) another category or accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		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**

**Proportional liability (non-motor)**

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

**Proportional liability (non-motor)**

Financial year ended		FSA general insurance business reporting category		Proportional liability (non-motor)		Company registration number		GL/UK/CM		Period ended						Monetary units		Category number		Currency code						
										day			month											year		
Underwriting year ended		R29		21487		GL		31		12		2006		000		670		USD								
		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
										12	55	12	56	12	57	12	58	12	59	12	60	12	61	12	62	
Reported claims outstanding	Gross amount	11								679		1906		2881		4412		3045		4881		4547		4145		
	Reinsurers' share	12								679		1906		2881		4412		3045		4881		4547		4145		
Claims incurred but not reported	Gross amount	13								732		2300		18463		7453		11381		22915		10607		9432		
	Reinsurers' share	14								732		2300		18463		7453		11381		22915		10607		9432		
Claims management costs		15																								
Adjustment for discounting	Gross amount	16								326		1017		8165		3296		5034		10134		4691		4171		
	Reinsurers' share	17								326		1017		8165		3296		5034		10134		4691		4171		
	Claims management costs	18																								
Allocation to/(from) another category or accounting class of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

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

Printed 25th APR 07 at 17:10

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

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

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	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			
			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	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	879	507379	83.8
12	1998	19	325967	488	276018	254	3219		4017	3	(547)	334317	83.6
12	1997	20	308116	246	276725	2877	1296		1760	1	2412	367380	76.5
Prior accident years		21		1308		1838	9281		10738		381		
Total (11 to 21)		29		41594		152137	98682	40356	147634	40869	102672		
Line 29 expressed in sterling		30				152137	98682	40356	147634	40869	102672		

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

Printed 25th APR 07 at 17:10

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

**Creditor**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			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			
Month	Year		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 accident years		21		179		5	106		124		(13)		
Total (11 to 21)		29		29442		87725	53432	23761	76711	28912	59295		
Line 29 expressed in sterling		30				87725	53432	23761	76711	28912	59295		

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

Printed 25th APR 07 at 17:10

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**

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
			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			
Month	Year		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 accident years		21		782		4927	25727		37334		(6680)		
Total (11 to 21)		29		79258		267120	403615	55143	401507	57414	266957		
Line 29 expressed in sterling		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

Printed 25th APR 07 at 17:10

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

**Consequential loss**

Consequential loss													

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

Printed 25th APR 07 at 17:11

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

**Employers liability**

Employers liability			Company registration number											GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code
			R31	21487	GL	day	month	year	000	271	GBP	AA									
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	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											
			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)	152221	76.2								
12	2003	14	3116	1132	23210	17331	38511	1606	61439	5210	(9201)	124042	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)	81001	90.6								
12	2000	17	8490	395	76631	3797	13117	5375	18687	8365	(4763)	88387	111.9								
12	1999	18	10020	785	124855	3228	11798	2496	17038	3190	(2706)	113168	125.8								
12	1998	19	9619	954	122723	2129	11461	3406	11070	3581	2345	124927	111.8								
12	1997	20	8292	343	125641	1821	5678	4835	6208	5865	261	126032	109.5								
Prior accident years		21		13329		20241	150132	260976	89450	276863	65036										
Total (11 to 21)		29		26280		91835	466662	364078	407328	388131	127116										
Line 29 expressed in sterling		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**

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**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Employers liability**

Employers liability		Company registration number											GL/UK/CM		Period ended			Monetary units	Category number	Currency Code	Reporting territory code
		R31		21487		GL		31	12	2006	000	271	GBP	AA							
															day	month	year				
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	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												
		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	1671	118035	103.2									
12	1994	31625	1650	110949	434	5945	13775	5032	13764	1358	110913	118.2									
12	1993	18214	685	88833	1854	5307	12630	3672	12654	3465											
12	1992	18854	635	70579	443	4172	13634	2286	13843	2120											
12	1991	18764	494	71644	247	3855	9013	1979	8996	2140											
12	1990	17009	515	68699	807	4777	6125	2444	5967	3298											
12	1989	16689	364	56629	246	2886	5246	1603	5017	1758											
12	1988	16445	449	51212	504	3943	6133	2754	5950	1876											
12	1987	16302	298	39884	244	3203	5252	1299	5023	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	10674	3048	10710	170											

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

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**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Employers liability**

Employers liability		Company registration number											GL/UK/CM		Period ended			Monetary units		Category number		Currency Code		Reporting territory code	
		R31		21487		GL		31		12		2006		000		271		GBP		AA					
								day	month	year															
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	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																
													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

Printed 25th APR 07 at 17:11

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

**Professional indemnity**

Professional indemnity													

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

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**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Professional indemnity**

Professional indemnity		Company registration number											GL/UK/CM		Period ended			Monetary units	Category number	Currency Code	Reporting territory code
		R31	21487	GL	31	12	2006	000	272	GBP	AA										
												day	month	year							
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	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												
		1	2	3	4	5	6	7	8	9	10	11									
12	1996	465	63	14840	3942	764		4245		461	33168	58.9									
12	1995	32	34	533	2426	891		3697		(380)											
12	1994	39	44	104	1228	2653		4312		(431)											
12	1993	39	21	300	680	593		1112		161											
12	1992	34	29	36	736	662		1041		357											
12	1991	25	20	73	351	52		292		111											
12	1990	18	15	47	100	100		59		141											
12	1989	15	6		589	94		443		240											
12	1988	16	5	(452)	100	135		71		164											
12	1987	17	1	47	348	443		688		103											
12	1986	7		(1)		7		8		(1)											
12	1985	3		22	25	62		(68)		155											
12	1984	1			420	312		874		(142)											

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

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**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Professional indemnity**

Professional indemnity														Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency Code	Reporting territory code	
														R31	21487	GL	31	12	2006	000	272	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	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														
		1	2	3	4	5	6	7	8	9	10	11											
12	1983					11				11													
12	1982					5		1		4													
12	1981																						
12	1980					4		1		3													
12	1979																						
12	1978																						
12	1977					1		1															
12	1976																						
12	1975			(2)	50			28		22													

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

Printed 25th APR 07 at 17:11

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

**Public and products liability**

Public and products liability													
			Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code		Reporting territory code	
			R31	21487	GL	31	12	2006	000	273	GBP	AA	
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance for each accident year (4+5+6-7-8)	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			
			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 accident years		21		955		4921	32385	6206	49146	3705	(9339)		
Total (11 to 21)		29		24358		72443	346992	74063	387376	75309	30813		
Line 29 expressed in sterling		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**

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**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Public and products liability**

Public and products liability												
<div><div>Company registration number</div><div>GL/UK/CM</div><div><div>Period ended</div><div>day month year</div></div><div>Monetary units</div><div>Category number</div><div>Currency Code</div><div>Reporting territory code</div></div>												
<div><div>R31</div><div>21487</div><div>GL</div><div>31</div><div>12</div><div>2006</div><div>000</div><div>273</div><div>GBP</div><div>AA</div></div>												
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	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			
		1	2	3	4	5	6	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**

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**

Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Public and products liability**

Public and products liability												
<div>Company registration number</div> <div>GL/UK/CM</div> <div>Period ended<div>daymonthyear</div></div> <div>Monetary units</div> <div>Category number</div> <div>Currency Code</div> <div>Reporting territory code</div>												
<div>R31</div> <div>21487</div> <div>GL</div> <div>31</div> <div>12</div> <div>2006</div> <div>000</div> <div>273</div> <div>GBP</div> <div>AA</div>												
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	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			
		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)		

**General insurance business (accident year accounting) : Analysis of gross claims and premiums for motor vehicle direct insurance and facultative reinsurance**Name of insurer **Aviva International Insurance Limited**Currency **British pound**

Global business

Financial year ended **31st December 2006**Reporting Territory **United Kingdom**

FSA general insurance business reporting category

**Motor other**

Motor other															
General insurance business reporting category															
		Company registration number	GL/UK/CM	Period ended			Monetary units	Category number	Currency code	Reporting territory code					
				day	month	year									
		R32	21487	GL	31	12	2006	000	223	GBP	AA				
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each accident year (4+5+6-7-8)	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 year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2006	11	19188	6674		14278	30982	5449			50709	64904	78.1	122	20.5
12	2005	12	23984	3343	15261	8905	18425	279	28974	5383	(6748)	61963	69.2	114	24.0
12	2004	13	24526	540	19352	4596	23641	73	31686	320	(3696)	75154	63.4	138	18.2
12	2003	14	20972	598	14654	2714	16108	24	20821	79	(2054)	54531	61.4	105	20.5
12	2002	15	23942	43	21883	2601	7072	9	10825	21	(1164)	50810	62.1	102	22.8
12	2001	16	25430	38	40823	1710	4074	3	5900	9	(122)	60773	76.7	128	19.7
12	2000	17	43117	1271	67925	172	1670		2272	3	(433)	84366	82.7	207	21.3
12	1999	18	44178	228	75501	391	1902		3819		(1526)	82756	94.0	211	21.0
12	1998	19	44041	285	86272	505	487		1426		(434)	84953	102.7	208	21.3
12	1997	20	39525	22	78547	303	269		319		253	79268	99.8	200	19.8
Prior accident years		21		32		608	2321		2226		703				
Total (11 to 21)		29		13074		36783	106951	5837	108268	5815	35488				
Line 29 expressed in sterling		30				36783	106951	5837	108268	5815	35488				

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

Printed 25th APR 07 at 17:12

Name of insurer **Aviva International Insurance Limited**

Currency **US dollar**

Global business

Reporting Territory

Financial year ended **31st December 2006**

**Worldwide**

FSA general insurance business reporting category

**Aviation liability**

Aviation liability			Company registration number	GL/UK/CM	Period ended			Monetary Units	Category number	Currency code	Reporting territory code
					day	month	year				
					R34	21487	GL				
Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Balance on each underwriting year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	2006	11									
12	2005	12									
12	2004	13									
12	2003	14	5563		12084	12363	7813	17362	(728)	81531	37.0
12	2002	15	13907	10064	11634	23728	11828	19300	14298	116467	51.0
12	2001	16	42495	9635	26210	52568	31034	48216	9163	128231	102.0
12	2000	17	39239	14377	142856	69227	147288	59777	19395	48234	551.0
12	1999	18	43316	2760	6721	6915	8008	5810	2578	30005	199.0
12	1998	19	39405	980	3646	1140	5213	581	(28)	89956	50.2
12	1997	20	34375	984	3219		1972		2231	61800	62.4
Prior underwriting years		21		2263	26163	14023	23603	14625	4221		
Total (11 to 21)		29		41063	232533	179964	236759	165671	51130		
Line 29 expressed in sterling		30		20980	118809	91950	120968	84647	26124		



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

Printed 25th APR 07 at 17:12

Name of insurer **Aviva International Insurance Limited**  
 Global business  
 Financial year ended **31st December 2006**  
 FSA general insurance business reporting category  
**Marine liability**

Currency **US dollar**  
 Reporting Territory  
**Worldwide**

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

## 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

R36	21487	GL	31	12	2006
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[illegible]

**Equalisation provisions**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

					Company registration number	GL/UK/CM	Period ended			Units	
					R37	21487	GL	31	12	2006	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non- proportional treaty)	All business		Credit insurance 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			310057		3869		

**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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

	Company registration number	GL/UK/CM	Period ended			Units
			day	month	year	
<b>R38</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2006</b>	<b>£000</b>
Business grouping B (business aviation)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)			
<b>3</b>	<b>4</b>	<b>5</b>				
80391	8200					
86792	4416					
58283	7790					
95%	25%	100%				

## 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

**Equalisation provisions technical account : Underwriting year accounting**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

		Company registration number		GL/UK/CM		Period ended			Units		
		R39		21487		GL		day	month	year	£000
		Business grouping A (property)		Business grouping B (business interruption)		Business grouping C (marine and aviation)		Business grouping D (nuclear)		Business grouping E (non-proportional treaty)	
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%	

## 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 Resources		4,812,531
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 Resources		2,596,957

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

**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 solvency - general insurance business**

Name of insurer **Consolidated Adjustments**

Global business

Financial year ended **31st December 2006**

Solo solvency calculation

Company  
registration  
number  
GL/UK/CM

Period ended  
day month year

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	11	(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 fund**

Guarantee fund requirement	21	(3535383)	(3345154)
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	(3705990)	(2095610)

**Minimum capital requirement (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 resources requirement (CRR)**

Capital resources requirement	41	(3943216)	(3832461)
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	(3298157)	(1608303)

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15

51 1695000 1789000



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 solvency - general insurance business**

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2006**

Solo solvency calculation

Company  
registration  
number  
GL/UK/CM

Period ended  
day month year

units

R1	94405	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	11	146566	143247
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	31	47442	50735
Base capital resources requirement	33	2139	2030
Individual minimum capital requirement	34	47442	50735
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	47442	50735
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 supplementary note to Form 15	51		
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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 solvency - general insurance business**

Name of insurer **The Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2006**

Solo solvency calculation

Company  
registration  
number  
GL/UK/CM

Period ended

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
<b>Capital resources</b>				
Capital resources arising outside the long-term insurance fund	11		29117	20189
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		29117	20189
<b>Guarantee fund</b>				
Guarantee fund requirement	21		2620	4424
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22		26497	15765
<b>Minimum capital requirement (MCR)</b>				
General insurance capital requirement	31		7859	13272
Base capital resources requirement	33		2139	2030
Individual minimum capital requirement	34		7859	13272
Capital requirements of regulated related undertakings	35			
Minimum capital requirement (34+35)	36		7859	13272
Excess (deficiency) of available capital resources to cover 50% of MCR	37		25188	13553
Excess (deficiency) of available capital resources to cover 75% of MCR	38		23223	10235
<b>Capital resources requirement (CRR)</b>				
Capital resources requirement	41		7859	13272
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42		21258	6917
<b>Contingent liabilities</b>				
Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51			

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 solvency - general insurance business**

Name of insurer **Travellers' Insurance Association Limited**

Global business

Financial year ended **31st December 2006**

Solo solvency calculation

**Company  
registration**

**number**

**GL/UK/CM**

**Period ended**

**day month year**

**units**

<b>R1</b>	<b>110292</b>	<b>GL</b>	<b>31 12 2006</b>	<b>£000</b>
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	11064	7527
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	11064	7527

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	2139	2030
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	8925	5497

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>		
Base capital resources requirement	<b>33</b>	2139	2030
Individual minimum capital requirement	<b>34</b>	2139	2030
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34+35)	<b>36</b>	2139	2030
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	9995	6512
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	9460	6004

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	2139	2030
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	8925	5497

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>		
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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 solvency - general insurance business**

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2006**

Solo solvency calculation

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 2

**Capital resources**

Capital resources arising outside the long-term insurance fund	11	211527	193628
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	211527	193628

**Guarantee fund**

Guarantee fund requirement	21	18410	21205
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	193117	172423

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	55231	63615
Base capital resources requirement	33	2139	2030
Individual minimum capital requirement	34	55231	63615
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	55231	63615
Excess (deficiency) of available capital resources to cover 50% of MCR	37	183912	161821
Excess (deficiency) of available capital resources to cover 75% of MCR	38	170104	145917

**Capital resources requirement (CRR)**

Capital resources requirement	41	55231	63615
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	156296	130013

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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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 solvency - general insurance business**

Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2006**

Solo solvency calculation

Company  
registration

number

GL/UK/CM

Period ended

day month year

units

R1	1054	GL	31 12 2006	£000
			As at end of this financial year 1	As at end of the previous year 2

**Capital resources**

Capital resources arising outside the long-term insurance fund	11	11497	12202
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	11497	12202

**Guarantee fund**

Guarantee fund requirement	21	2139	2030
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	9358	10172

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	3250	3957
Base capital resources requirement	33	2139	2030
Individual minimum capital requirement	34	3250	3957
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	3250	3957
Excess (deficiency) of available capital resources to cover 50% of MCR	37	9872	10223
Excess (deficiency) of available capital resources to cover 75% of MCR	38	9060	9234

**Capital resources requirement (CRR)**

Capital resources requirement	41	3250	3957
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	8247	8245

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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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 solvency - long-term insurance business**

Name of insurer **The World Auxillary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2006**

Solo solvency calculation

Company  
registration

number

GL/UK/CM

Period ended

day month year

units

R1	158900	GL	31 12 2006	£000
			As at end of this financial year 1	As at end of the previous year 2

**Capital resources**

Capital resources arising outside the long-term insurance fund	11	16539	10363
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	16539	10363

**Guarantee fund**

Guarantee fund requirement	21	2139	2030
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	14400	8333

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	2139	2050
Base capital resources requirement	33	2139	2030
Individual minimum capital requirement	34	2139	2050
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2139	2050
Excess (deficiency) of available capital resources to cover 50% of MCR	37	15470	9338
Excess (deficiency) of available capital resources to cover 75% of MCR	38	14935	8825

**Capital resources requirement (CRR)**

Capital resources requirement	41	2139	2050
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	14400	8313

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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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 solvency - general insurance business**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2006**

Solo solvency calculation

**Company  
registration**

**number**

**GL/UK/CM**

**Period ended**

**day month year**

**units**

	<b>R1</b>	<b>2355834</b>	<b>GL</b>	<b>31 12 2006</b>	<b>£000</b>
				As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	10551	11494
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	10551	11494

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	1471	1353
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	9080	10141

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	2482	3957
Base capital resources requirement	<b>33</b>	1471	1353
Individual minimum capital requirement	<b>34</b>	2482	3957
Capital requirements of regulated related undertakings	<b>35</b>		
Minimum capital requirement (34+35)	<b>36</b>	2482	3957
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	9310	9515
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	8690	8526

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	2482	3957
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	8069	7537

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>		
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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 solvency - general insurance business**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

Adjusted solo solvency calculation

Company  
registration  
number  
GL/UK/CM

Period ended  
day month year

units

R1	21487	GL	31 12 2006	£000
			As at end of this financial year 1	As at end of the previous year 2

**Capital resources**

Capital resources arising outside the long-term insurance fund	11	7459517	5941348
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	7459517	5941348

**Guarantee fund**

Guarantee fund requirement	21	3861737	3431269
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	3597780	2510079

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	360743	381641
Base capital resources requirement	33	2139	2030
Individual minimum capital requirement	34	360743	381641
Capital requirements of regulated related undertakings	35	3927717	3522006
Minimum capital requirement (34+35)	36	4288460	3903647
Excess (deficiency) of available capital resources to cover 50% of MCR	37	5315287	3989525
Excess (deficiency) of available capital resources to cover 75% of MCR	38	4243172	3013613

**Capital resources requirement (CRR)**

Capital resources requirement	41	4288460	3903647
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	3171057	2037701

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51		
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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 solvency - general insurance business**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2006**

Adjusted solo solvency  
calculation

**Company**

**registration**

**number**

**GL/UK/CM**

**Period ended**

**day month year**

**units**

<b>R1</b>	<b>SC2116</b>	<b>GL</b>	<b>31 12 2006</b>	<b>£000</b>
			As at end of this financial year <b>1</b>	As at end of the previous year <b>2</b>

**Capital resources**

Capital resources arising outside the long-term insurance fund	<b>11</b>	6702691	5239738
Capital resources allocated toward long-term insurance business arising outside the long-term insurance fund	<b>12</b>		
Capital resources available to cover general insurance business capital resources requirement (11-12)	<b>13</b>	6702691	5239738

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	3392011	3002393
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	3310680	2237345

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	265283	236522
Base capital resources requirement	<b>33</b>	2139	2030
Individual minimum capital requirement	<b>34</b>	265283	236522
Capital requirements of regulated related undertakings	<b>35</b>	3487991	3120438
Minimum capital requirement (34+35)	<b>36</b>	3753274	3356960
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	4826054	3561258
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	3887736	2722018

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	3753274	3356960
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	2949417	1882778

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	<b>51</b>		
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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 3  
(Sheet 1)

**Components of capital resources**

Name of insurer **Consolidated Adjustments**

Global business

Financial year ended **31st December 2006**

		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
<b>Core tier one capital</b>					
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)
<b>Tier one waivers</b>					
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
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	<b>(15035026)</b>		<b>(15035026)</b>	<b>(10736399)</b>
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)
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	<b>(9727773)</b>		<b>(9727773)</b>	<b>(8791722)</b>

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 3  
(Sheet 2)

**Components of capital resources**

Name of insurer **Consolidated Adjustments**

Global business

Financial year ended **31st December 2006**

		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
<b>Tier two capital</b>					
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)
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	(116200)		(116200)	(120055)
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53	(37500)		(37500)	(13742)
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	(37500)		(37500)	(13742)
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	(153700)		(153700)	(133797)
Excess tier two capital	62				
Further excess lower tier two capital	63				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	(153700)		(153700)	(133797)

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 3  
(Sheet 3)

**Components of capital resources**

Name of insurer **Consolidated Adjustments**

Global business

Financial year ended **31st December 2006**

		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
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	71				
<b>Total capital resources before deductions (39+69+71)</b>	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				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	79	(7241373)		(7241373)	(5440764)
<b>Available capital resources for PRU tests</b>					
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)
<b>Financial engineering adjustments</b>					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				

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 3  
(Sheet 1)

**Components of capital resources**

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2006**

		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
<b>Core tier one capital</b>					
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
<b>Tier one waivers</b>					
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				
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	150114		150114	161157
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	3548		3548	
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	3548		3548	
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	146566		146566	161157

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 3  
(Sheet 2)

**Components of capital resources**

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2006**

		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
<b>Tier two capital</b>					
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				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	62				
Further excess lower tier two capital	63				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

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 3  
(Sheet 3)

**Components of capital resources**

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2006**

		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
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	71				
<b>Total capital resources before deductions (39+69+71)</b>	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				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	79	146566		146566	143247
<b>Available capital resources for PRU tests</b>					
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
<b>Financial engineering adjustments</b>					
Implicit items	91				
Financial reinsurance - ceded	92				
Financial reinsurance - accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				

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 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **The Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2006**

		Company registration number	GL/UK/CM	Period ended day month year	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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
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
<b>Tier one waivers</b>					
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				
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions</b> (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				
<b>Total tier one capital after deductions</b> (31-37)	39	63572		63572	61639



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 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **The Ocean Marine Insurance Company Limited**  
Global business

Financial year ended **31st December 2006**

		Company registration number	GL/UK/CM	Period ended day month year	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
<b>Tier two capital</b>					
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				
<b>Upper tier two capital</b> (44 to 47)	49				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
<b>Lower tier two capital</b> (51+52+53)	59				
<b>Total tier two capital before restrictions</b> (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
<b>Total tier two capital after restrictions, before deductions</b> (61-62-63)	69				

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 3  
(Sheet 3)

**Components of capital resources**

Name of insurer **The Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2006**

	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					

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 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **Travellers' Insurance Association Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
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
<b>Tier one waivers</b>					
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				
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	31	11064		11064	10749
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				
<b>Total tier one capital after deductions</b> (31-37)	39	11064		11064	10749

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 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **Travellers' Insurance Association Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

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 3  
(Sheet 3)

**Components of capital resources**

Name of insurer **Travellers' Insurance Association Limited**

Global business

Financial year ended **31st December 2006**

		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				

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 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2006**

		Company registration number	GL/UK/CM	Period ended day month year	units
	R3	SC8140	GL	31 12 2006	£000
		General insurance business  1	Long-term insurance business  2	Total as at the end of this financial year  3	Total as at the end of the previous year  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				
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

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 3  
(Sheet 2)

**Components of capital resources**

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2006**

	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				
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				

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 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	211527		211527	193628
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>				
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	211527		211527	193628
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	211527		211527	193628
Available capital resources for 50% MCR requirement	<b>82</b>	211527		211527	193628
Available capital resources for 75% MCR requirement	<b>83</b>	211527		211527	193628
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
Sum of financial engineering adjustments (91+92-93+94+95)	<b>96</b>				



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 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2006**

	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
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				
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

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 3  
(Sheet 2)

**Components of capital resources**

Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

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 3  
(Sheet 3)

**Components of capital resources**

Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2006**

		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					
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				

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 3**  
**(Sheet 1)**

**Components of capital resources**

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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	6413000		6413000	4852000
Profit and loss account and other reserves	<b>12</b>	10343700		10343700	8067000
Share premium account	<b>13</b>	3639300		3639300	3639000
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one in related undertakings	<b>16</b>	(4229976)		(4229976)	(4269445)
Core tier one capital (sum of 11 to 16)	<b>19</b>	16166024		16166024	12288555
<b>Tier one waivers</b>					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				
<b>Other tier one capital</b>					
Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				
<b>Total tier one capital before deductions (19+24+25+26+27+28)</b>	<b>31</b>	16166024		16166024	12288555
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>				
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	70300		70300	81400
Deductions in related undertakings	<b>36</b>	5881807		5881807	3521946
Deductions from tier one (32 to 36)	<b>37</b>	5952107		5952107	3603346
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	10213917		10213917	8685209

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 3**  
**(Sheet 2)**

**Components of capital resources**

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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>	116200		116200	120055
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	116200		116200	120055
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>	37500		37500	13742
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	37500		37500	13742
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	153700		153700	133797
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	153700		153700	133797

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 3**  
**(Sheet 3)**

**Components of capital resources**

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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	10367617		10367617	8819006
Inadmissible assets other than intangibles and own shares	<b>73</b>	2848700		2848700	2001658
Assets in excess of market risk and counterparty limits	<b>74</b>	59400		59400	876000
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	7459517		7459517	5941348
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	7459517		7459517	5941348
Available capital resources for 50% MCR requirement	<b>82</b>	7459517		7459517	5941348
Available capital resources for 75% MCR requirement	<b>83</b>	7459517		7459517	5941348
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
Sum of financial engineering adjustments (91+92-93+94+95)	<b>96</b>				

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 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	5702000		5702000	3363000
Profit and loss account and other reserves	<b>12</b>	8330000		8330000	6223000
Share premium account	<b>13</b>	3049000		3049000	3049000
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one in related undertakings	<b>16</b>	(3503899)		(3503899)	(3492949)
Core tier one capital (sum of 11 to 16)	<b>19</b>	13577101		13577101	9142051
<b>Tier one waivers</b>					
Unpaid share capital / unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				
<b>Other tier one capital</b>					
Perpetual non-cumulative preference shares as restricted	<b>25</b>				
Perpetual non-cumulative preference shares in related undertakings	<b>26</b>				
Innovative tier one capital as restricted	<b>27</b>				
Innovative tier one capital in related undertakings	<b>28</b>				
<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	<b>31</b>	13577101		13577101	9142051
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>	11900		11900	
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	83700		83700	83300
Deductions in related undertakings	<b>36</b>	4334410		4334410	1987910
Deductions from tier one (32 to 36)	<b>37</b>	4430010		4430010	2071210
<b>Total tier one capital after deductions</b> (31-37)	<b>39</b>	9147091		9147091	7070841

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 3**  
**(Sheet 2)**

**Components of capital resources**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>	116200		116200	120055
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	116200		116200	120055
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>	37500		37500	13742
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	37500		37500	13742
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	153700		153700	133797
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>	153700		153700	133797



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 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	9300791		9300791	7204638
Inadmissible assets other than intangibles and own shares	<b>73</b>	2506500		2506500	1100900
Assets in excess of market risk and counterparty limits	<b>74</b>	91600		91600	864000
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76- 77)</b>	<b>79</b>	6702691		6702691	5239738
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	6702691		6702691	5239738
Available capital resources for 50% MCR requirement	<b>82</b>	6702691		6702691	5239738
Available capital resources for 75% MCR requirement	<b>83</b>	6702691		6702691	5239738
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
Sum of financial engineering adjustments (91+92-93+94+95)	<b>96</b>				

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 3**  
**(Sheet 1)**

**Components of capital resources**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
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
<b>Tier one waivers</b>					
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				
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	31	14700		14700	13238
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				
<b>Total tier one capital after deductions</b> (31-37)	39	14700		14700	13238

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 3  
(Sheet 2)

**Components of capital resources**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

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 3**  
**(Sheet 3)**

**Components of capital resources**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	14700		14700	13238
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>	4149		4149	1744
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	10551		10551	11494
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	10551		10551	11494
Available capital resources for 50% MCR requirement	<b>82</b>	10551		10551	11494
Available capital resources for 75% MCR requirement	<b>83</b>	10551		10551	11494
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
Sum of financial engineering adjustments (91+92-93+94+95)	<b>96</b>				

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 3  
(Sheet 1)

**Components of capital resources**

Name of insurer **The World Auxillary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Core tier one capital</b>					
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
<b>Tier one waivers</b>					
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				
<b>Other tier one capital</b>					
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				
<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	31	24252		24252	18731
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				
<b>Total tier one capital after deductions</b> (31-37)	39	24252		24252	18731

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 3  
(Sheet 2)

**Components of capital resources**

Name of insurer **The World Auxillary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Tier two capital</b>					
Implicit items, (tier two waivers and amounts excluded from line 22)	<b>41</b>				
Perpetual non-cumulative preference shares excluded from line 25	<b>42</b>				
Innovative tier one capital excluded from line 27	<b>43</b>				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	<b>44</b>				
Perpetual cumulative preference shares	<b>45</b>				
Perpetual subordinated debt and securities	<b>46</b>				
Upper tier two capital in related undertakings	<b>47</b>				
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>				
Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>				
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>				
<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>				
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
<b>Total tier two capital after restrictions, before deductions (61-62-63)</b>	<b>69</b>				

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 3  
(Sheet 3)

**Components of capital resources**

Name of insurer **The World Auxillary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2006**

		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
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Total capital resources</b>					
Positive adjustments for regulated non-insurance related undertakings	<b>71</b>				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	24252		24252	18731
Inadmissible assets other than intangibles and own shares	<b>73</b>				
Assets in excess of market risk and counterparty limits	<b>74</b>	7713		7713	8368
Deductions for related ancillary services undertakings	<b>75</b>				
Deductions for regulated non-insurance related undertakings	<b>76</b>				
Deductions of ineligible surplus capital	<b>77</b>				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	<b>79</b>	16539		16539	10363
<b>Available capital resources for PRU tests</b>					
Available capital resources for guarantee fund requirement	<b>81</b>	16539		16539	10363
Available capital resources for 50% MCR requirement	<b>82</b>	16539		16539	10363
Available capital resources for 75% MCR requirement	<b>83</b>	16539		16539	10363
<b>Financial engineering adjustments</b>					
Implicit items	<b>91</b>				
Financial reinsurance - ceded	<b>92</b>				
Financial reinsurance - accepted	<b>93</b>				
Outstanding contingent loans	<b>94</b>				
Any other charges on future profits	<b>95</b>				
Sum of financial engineering adjustments (91+92-93+94+95)	<b>96</b>				

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 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**

General insurance business

**Company  
registration**

**Period ended**

**number**

**day month  
year**

**units**

**GL/UK/CM**

<b>R11</b>		<b>GL</b>	<b>31 12 2006</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous year 2</b>
Gross premiums written		<b>11</b>	(42956)	(21042)
Premium taxes and levies (included in line 11)		<b>12</b>		
Premiums receivable net of taxes and levies (11-12)		<b>13</b>	(42956)	(21042)
Premiums for classes 11, 12 or 13 (included in line 13)		<b>14</b>		390518
Premiums for "actuarial health insurance" (included in line 13)		<b>15</b>		
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		<b>16</b>	(42956)	174217
Gross premiums earned		<b>21</b>	(42991)	(3148)
Premium taxes and levies (included in line 21)		<b>22</b>		
Premiums earned net of taxes and levies (21-22)		<b>23</b>	(42991)	(3148)
Premiums for classes 11, 12 or 13 (included in line 23)		<b>24</b>		395621
Premiums for "actuarial health insurance" (included in line 23)		<b>25</b>		
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		<b>26</b>	(42991)	194663
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		<b>30</b>	(81026)	127028
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		<b>31</b>		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	<b>32</b>	(14585)	22865
	Excess (if any) over 53.1m EURO x 0.02	<b>33</b>	1137	5336
<b>Sub-total J</b> (32-33)		<b>34</b>	(15722)	17529
Claims paid in period of 3 financial years		<b>41</b>	290645	148390
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>42</b>	(540381)	(623188)
	For insurance business accounted for on an accident year basis	<b>43</b>	1	5533
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	<b>44</b>		65
	For insurance business accounted for on an accident year basis	<b>45</b>		143928
<b>Sub-total C</b> (41+42+43-44-45)		<b>46</b>	(249735)	(613258)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		<b>47</b>	(162270)	(100187)
<b>Sub-total D</b> (46-47)		<b>48</b>	(87465)	(513071)
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		<b>49</b>		
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>		<b>50</b>	(13152)	(11789)
Provisions for claims outstanding (before discounting and net of reinsurance)		<b>51</b>	91	8218
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)		<b>52</b>	(76059)	(86371)
Greater of lines 50 and 52		<b>53</b>	(50346)	(97767)



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 11

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

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2006**

General insurance business

Company  
registration  
number  
GL/UK/CM

Period ended  
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 (included in line 11)	12		(195)	218
Premiums receivable net of taxes and levies (11-12)	13		291922	313533
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		291922	313533
Gross premiums earned	21		297746	271795
Premium taxes and levies (included in line 21)	22		(195)	218
Premiums earned net of taxes and levies (21-22)	23		297941	271577
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		297941	271577
Sub-total I (higher of sub-total A and sub-total H)	30		297941	313533
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	53629	56436
	Excess (if any) over 53.1m EURO x 0.02	33	5249	5594
Sub-total J (32-33)		34	48380	50842
Claims paid in period of 3 financial years		41	429123	460967
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	128796	142696
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	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 reinsurance 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
Greater of lines 50 and 52		53	47442	50735

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 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  
number  
GL/UK/CM

Period ended  
day month year

units

R11	27204	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 and levies (11-12)	13			
Premiums for classes 11, 12 or 13 (included in line 13)	14			
Premiums for "actuarial health insurance" (included in line 13)	15			
<b>Sub-total A</b> (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 levies (21-22)	23			
Premiums for classes 11, 12 or 13 (included in line 23)	24			
Premiums for "actuarial health insurance" (included in line 23)	25			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)	26			
<b>Sub-total I</b> (higher of sub-total A and sub-total H)	30			
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32		
	Excess (if any) over 53.1m EURO x 0.02	33		
<b>Sub-total J</b> (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	42	542840	555535
	For insurance business accounted for on an accident year basis	43		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	99878	86054
	For insurance business accounted for on an accident year basis	45		
<b>Sub-total C</b> (41+42+43-44-45)	46		156291	269459
Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47		156291	269459
<b>Sub-total D</b> (46-47)	48			
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)	49		0.50	0.50
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>	50			
Provisions for claims outstanding (before discounting and net of reinsurance)	51			
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)	52			
Greater of lines 50 and 52	53			

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 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**

General insurance business

Company  
registration  
number  
GL/UK/CM

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

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 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  
number  
GL/UK/CM

Period ended

day month year

units

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

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 11

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

Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2006**

General insurance business

Company  
registration

number  
GL/UK/CM

Period ended

day month year

units

R11	1054	GL	31 12 2006	£000
			This financial year 1	Previous year 2
Gross premiums written		11	14504	21997
Premium taxes and levies (included in line 11)		12	(9)	11
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		
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		16	14513	21986
Gross premiums earned		21	18103	19245
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		
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		26	18112	19234
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	18112	21986
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	3260	3957
	Excess (if any) over 53.1m EURO x 0.02	33		
<b>Sub-total J</b> (32-33)		34	3260	3957
Claims paid in period of 3 financial years		41	19757	13497
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	3708	5031
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	2187	1024
<b>Sub-total C</b> (41+42+43-44-45)		46	21278	17504
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	63	
<b>Sub-total D</b> (46-47)		48	21215	17504
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	1.00	1.00
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>		50	3250	3957
Provisions for claims outstanding (before discounting and net of reinsurance)		51	3692	5031
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)		52	2904	1582
Greater of lines 50 and 52		53	3250	3957

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 11

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

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2006**

General insurance business

Company  
registration  
number  
GL/UK/CM

Period ended  
day month year

units

R11		2355834	GL	31 12 2006	£000
				This financial year 1	Previous year 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		
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)			16	13287	15729
Gross premiums earned			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		
Premiums for "actuarial health insurance" (included in line 23)			25		
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)			26	13121	16279
<b>Sub-total I</b> (higher of sub-total A and sub-total H)			30	13287	16279
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure			31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18		32	2392	2930
	Excess (if any) over 53.1m EURO x 0.02		33		
<b>Sub-total J</b> (32-33)			34	2392	2930
Claims paid in period of 3 financial years			41	32887	36086
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis		42		
	For insurance business accounted for on an accident year basis		43	269	377
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis		44		
	For insurance business accounted for on an accident year basis		45	896	1145
<b>Sub-total C</b> (41+42+43-44-45)			46	32260	35318
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	3618	
<b>Sub-total D</b> (46-47)			48	28642	35318
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)			49	0.89	1.00
<b>Premiums amount</b> Sub-total J x <b>reinsurance ratio</b>			50	2123	2930
Provisions for claims outstanding (before discounting and net of reinsurance)			51	269	377
<b>Brought forward amount</b> (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

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 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

General insurance business		Company registration number	Period ended			units
		GL/UK/CM	day	month	year	
R11	158900	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 and levies (11-12)		13				
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				
Gross premiums earned		21				
Premium taxes and levies (included 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 insurance" (included in line 23)		25				
Sub-total H (23 + 1/2 24 - 2/3 25)		26				
Sub-total I (higher of sub-total A and sub-total H)		30				
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32				
	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	15458			18325
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	97079			113396
	For insurance business accounted for on an accident year basis	43				
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	119299			100190
	For insurance business accounted for on an accident year basis	45				
Sub-total C (41+42+43-44-45)		46	(6762)			31531
Amounts recoverable from reinsurers 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 (before discounting and net of reinsurance)		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

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 11

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

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 ended  
day month year

units

R11	21487	GL	31 12 2006	£000
			This financial year 1	Previous year 2
Gross premiums written	11	2079021	1947510	
Premium taxes and levies (included in line 11)	12	(221)	246	
Premiums receivable net of taxes and levies (11-12)	13	2079242	1947264	
Premiums for classes 11, 12 or 13 (included in line 13)	14	93877		
Premiums for "actuarial health insurance" (included in line 13)	15			
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)	16	2126181	1947264	
Gross premiums earned	21	2051449	1965610	
Premium taxes and levies (included in line 21)	22	(221)	246	
Premiums earned net of taxes and levies (21-22)	23	2051670	1965364	
Premiums for classes 11, 12 or 13 (included in line 23)	24	73284	6214	
Premiums for "actuarial health insurance" (included in line 23)	25			
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)	26	2088312	1968471	
<b>Sub-total I</b> (higher of sub-total A and sub-total H)	30	2126181	1968471	
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure	31			
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	382712	354325
	Excess (if any) over 53.1m EURO x 0.02	33	41814	38693
<b>Sub-total J</b> (32-33)	34	340898	315632	
Claims paid in period of 3 financial years	41	4377708	4275957	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	838212	987858
	For insurance business accounted for on an accident year basis	43	2248457	2324038
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	853424	477418
	For insurance business accounted for on an accident year basis	45	2336808	2110912
<b>Sub-total C</b> (41+42+43-44-45)	46	4274145	4999523	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C	47	134257	588118	
<b>Sub-total D</b> (46-47)	48	4139888	4411405	
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)	49	0.97	0.88	
<b>Premiums amount</b> Sub-total J x reinsurance ratio	50	330195	278514	
Provisions for claims outstanding (before discounting and net of reinsurance)	51	1836829	1943237	
<b>Brought forward amount</b> (12.43.2 x 51.1/51.2 or, if less, 12.43.2)	52	360743	381641	
Greater of lines 50 and 52	53	360743	381641	



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 11

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

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2006**

General insurance business

Company  
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 (included 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 insurance" (included in line 13)		15		
<b>Sub-total A</b> (13 + 1/2 14 - 2/3 15)		16	1726952	1578788
Gross premiums earned		21	1560220	1516674
Premium taxes and levies (included in line 21)		22	757	1861
Premiums earned net of taxes and levies (21-22)		23	1559463	1514813
Premiums for classes 11, 12 or 13 (included in line 23)		24	347035	
Premiums for "actuarial health insurance" (included in line 23)		25		
<b>Sub-total H</b> (23 + 1/2 24 - 2/3 25)		26	1732981	1514813
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	1732981	1578788
<b>Adjusted Sub-total I</b> if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	311936	284182
	Excess (if any) over 53.1m EURO x 0.02	33	33950	30899
<b>Sub-total J</b> (32-33)		34	277986	253283
Claims paid in period of 3 financial years		41	1648017	1692115
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	87400	59772
	For insurance business accounted for on an accident year basis	43	1692544	1633999
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	116469	139472
	For insurance business accounted for on an accident year basis	45	1488308	1341104
<b>Sub-total C</b> (41+42+43-44-45)		46	1823184	1905310
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	83277	160239
<b>Sub-total D</b> (46-47)		48	1739907	1745071
<b>Reinsurance ratio</b> (sub-total D / sub-total C or, if more, 50% or, if less, 100%)		49	0.95	0.92
<b>Premiums amount</b> Sub-total J x reinsurance ratio		50	265283	231982
Provisions for claims outstanding (before discounting and net of reinsurance)		51	1562842	1495551
<b>Brought forward amount</b> (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

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 12

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

Name of insurer		<b>Consolidated Adjustments</b>			
Global business					
Financial year ended		<b>31st December 2006</b>			
General insurance business		<b>Company registration number</b>		<b>Period ended</b>	
		<b>GL/UK/CM</b>		<b>day month year</b>	
<b>R12</b>		<b>GL</b>		<b>31 12 2006</b>	
				<b>£000</b>	
				<b>This financial Year 1</b>	
				<b>Previous year 2</b>	
Reference period (No. of months) See <i>INSPRU 1.1.63R</i>		<b>11</b>			
Claims paid in reference period		<b>21</b>		290645	
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	<b>22</b>		(540381)	
	For insurance business accounted for on an accident year basis	<b>23</b>		1	
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	<b>24</b>			
	For insurance business accounted for on an accident year basis	<b>25</b>		(72)	
Claims incurred in reference period (21+22+23-24-25)		<b>26</b>		(249735)	
Claims incurred for classes 11, 12 or 13 (included in 26)		<b>27</b>		(96566)	
Claims incurred for "actuarial health insurance" (included in 26)		<b>28</b>			
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		<b>29</b>		(298018)	
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)		<b>31</b>		(103425)	
Division of sub-total F (gross adjusted claims amount)	x 0.26	<b>32</b>		(26890)	
	Excess (if any) over 37.2M EURO x 0.03	<b>33</b>		416	
<b>Sub-total G</b> (32 - 33)		<b>39</b>		(27307)	
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		<b>41</b>		(17986)	
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)		<b>42</b>		(50346)	
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		<b>43</b>		(58345)	

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 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**

General insurance business

Company  
registration

number

Period ended

day month year

units

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

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 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

General insurance business		Company registration number		Period ended			units
		GL/UK/CM	GL	day month year			
				31	12	2006	
R12		27204	GL	31 12 2006			£000
				This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R			11	36			36
Claims paid in reference period			21	(286671)			(200022)
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	542840			555535
	For insurance business accounted for on an accident year basis		23				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	99878			86054
	For insurance business accounted for on an accident year basis		25				
Claims incurred in reference period (21+22+23-24-25)			26	156291			269459
Claims incurred for classes 11, 12 or 13 (included in 26)			27	77976			135000
Claims incurred for "actuarial health insurance" (included in 26)			28				
Sub-total E (26 + 1/2 27 - 2/3 28)			29	195279			336959
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	65093			112320
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	16924			29203
	Excess (if any) over 37.2M EURO x 0.03		33	1207			2659
Sub-total G (32 - 33)			39	15717			26544
Claims amount Sub-total G x reinsurance ratio (11.49)			41	7859			13272
Higher of premiums amount and brought forward amount (11.53)			42				
General insurance capital requirement (higher of lines 41 and 42)			43	7859			13272

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 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**

General insurance business

Company  
registration

number

Period ended

day month year

units

GL/UK/CM

R12

110292

GL

31 12 2006

£000

			This financial year 1	Previous year 2
Reference period (No. of months) See <i>INSPRU 1.1.63R</i>		11	36	36
Claims paid in reference period		21	382	2953
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22		
	For insurance business accounted for on an accident year basis	23	100	900
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24		
	For insurance business accounted for on an accident year basis	25	2595	5756
Claims incurred in reference period (21+22+23-24-25)		26	(2113)	(1903)
Claims incurred for classes 11, 12 or 13 (included in 26)		27		
Claims incurred for "actuarial health insurance" (included in 26)		28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		29	(2113)	(1903)
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)		31		(634)
Division of sub-total F (gross adjusted claims amount)	x 0.26	32		(165)
	Excess (if any) over 37.2M EURO x 0.03	33		
<b>Sub-total G</b> (32 - 33)		39		(165)
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41		(82)
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)		42		
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43		

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 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**  
General insurance business

Company  
registration  
number

GL/UK/CM

Period ended

day month year

units

R12		SC8140	GL	31 12 2006	£000
				This financial year 1	Previous year 2
Reference period (No. of months) See <i>INSPRU 1.1.63R</i>			11	36	36
Claims paid in reference period			21	371454	370433
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22		
	For insurance business accounted for on an accident year basis		23	294023	338195
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24		
	For insurance business accounted for on an accident year basis		25	257490	209630
Claims incurred in reference period (21+22+23-24-25)			26	407987	498998
Claims incurred for classes 11, 12 or 13 (included in 26)			27	128724	146045
Claims incurred for "actuarial health insurance" (included in 26)			28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)			29	472349	572021
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	157450	190674
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	40937	49575
	Excess (if any) over 37.2M EURO x 0.03		33	3977	5010
<b>Sub-total G</b> (32 - 33)			39	36960	44565
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)			41	36925	444
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)			42	55231	63615
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			43	55231	63615

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 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**

General insurance business

Company  
registration

number

Period ended

day month year

units

GL/UK/CM

R12

1054

GL

31 12 2006

£000

			This financial year 1	Previous year 2
Reference period (No. of months) See <i>INSPRU 1.1.63R</i>		11	36	36
Claims paid in reference period		21	19757	13497
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22		
	For insurance business accounted for on an accident year basis	23	3708	5031
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24		
	For insurance business accounted for on an accident year basis	25	2187	1024
Claims incurred in reference period (21+22+23-24-25)		26	21278	17504
Claims incurred for classes 11, 12 or 13 (included in 26)		27		
Claims incurred for "actuarial health insurance" (included in 26)		28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)		29	21278	17504
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)		31	7093	5835
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	1844	1517
	Excess (if any) over 37.2M EURO x 0.03	33		
<b>Sub-total G</b> (32 - 33)		39	1844	1517
<b>Claims amount</b> Sub-total G x reinsurance ratio (11.49)		41	1839	1517
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)		42	3250	3957
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	3250	3957

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 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 number	Period ended			units
		GL/UK/CM	GL	day	month year	
R12		21487	GL	31	12 2006	£000
				This financial year 1		Previous year 2
Reference period (No. of months) See <i>INSPRU 1.1.63R</i>				11	36	36
Claims paid in reference period				21	4377708	4275957
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	838212	987858		
	For insurance business accounted for on an accident year basis	23	2248457	2324038		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	853424	477418		
	For insurance business accounted for on an accident year basis	25	2336808	2110912		
Claims incurred in reference period (21+22+23-24-25)				26	4274145	4999523
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 (gross adjusted claims amount)	x 0.26	32	387771	450641		
	Excess (if any) over 37.2M EURO x 0.03	33	43997	51287		
Sub-total G (32 - 33)				39	343774	399354
Claims amount Sub-total G x reinsurance ratio (11.49)				41	332976	352391
Higher of premiums amount and brought forward amount (11.53)				42	360743	381641
General insurance capital requirement (higher of lines 41 and 42)				43	360743	381641



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 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  
number  
GL/UK/CM

Period ended  
day month year

units

R12		SC2116	GL	31 12 2006	£000
				This financial year 1	Previous year 2
Reference period (No. of months) See <i>INSPRU 1.1.63R</i>			11	36	36
Claims paid in reference period			21	1648017	1692115
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	87400	59772
	For insurance business accounted for on an accident year basis		23	1692544	1633999
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	116469	139472
	For insurance business accounted for on an accident year basis		25	1488308	1341104
Claims incurred in reference period (21+22+23-24-25)			26	1823184	1905310
Claims incurred for classes 11, 12 or 13 (included in 26)			27	678242	250488
Claims incurred for "actuarial health insurance" (included in 26)			28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)			29	2162305	2030554
<b>Sub-total F</b> - 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 (gross adjusted claims amount)	x 0.26		32	187400	175981
	Excess (if any) over 37.2M EURO x 0.03		33	20877	19595
<b>Sub-total G</b> (32 - 33)			39	166523	156386
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)			41	158917	143234
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)			42	265283	236522
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			43	265283	236522

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 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**

General insurance business

Company  
registration

number

Period ended

day month year

units

GL/UK/CM

R12		2355834	GL	31 12 2006	£000
				This financial year 1	Previous year 2
Reference period (No. of months) <i>See INSPRU 1.1.63R</i>			11	36	36
Claims paid in reference period			21	32887	36086
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22		
	For insurance business accounted for on an accident year basis		23	269	377
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24		
	For insurance business accounted for on an accident year basis		25	896	1145
Claims incurred in reference period (21+22+23-24-25)			26	32260	35318
Claims incurred for classes 11, 12 or 13 (included in 26)			27		
Claims incurred for "actuarial health insurance" (included in 26)			28		
Sub-total E (26 + 1/2 27 - 2/3 28)			29	32260	35318
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	10753	11773
Division of sub-total F (gross adjusted claims amount)	x 0.26		32	2796	3061
	Excess (if any) over 37.2M EURO x 0.03		33		
Sub-total G (32 - 33)			39	2796	3061
Claims amount Sub-total G x reinsurance ratio (11.49)			41	2482	3061
Higher of premiums amount and brought forward amount (11.53)			42	2342	3282
General insurance capital requirement (higher of lines 41 and 42)			43	2482	3282

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 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**

General insurance business

Company  
registration

number

GL/UK/CM

Period ended

day month  
year

units

R12		158900	GL	31 12 2006	£000
				This financial year 1	Previous year 2
Reference period (No. of months) See <i>INSPRU 1.1.63R</i>			11	36	36
Claims paid in reference period			21	15458	18325
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	97079	113396
	For insurance business accounted for on an accident year basis		23		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	119299	100190
	For insurance business accounted for on an accident year basis		25		
Claims incurred in reference period (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 health insurance" (included in 26)			28		
<b>Sub-total E</b> (26 + 1/2 27 - 2/3 28)			29	(10143)	47297
<b>Sub-total F</b> - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31		15766
Division of sub-total F (gross adjusted claims amount)	x 0.26		32		4099
	Excess (if any) over 37.2M EURO x 0.03		33		
<b>Sub-total G</b> (32 - 33)			39		4099
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)			41		2050
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.53)			42		1919
<b>General insurance capital requirement</b> (higher of lines 41 and 42)			43		2050

## Supplementary Notes to the Return

### 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**

	<b>2006 £000</b>	<b>2005 £000</b>
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
	<u>7,357,696</u>	<u>6,166,749</u>
Total capital resources after deductions (Form 3, line 79)	<u>7,357,696</u>	<u>6,166,749</u>

**\*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.

**Supplementary Notes to the Return****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 All Group.

<b>Counterparty</b>	<b>Exposure in excess of limit specified (£m)</b>	<b>Principal nature of assets giving rise to exposure</b>
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

## Supplementary Notes to the Return

### 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 ("All") and against companies within the All 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.

**Supplementary Notes to the Return****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:

	<b>2006</b>	<b>2005</b>
	<b>£000</b>	<b>£000</b>
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
<b>Total</b>	<b>(337,100)</b>	<b>(79,600)</b>

**\*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

**Supplementary Notes to the Return****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:

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

**\*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



**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2006**

London and Edinburgh Insurance Company Limited	Aviva International Insurance Limited	Fellow subsidiaries of Aviva plc	220	(12) loss
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 £m	Transaction
Aviva Insurance Ltd	CGU Bonus Ltd	Parent/Subsidiary	50	Dividend
Aviva Insurance Ltd	CGU Credit Services Ltd	Parent/Subsidiary	4	Dividend
Aviva International Insurance Ltd	CGU Underwriting Ltd	Parent/Subsidiary	20	Dividend
Aviva International Insurance Ltd	The British & European Reinsurance Company Ltd	Parent/Subsidiary	1	Dividend
Aviva Insurance Ltd	The New Zealand Reinsurance Company (UK) Ltd	Parent/Subsidiary	2	Dividend
Aviva International Insurance Ltd	The Northern Assurance Co Ltd	Parent / Subsidiary	4	Dividend
Aviva International Insurance Ltd	Poland Life	Parent / Subsidiary	63	Dividend
Aviva International Insurance Ltd	Poland Pensions	Parent / Subsidiary	6	Dividend
Aviva Insurance Ltd	Scottish Insurance Corporation Co Centre Holdings	Parent / Subsidiary	114	Dividend
Aviva Insurance Ltd	Aviva International	Parent / Subsidiary	370	Dividend

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2006

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

\* Transfer of investment in Undershaft (No 1) to Aviva International Holdings

\*\* Transfer of investment in AmerUS 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.

**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 inceptioned, 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

Financial year ended **31st December 2006**

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
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

Financial year ended **31st December 2006**

<b>Reinsurer details</b> <b>As required by rule</b> <b>9.25;</b> <b>(Para 1(a))</b>	<b>Connection</b>  <b>(Para 1(b))</b>	<b>Prop. RI</b> <b>Treaties</b>  <b>(Para</b> <b>1(c)(i))</b> <b>£000</b>	<b>Non Prop.</b> <b>RI Treaties</b>  <b>(Para</b> <b>1(c)(ii))</b> <b>£000</b>	<b>Debts O/S</b>  <b>(Para 1(d))</b>  <b>£000</b>	<b>Deposits</b> <b>Rec.d</b>  <b>(Para 1(e))</b>  <b>£000</b>	<b>Antic.</b> <b>Recov.</b>  <b>(Para 1(f))</b>  <b>£000</b>	<b>Comments</b>
Pool Reinsurance Co Ltd 51 Gresham Street London EC2V 7HQ	None		46,981				Owned by Munich Re
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			
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**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2006**

Reinsurer details As required by rule 9.25; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
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 of insurer **Aviva International Insurance Limited**

Global Business

Financial year ended **31st December 2006**

Reinsurer details  As required by Rule 9.26: (Para 1(a))	Connection  (Para 1(b))	Reinsurance premiums payable  (Para 1(c)) £000	Debts outstanding included at F13L75  (Para 1(d)) £000	Deposits received included at F15L31  (Para 1(e)) £000	Anticipated recoveries  (Para 1(f)) £000	Comments
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 of insurer Aviva International Insurance Limited

Global Business

Financial year ended **31st December 2006**

<b>Cedant details</b>	<b>Connection</b>	<b>Premiums receivable</b>	<b>Deposits made included at F13L57</b>	<b>Debts outstanding included at F13L74</b>	<b>Comments</b>
<b>As required by Rule 9.27 (Para 1(a))</b>	<b>(Para 1(b))</b>	<b>(Para 1(c)) £000</b>	<b>(Para 1(d)) £000</b>	<b>(Para 1(e)) £000</b>	
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

Financial year ended **31<sup>st</sup> December 2006**

**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**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31<sup>st</sup> 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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31<sup>st</sup> 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

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**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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31<sup>st</sup> 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

Name of insurer           **Aviva International Insurance Limited**

Global business

Financial year ended    **31<sup>st</sup> 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

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**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

Name of insurer                    **Aviva International Insurance Limited**

Global business

Financial year ended        **31<sup>st</sup> 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

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#### **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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31<sup>st</sup> 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 Liability

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

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**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

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**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

Name of insurer                    **Aviva International Insurance Limited**

Global business

Financial year ended        **31<sup>st</sup> 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

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**4.2: UK Professional Indemnity - Risk**

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	-	£6m
Deductible	-	£2.5m
Reinstatements	-	5

Comments                         -     Annual aggregate deductible of £5m.

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



Name of insurer               **Aviva International Insurance Limited**

Global business

Financial year ended       **31<sup>st</sup> 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

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**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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31<sup>st</sup> 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

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**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

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**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

Property per Risk	€	5,000,000
Casualty	€	1,000,000

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

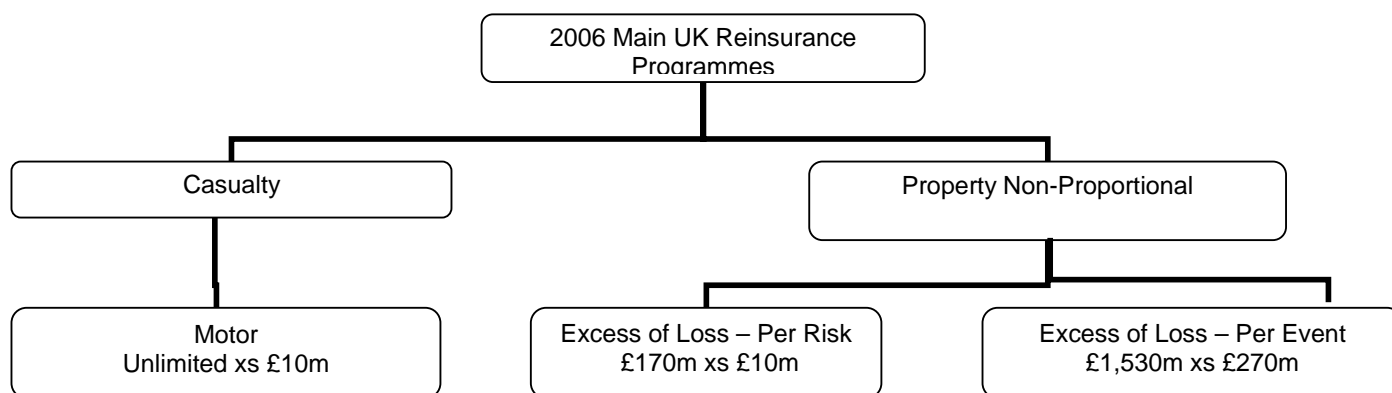
Name of insurer: **AVIVA INTERNATIONAL INSURANCE LIMITED**

**Appendix A**

Global Business

Financial year ended: **31<sup>st</sup> December 2006**

**UK Reinsurance Protections**



Name of insurer

**Aviva International Insurance Limited**

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**

<b>Combined categories</b>	<b>Facultative</b>	<b>Non-facultative</b>	<b>Total</b>
	<b>£000</b>	<b>£000</b>	<b>£000</b>
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)
<b>Total</b>	<b>825</b>	<b>318,316</b>	<b>319,141</b>

**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 contract 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.**

**Aviva International Insurance Limited**

**Financial Year ended 31<sup>st</sup> December 2006**

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**

**Financial year ended 31 December 2006**

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

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

**Aviva International Insurance Limited**

**Global business**

**Financial year ended 31st December 2006**

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**

**Aviva International Insurance Limited**

**Global business**

**Financial year ended 31st December 2006**

**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