

# **Aviva International Insurance Limited**

## **Annual FSA Insurance Returns for the year ended 31st December 2007**



(Appendices)  
9.1, 9.2, 9.5, 9.6

# Aviva International Insurance Limited

Year ended 31st December 2007

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# Aviva International Insurance Limited

Year ended 31st December 2007

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**Statement of solvency - general insurance business**
**Form 1**

Printed 31/03/2008 13:39:21

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	units	
	R1	21487	GL	31	12	2007	£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	<b>11</b>	9053701	7357696
Capital resources allocated towards 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>	9053701	7357696

**Guarantee fund**

Guarantee fund requirement	<b>21</b>	5100671	3763097
Excess (deficiency) of available capital resources to cover guarantee fund requirement	<b>22</b>	3953030	3594599

**Minimum capital requirement (MCR)**

General insurance capital requirement	<b>31</b>	660176	683945
Base capital resources requirement	<b>33</b>	2231	2139
Individual minimum capital requirement	<b>34</b>	660176	683945
Capital requirements of regulated related undertakings	<b>35</b>	4880612	3535115
Minimum capital requirement (34+35)	<b>36</b>	5540788	4219060
Excess (deficiency) of available capital resources to cover 50% of MCR	<b>37</b>	6283307	5248166
Excess (deficiency) of available capital resources to cover 75% of MCR	<b>38</b>	4898110	4193401

**Capital resources requirement (CRR)**

Capital resources requirement	<b>41</b>	5540788	4219060
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	<b>42</b>	3512913	3138636

**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>	2026000	1695000
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**Covering sheet to Form 1**

**Form 1**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

..... **Andrew Moss** **Group Chief Executive**

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

..... **Igal Mayer** **Director**

**Components of capital resources**
**Form 3**
**(Sheet 1)**

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended **31st December 2007**

	Company registration number	GL/ UK/ CM	day	month	year	units
R3	21487	GL	31	12	2007	£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	7650430		7650430	6413200
Profit and loss account and other reserves	12	8900000		8900000	10285700
Share premium account	13	3639890		3639890	3639300
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related undertakings	16	(3277016)		(3277016)	(5191700)
Core tier one capital (sum of 11 to 16)	19	16913304		16913304	15146500

**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	71300		71300	77200
Total tier one waivers as restricted (21+22+23)	24	71300		71300	77200

**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				

<b>Total tier one capital before deductions</b> (19+24+25+26+27+28)	31	16984604		16984604	15223700
Investments in own shares	32				
Intangible assets	33	27200		27200	28100
Amounts deducted from technical provisions for discounting	34	26000		26000	
Other negative valuation differences	35	169300		169300	235186
Deductions in related undertakings	36	5944900		5944900	4839518
Deductions from tier one (32 to 36)	37	6167400		6167400	5102804
<b>Total tier one capital after deductions</b> (31-37)	39	10817204		10817204	10120896

**Components of capital resources**
**Form 3  
(Sheet 2)**

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended **31st December 2007**

	Company registration number	GL/ UK/ CM	day	month	year	units
R3	21487	GL	31	12	2007	£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	126600		126600	116200
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	126600		126600	116200

Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53	49300		49300	37500
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	49300		49300	37500

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	175900		175900	153700
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>	175900		175900	153700

**Components of capital resources**
**Form 3  
(Sheet 3)**

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended **31st December 2007**

	Company registration number	GL/ UK/ CM	day	month	year	units
R3	21487	GL	31	12	2007	£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	71				
<b>Total capital resources before deductions (39+69+71)</b>	<b>72</b>	10993104		10993104	10274596
Inadmissible assets other than intangibles and own shares	73	1089900		1089900	2898500
Assets in excess of market risk and counterparty limits	74	849503		849503	18400
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 (72-73-74-75-76-77)</b>	<b>79</b>	9053701		9053701	7357696

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	81	9053701		9053701	7357696
Available capital resources for 50% MCR requirement	82	9053701		9053701	7357696
Available capital resources for 75% MCR requirement	83	9053701		9053701	7357696

**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				
<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**

**Form 11**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

General Insurance Business

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R11	21487	GL	31	12	2007	£000
				This financial year 1		Previous year 2		
Gross premiums written				11	3986333		4136254	
Premiums taxes and levies (included in line 11)				12	3128		499	
Premiums written net of taxes and levies (11-12)				13	3983205		4135755	
Premiums for classes 11, 12 or 13 (included in line 13)				14	479892		506423	
Premiums for "actuarial health insurance" (included in line 13)				15				
Sub-total A (13 + 1/2 14 - 2/3 15)				16	4223151		4388967	
Gross premiums earned				21	4039685		4158144	
Premium taxes and levies (included in line 21)				22	3128		499	
Premiums earned net of taxes and levies (21-22)				23	4036557		4157645	
Premiums for classes 11, 12 or 13 (included in line 23)				24	463525		501386	
Premiums for "actuarial health insurance" (included in line 23)				25				
Sub-total H (23 + 1/2 24 - 2/3 25)				26	4268320		4408338	
Sub-total I (higher of sub-total A and sub-total H)				30	4268320		4408338	
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	768298		793501			
	Excess (if any) over 53.1M EURO x 0.02	33	84626		87457			
Sub-total J (32-33)				34	683672		706044	
Claims paid in period of 3 financial years				41	7529401		6898760	
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	977821		1025150			
	For insurance business accounted for on an accident year basis	43	4177075		4367898			
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	905220		1189070			
	For insurance business accounted for on an accident year basis	45	4401178		4232746			
Sub-total C (41+42+43-44-45)				46	7377899		6869992	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C				47	274172		214776	
Sub-total D (46-47)				48	7103727		6655216	
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)				49	0.96		0.97	
Premiums amount (Sub-total J x reinsurance ratio )				50	658239		683945	
Provisions for claims outstanding (before discounting and net of reinsurance)				51	3687371		3820133	
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero				52				
Brought forward amount (see instruction 4)				53	660176		625419	
Greater of lines 50 and 53				54	660176		683945	

**Calculation of general insurance capital requirement - claims amount and result**
**Form 12**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

General Insurance Business

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R12	21487	GL	31	12	2007	£000
				This financial year		Previous year		
				1		2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R			11	36		36		
Claims paid in reference period			21	7529401		6898760		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	977821		1025150		
	For insurance business accounted for on an accident year basis		23	4177075		4367898		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	905220		1189070		
	For insurance business accounted for on an accident year basis		25	4401178		4232746		
Claims incurred in reference period (21+22+23-24-25)			26	7377899		6869992		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	1161057		1181891		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	7958428		7460938		
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	2652809		2486979		
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	689730		646615		
	Excess (if any) over 37.2M EURO x 0.03		33	78806		73863		
Sub-total G (32 - 33)			39	610924		572752		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	588198		554825		
Higher of premiums amount and brought forward amount (11.54)			42	660176		683945		
General insurance capital requirement (higher of lines 41 and 42)			43	660176		683945		

**Analysis of admissible assets**
**Form 13  
(Sheet 1)**

Name of insurer **Aviva International Insurance Limited**

Printed 31/03/2008 13:39:26

Global business

Financial year ended **31st December 2007**

Category of assets **Total other than Long-Term Insurance Business Assets**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
R13	21487	GL	31	12	2007	£000	1
				As at end of this financial year		As at end of the previous year	
				1		2	
Land and buildings			11		76600		59000

**Investments in group undertakings and participating interests**

UK insurance dependants	shares	21	739700	15700
	debts and loans	22		
Other insurance dependants	shares	23	4636792	4515800
	debts and loans	24		
Non-insurance dependants	shares	25		
	debts and loans	26		
Other group undertakings	shares	27		
	debts and loans	28		
Participating interests	shares	29		35700
	debts and loans	30		

**Other financial investments**

Equity shares		41	430034	1069300
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	300600	2700
Rights under derivative contracts		44	57999	78847
Fixed interest securities	Approved	45	581867	1302953
	Other	46	2208961	1295300
Variable interest securities	Approved	47		
	Other	48	241536	
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	189111	81200
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	264706	1078900
	More than one month withdrawal	55	730	
Other financial investments		56	15885	151900

**Analysis of admissible assets**
**Form 13  
(Sheet 2)**

Name of insurer **Aviva International Insurance Limited**

Printed 31/03/2008 13:39:26

Global business

Financial year ended **31st December 2007**

Category of assets **Total other than Long-Term Insurance Business Assets**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
	R13	21487	GL	31	12	2007	£000	1
					As at end of this financial year		As at end of the previous year	
					1		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	<b>60</b>	302100	306900
Claims outstanding	<b>61</b>	1467500	1572917
Provision for unexpired risks	<b>62</b>		
Other	<b>63</b>		

**Debtors and salvage**

Direct insurance business	Policyholders	<b>71</b>	18500	234500
	Intermediaries	<b>72</b>	321800	134400
Salvage and subrogation recoveries		<b>73</b>		
Reinsurance	Accepted	<b>74</b>	282100	391400
	Ceded	<b>75</b>		
Dependants	Due in 12 months or less	<b>76</b>	3185200	3839800
	Due in more than 12 months	<b>77</b>		
Other	Due in 12 months or less	<b>78</b>		
	Due in more than 12 months	<b>79</b>		

**Other assets**

Tangible assets	<b>80</b>	100	
Deposits not subject to time restriction on withdrawal with approved institutions	<b>81</b>	314364	337800
Cash in hand	<b>82</b>		
Other assets (particulars to be specified by way of supplementary note)	<b>83</b>	65900	
Accrued interest and rent	<b>84</b>	65160	56500
Deferred acquisition costs (general business only)	<b>85</b>	823400	766900
Other prepayments and accrued income	<b>86</b>	39200	9900

Deductions from the aggregate value of assets	<b>87</b>	2954300	2614901
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	<b>89</b>	13675545	14723416
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**Analysis of admissible assets**
**Form 13  
(Sheet 3)**

Name of insurer **Aviva International Insurance Limited**

Printed 31/03/2008 13:39:26

Global business

Financial year ended **31st December 2007**

Category of assets **Total other than Long-Term Insurance Business Assets**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets
<b>R13</b>	<b>21487</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2007</b>	<b>£000</b>	<b>1</b>
				As at end of this financial year		As at end of the previous year	
				<b>1</b>		<b>2</b>	

**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 admissible assets in excess of market risk and counterparty limits (as per line 89 above)	<b>91</b>	13675545	14723416
Admissible assets in excess of market and counterparty limits	<b>92</b>	849503	18400
Inadmissible assets directly held	<b>93</b>	1117100	
Capital resources requirement deduction of regulated related undertakings	<b>94</b>	4880612	3535115
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	<b>95</b>	364460	
Inadmissible assets of regulated related insurance undertakings	<b>96</b>	6331900	4648200
Book value of related ancillary services undertakings	<b>97</b>		
Other differences in the valuation of assets (other than for assets not valued above)	<b>98</b>	2269052	8208769
Deferred acquisition costs excluded from line 89	<b>99</b>		
Reinsurers' share of technical provisions excluded from line 89	<b>100</b>	(224800)	(269300)
Other asset adjustments (may be negative)	<b>101</b>		
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 101)	<b>102</b>	29263372	30864600
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	<b>103</b>	15900	

**Liabilities (other than long-term insurance business)**
**Form 15**

Printed 31/03/2008 13:39:27

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/ UK/ CM	day	month	year	units
R15	21487	GL	31	12	2007	£000
			As at the end of this financial year		As at the end of the previous year	
			1		2	

**Technical provisions (gross amount)**

Provision for unearned premiums		11	2321294	2375838
Claims outstanding		12	5154896	5393049
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14	150	111
	Other than credit business	15	235050	310057
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	7711390	8079055

**Provisions and creditors**

Provisions	Taxation	21		62100
	Other risks and charges	22	72290	56900
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	33401	64700
	Reinsurance accepted	42		
	Reinsurance ceded	43	175699	221400
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		
Creditors	Taxation	47	380600	286918
	Foreseeable dividend	48		
	Other	49	854856	1888662
Accruals and deferred income		51	274220	241100
Total (19 to 51)		59	9502456	10900835
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	9502456	10900835

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	71500	89311
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Amounts deducted from technical provisions for discounting	82	250800	269300
Other adjustments (may be negative)	83	(169300)	(105135)
Capital and reserves	84	20181016	20338200
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	85	29263372	30864600

**Profit and loss account (non-technical account)**
**Form 16**

Printed 31/03/2008 13:39:28

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R16	21487	GL	31	12	2007	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11	(249006)		288149			
	Equalisation provisions	12	(74968)		(27944)			
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	907996		825195			
	Value re-adjustments on investments	15	44512		74400			
	Gains on the realisation of investments	16	127500		8100			
Investment charges	Investment management charges, including interest	17	163594		79900			
	Value re-adjustments on investments	18	175500		8000			
	Loss on the realisation of investments	19	108700					
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	(32353)		(337100)			
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	275887		742900			
Tax on profit or loss on ordinary activities		31	(39060)		203400			
Profit or loss on ordinary activities after tax (29-31)		39	314947		539500			
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	314947		539500			
Dividends (paid or foreseeable)		51	1360000					
Profit or loss retained for the financial year (49-51)		59	(1045053)		539500			

**Analysis of derivative contracts**
**Form 17**

Printed 31/03/2008 13:39:29

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

Category of assets **Total other than Long-Term Insurance Business Assets**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
		R17	21487	GL	31	12	2007	£000	1
Derivative contracts			As at the end of this financial year			As at the end of the previous year			
			Assets		Liabilities		Assets		Liabilities
			1	2	3	4			
Futures contracts	Fixed-interest securities	11							
	Equity shares	12							
	Land	13							
	Currencies	14							
	Other	15							
Options	Fixed-interest securities	21							
	Equity shares	22	27741	3535	2				
	Land	23							
	Currencies	24							
	Other	25							
Contracts for differences	Fixed-interest securities	31		15906					
	Equity shares	32							
	Land	33							
	Currencies	34	56624		78845				
	Other	35							22990
Adjustments for variation margin		41	(26366)						
Total (11 to 41)		49	57999	19441	78847				22990



**General insurance business - summary of business carried on**
**Form 20A**
**(Sheet 1)**

Name of insurer **Aviva International Insurance Limited**

Printed 31/03/2008 13:39:30

Global business

Financial year ended **31st December 2007**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			R20A	21487	GL	31	12	2007	£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	3986333	3768314	1321258	2321291			
002	Total primary (direct) and facultative business	2	1986137	2363118	880333	1281219			
003	Total treaty reinsurance accepted business	3	2000196	1405196	440925	1040072			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	20588	29247	2230	5855			
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	2983	33217	1211	1262			
160	Primary (direct) and facultative household and domestic all risks.	6	237308	121458	23421	128669			
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	323000	79705	30000	446899			
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	76904	152537	7019	40588			
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	842799	493457	98468	406209			
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	420320	1107533	490784	212510			
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	19310	11549	485	19523			
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	1	103956	100567				
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	6924	198639	118759	1476			
350	Total primary (direct) and facultative goods in transit	14	36000	31820	7389	18228			
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	96	155683	130028				
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	2000100	1249513	310897	1040072			
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	3986333	3768314	1321258	2321291			

**General insurance business - summary of business carried on**
**Form 20A**
**(Sheet 2)**

Name of insurer **Aviva International Insurance Limited**

Printed 31/03/2008 13:39:30

Global business

Financial year ended **31st December 2007**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R20A	21487	GL	31	12	2007	£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		

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

111	Medical insurance	21					
112	HealthCare cash plans	22					
113	Travel	23	7929	20610	686	459	
114	Personal accident or sickness	24	12659	8637	1544	5396	
121	Private motor - comprehensive	25	2983	31851	179	1262	
122	Private motor - non-comprehensive	26		1366	1032		
123	Motor cycle	27					
160	Household and domestic all risks (equals line 6)	28	237308	121458	23421	128669	
181	Assistance	29	15306	394		7358	
182	Creditor	30	306945	60059	30000	419963	
183	Extended warranty	31					
184	Legal expenses	32	462	2		136	
185	Mortgage indemnity	33	287	19093		19442	
186	Pet insurance	34		157			
187	Other personal financial loss	35					

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

221	Fleets	41	2788	13187	106	1852	
222	Commercial vehicles (non-fleet)	42	17695	38990	1256	9485	
223	Motor other	43	56421	100360	5657	29251	
261	Commercial property	44	676678	413144	79354	333685	
262	Consequential loss	45	95864	62422	12876	44375	
263	Contractors or engineering all risks	46	70257	17891	6238	28149	
271	Employers liability	47	156426	462228	368504	81124	
272	Professional indemnity	48	76863	309516	5004	39372	
273	Public and products liability	49	184714	334745	117275	90808	
274	Mixed commercial package	50	2317	1044	1	1206	
281	Fidelity and contract guarantee	51	4989	1232	373	2075	
282	Credit	52					
283	Suretyship	53	14321	10317	112	17448	
284	Commercial contingency	54					

**General insurance business - summary of business carried on**
**Form 20A**
**(Sheet 3)**

 Name of insurer **Aviva International Insurance Limited**

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Global business

 Financial year ended **31st December 2007**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		R20A	21487	GL	31	12	2007	£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		

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

331	Aviation liability	61	1	101571	96368	
332	Aviation hull	62		2385	4199	
333	Space and satellite	63				
341	Marine liability	64		105836	91411	
342	Marine hull	65		34142	12712	9
343	Energy (on and off-shore)	66		44034	14534	
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	6924	14627	102	1467
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	36000	31820	7389	18228

**PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS**

400	Miscellaneous primary (direct) and facultative business (equals line 15)	72				
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**NON-PROPORTIONAL TREATY**

510	Non-proportional accident & health	81				
520	Non-proportional motor	82		14811	14269	
530	Non-proportional aviation	83	96	3531	5482	
540	Non-proportional marine	84		95570	39975	
550	Non-proportional transport	85		2519	791	
560	Non-proportional property	86		6305	5938	
570	Non-Proportional liability (non-motor)	87		32947	63573	
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

**PROPORTIONAL TREATY**

610	Proportional accident & health	91	265677	12282	18181	100503
620	Proportional motor	92	831123	904039	101001	418019
630	Proportional aviation	93	159	9407	15545	
640	Proportional marine	94		20028	18984	
650	Proportional transport	95				
660	Proportional property	96	651756	188930	47836	373872
670	Proportional liability (non-motor)	97	59572	97461	103083	43446
680	Proportional financial lines	98	191813	17366	6267	104232
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	3986333	3768314	1321258	2321291	
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**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

Printed 31/03/2008 13:39:31

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	001
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	3797604		3823115	
	Claims incurred (22. 17. 4)				12	2680589		2350108	
	Claims management costs (22. 18. 4)				13	138655		127628	
	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	1514204		1391965	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(535844)		(46586)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	879		(14860)	
	Claims incurred (22. 13. 4)				22	(382256)		(424947)	
	Claims management costs (22. 14. 4)				23	71903		73743	
	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	24400			
	Balance (21-22-23+24+25-26)				29	286832		336344	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	6		(1609)	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	6		(1609)	
Balance of all years' underwriting (19+29+39)					49	(249006)		288149	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(249006)		288149	

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Primary (Direct) and Facultative Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	002
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	1792125		1868206	
	Claims incurred (22. 17. 4)				12	1208173		1001075	
	Claims management costs (22. 18. 4)				13	43423		34865	
	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	775976		797660	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(235447)		34606	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21			(52)	
	Claims incurred (22. 13. 4)				22	(238927)		(320885)	
	Claims management costs (22. 14. 4)				23	35541		35496	
	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	24400			
	Balance (21-22-23+24+25-26)				29	178986		285337	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	(401)		(4018)	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	(401)		(4018)	
Balance of all years' underwriting (19+29+39)					49	(56862)		315925	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(56862)		315925	

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	003
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	2005479		1954909	
	Claims incurred (22. 17. 4)				12	1472416		1349033	
	Claims management costs (22. 18. 4)				13	95232		92763	
	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	738228		594305	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(300397)		(81192)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	879		(14808)	
	Claims incurred (22. 13. 4)				22	(143329)		(104062)	
	Claims management costs (22. 14. 4)				23	36362		38247	
	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	107846		51007	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	407		2409	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	407		2409	
	Balance of all years' underwriting (19+29+39)				49	(192144)		(27776)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	(192144)		(27776)		

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	160
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	205641		239921	
	Claims incurred (22. 17. 4)				12	177841		143785	
	Claims management costs (22. 18. 4)				13	6726		2372	
	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	88741		132779	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(67667)		(39015)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21			(52)	
	Claims incurred (22. 13. 4)				22	5915		(45658)	
	Claims management costs (22. 14. 4)				23	3043		1288	
	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	3800			
	Balance (21-22-23+24+25-26)				29	(12758)		44318	
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	(80425)		5303	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(80425)		5303	

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative personal lines financial loss business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	180
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	279849		231693	
	Claims incurred (22. 17. 4)				12	73656		73274	
	Claims management costs (22. 18. 4)				13	3238		2177	
	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	159933		186315	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	43022		(30073)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22	1131		(30454)	
	Claims management costs (22. 14. 4)				23	556		3020	
	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	16900			
	Balance (21-22-23+24+25-26)				29	(18587)		27434	
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	24435		(2639)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	24435		(2639)	



**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

Printed 31/03/2008 13:39:33

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial motor business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	220
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			77943		93698		
	Claims incurred (22. 17. 4)	12			70200		70822		
	Claims management costs (22. 18. 4)	13			3348		2958		
	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			23777		30316		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(19382)		(10398)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21							
	Claims incurred (22. 13. 4)	22			(41022)		(50693)		
	Claims management costs (22. 14. 4)	23			4274		654		
	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			36748		50039		
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		17366		39641	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		17366		39641	

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

Form 20

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	260
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	751723		800629		
	Claims incurred (22. 17. 4)			12	596212		405363		
	Claims management costs (22. 18. 4)			13	21579		17523		
	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	340598		299103		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	(206666)		78640		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22	(101795)		(120756)		
	Claims management costs (22. 14. 4)			23	10596		13424		
	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	91199		107332		
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	(115467)		185972		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	(115467)		185972		

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

Printed 31/03/2008 13:39:34

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£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	390149		413786	
	Claims incurred (22. 17. 4)				12	231691		256888	
	Claims management costs (22. 18. 4)				13	4515		7133	
	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	129832		117400	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	24111		32365	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22	(76985)		(47725)	
	Claims management costs (22. 14. 4)				23	14079		13620	
	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	2100			
	Balance (21-22-23+24+25-26)				29	60806		34105	
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	84917		66470	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	84917		66470	

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative aviation business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£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		(401)		(4018)	
	Other technical income and charges (particulars to be specified by way of supplementary note)			32					
	Total			39		(401)		(4018)	
Balance of all years' underwriting (19+29+39)				49		(401)		(4018)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(401)		(4018)	

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative marine business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	340
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	6678		7539	
	Claims incurred (22. 17. 4)				12	13410		3677	
	Claims management costs (22. 18. 4)				13	1039		254	
	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	8980		11187	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(16751)		(7579)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22	(1159)		1762	
	Claims management costs (22. 14. 4)				23	149		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	1010		(1798)	
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	(15741)		(9377)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(15741)		(9377)	

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Balance of all primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	409
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	80142		80940	
	Claims incurred (22. 17. 4)				12	45163		47266	
	Claims management costs (22. 18. 4)				13	2978		2448	
	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	24115		20560	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	7886		10666	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22	(25012)		(27361)	
	Claims management costs (22. 14. 4)				23	2844		3454	
	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	1600			
	Balance (21-22-23+24+25-26)				29	20568		23907	
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	28454		34573	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	28454		34573	

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Non-Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£000	500
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		197	83	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19		(197)	(83)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22		2218	1836	
	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		(2218)	(1836)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31		334	719	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39		334	719	
Balance of all years' underwriting (19+29+39)					49		(2081)	(1200)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59		(2081)	(1200)	

**General insurance business: Technical account (excluding equalisation provisions)**
**Form 20**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2007	£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	2005479		1954909	
	Claims incurred (22. 17. 4)				12	1472416		1349033	
	Claims management costs (22. 18. 4)				13	95232		92763	
	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	738031		594222	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(300200)		(81109)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	879		(14808)	
	Claims incurred (22. 13. 4)				22	(145547)		(105898)	
	Claims management costs (22. 14. 4)				23	36362		38247	
	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	110064		52843	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	73		1690	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	73		1690	
Balance of all years' underwriting (19+29+39)					49	(190063)		(26576)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(190063)		(26576)	



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

**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Business**

Total Business				Company registration number		GL/ UK/ CM		day	month	year	units	Category number
				R21	21487	GL	31	12	2007	£000	001	
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	879				879					
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year				
			1	2	3	4	5	6				
In respect of risks incepted in previous financial years		12	338				338					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	493391	29059	25083	600	468308	28459				
	For periods of 12 months	14	1495572	1722293	120198	80227	1375374	1642066				
	For periods of more than 12 months	15	31457	213088	1088	10121	30369	202967				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	2018927	356851	95712	211149	1923215	145702				
Total (12 to 16)		19	4039685	2321291	242081	302097	3797604	2019194				

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

**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Primary (Direct) and Facultative Business**

Total Primary (Direct) and Facultative Business				Company registration number		GL/ UK/ CM		day	month	year	units	Category number
				R21	21487	GL	31	12	2007	£000	002	
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11										
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year				
			1	2	3	4	5	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	291709	20397	25083	600	266626	19797				
	For periods of 12 months	14	656763	791593	120198	80227	536565	711366				
	For periods of more than 12 months	15	27829	197845	1088	10121	26741	187724				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1057905	271384	95712	211149	962193	60235				
Total (12 to 16)		19	2034206	1281219	242081	302097	1792125	979122				

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

**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

Total Treaty Reinsurance Accepted Business				Company registration number		GL/ UK/ CM		day	month	year	units	Category number
				R21	21487	GL	31	12	2007	£000	003	
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years					
			1		3		5					
In respect of risks incepted in previous financial years		11	879				879					
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year				
			1	2	3	4	5	6				
In respect of risks incepted in previous financial years		12	338				338					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	201682	8662			201682	8662				
	For periods of 12 months	14	838809	930700			838809	930700				
	For periods of more than 12 months	15	3628	15243			3628	15243				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	961022	85467			961022	85467				
Total (12 to 16)		19	2005479	1040072			2005479	1040072				

**General insurance business (accident year accounting): Analysis of premiums**
**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

Primary (direct) and facultative household and domestic all risks.					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2007	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years			11								
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	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	18409	1395	1984	84	16425	1311			
	For periods of 12 months	14	95675	121829	24685	17309	70990	104520			
	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	129047	5445	10821	38	118226	5407		
Total (12 to 16)			19	243131	128669	37490	17431	205641	111238		

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

**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative personal lines financial loss business**

Total primary (direct) and facultative personal lines financial loss business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2007	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11									
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	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	42209	5033	144		42065	5033			
	For periods of 12 months	14	37965	40419	28858	30404	9107	10015			
	For periods of more than 12 months	15	25724	171650	604	9591	25120	162059			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	242794	229797	39237	210867	203557	18930		
Total (12 to 16)			19	348692	446899	68843	250862	279849	196037		

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

**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial motor business**

	Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
	R21	21487	GL	31	12	2007	£000	220

Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years		
		1		3		5		
In respect of risks incepted in previous financial years		11						
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	
		1	2	3	4	5	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	5516	230	5	1	5511	229
	For periods of 12 months	14	31728	39392	4257	1	27471	39391
	For periods of more than 12 months	15	7	31		2	7	29
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	44990	935	36	2	44954	933
Total (12 to 16)		19	82241	40588	4298	6	77943	40582

**General insurance business (accident year accounting): Analysis of premiums**
**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property business**

Total primary (direct) and facultative commercial lines property business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2007	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11									
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	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	150644	6562	21371	435	129273	6127			
	For periods of 12 months	14	288077	390430	56392	31015	231685	359415			
	For periods of more than 12 months	15	1418	5668	338	516	1080	5152			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	422980	3549	33295	242	389685	3307		
Total (12 to 16)			19	863119	406209	111396	32208	751723	374001		

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

**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

Total primary (direct) and facultative commercial lines liability business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2007	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11									
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	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	37993	5497	1270	40	36723	5457			
	For periods of 12 months	14	186032	188555	5429	1450	180603	187105			
	For periods of more than 12 months	15	449	1794	55	10	394	1784			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	181206	16664	8777		172429	16664			
Total (12 to 16)		19	405680	212510	15531	1500	390149	211010			



**General insurance business (accident year accounting): Analysis of premiums**
**Form 21**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative marine business**

Total primary (direct) and facultative marine business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2007	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11									
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	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	4156	526	140	35	4016	491			
	For periods of 12 months	14	1303	939	21	15	1282	924			
	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	1391	11	11		1380	11			
Total (12 to 16)		19	6850	1476	172	50	6678	1426			

**General insurance business (accident year accounting): Analysis of premiums**
**Form 21**

Printed 31/03/2008 13:39:43

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Balance of all primary (direct) and facultative business**

Balance of all primary (direct) and facultative business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2007	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years			11								
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	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	32782	1154	169	5	32613	1149			
	For periods of 12 months	14	15983	10029	556	33	15427	9996			
	For periods of more than 12 months	15	231	18702	91	2	140	18700			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year			16	35497	14983	3535	31962	14983			
Total (12 to 16)			19	84493	44868	4351	40	80142	44828		

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

**Form 21**

Printed 31/03/2008 13:39:43

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	21487	GL	31	12	2007	£000	600
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	879				879			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	338				338			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	201682	8662		201682	8662		
	For periods of 12 months	14	838809	930700		838809	930700		
	For periods of more than 12 months	15	3628	15243		3628	15243		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	961022	85467		961022	85467		
Total (12 to 16)		19	2005479	1040072		2005479	1040072		

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

**Form 22**

Printed 31/03/2008 13:39:44

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	4303658	1226817		2695719		(381122)	
	Reinsurers' share	12	621411	86026		536519		1134	
	Net (11-12)	13	3682247	1140791		2159200		(382256)	
	Claims management costs	14	64241	95696		40448		71903	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1344441		1416032		2760473	
	Reinsurers' share	16		29675		50209		79884	
	Net (15-16)	17		1314766		1365823		2680589	
	Claims management costs	18		113779		24876		138655	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	581253	1112646		654707		1039192	
	Other acquisition expenses	22	185632	333705		167707		351630	
	Administrative expenses	23		202182				202182	
	Reinsurance commissions and profit participations	24	151397	77819		174816		54400	
	Total (21+22+23-24)	29	615488	1570714		647598		1538604	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	88300			83200		(5100)	
	Reinsurers' share	32	88300			83200		(5100)	
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		24400				24400	
	This financial year	42	615488	1546314		647598		1514204	
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**

**Form 22**

Printed 31/03/2008 13:39:45

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Primary (Direct) and Facultative Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	2816145	691493	1882423	(242229)			
	Reinsurers' share	12	584215	83756	497157	(3302)			
	Net (11-12)	13	2231930	607737	1385266	(238927)			
	Claims management costs	14	40538	47636	28443	35541			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		460996	827061	1288057			
	Reinsurers' share	16		29675	50209	79884			
	Net (15-16)	17		431321	776852	1208173			
	Claims management costs	18		31323	12100	43423			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	406977	687115	461870	632222			
	Other acquisition expenses	22	74996	146671	75879	145788			
	Administrative expenses	23		76766		76766			
	Reinsurance commissions and profit participations	24	151397	77819	174816	54400			
	Total (21+22+23-24)	29	330576	832733	362933	800376			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	88300		83200	(5100)			
	Reinsurers' share	32	88300		83200	(5100)			
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		24400		24400			
	This financial year	42	330576	808333	362933	775976			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	1487513	535324	813296	(138893)			
	Reinsurers' share	12	37196	2270	39362	4436			
	Net (11-12)	13	1450317	533054	773934	(143329)			
	Claims management costs	14	23703	48060	12005	36362			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		883445	588971	1472416			
	Reinsurers' share	16							
	Net (15-16)	17		883445	588971	1472416			
	Claims management costs	18		82456	12776	95232			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	174276	425531	192837	406970			
	Other acquisition expenses	22	110636	187034	91828	205842			
	Administrative expenses	23		125416		125416			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	284912	737981	284665	738228			
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	284912	737981	284665	738228			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	139038	88547	58361	7870			
	Reinsurers' share	12	9406	6530	4831	1955			
	Net (11-12)	13	129632	82017	53530	5915			
	Claims management costs	14	609	3115	537	3043			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		116322	86518	202840			
	Reinsurers' share	16		12508	12491	24999			
	Net (15-16)	17		103814	74027	177841			
	Claims management costs	18		6655	71	6726			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	48700	97515	48979	97236			
	Other acquisition expenses	22	1803	2371	1187	2987			
	Administrative expenses	23		3402		3402			
	Reinsurance commissions and profit participations	24	6052	13940	8908	11084			
	Total (21+22+23-24)	29	44451	89348	41258	92541			
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		3800		3800			
	This financial year	42	44451	85548	41258	88741			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative personal lines financial loss business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	115103	56713	58363	(27			
	Reinsurers' share	12	42471	25585	15728	(1158			
	Net (11-12)	13	72632	31128	42635	1131			
	Claims management costs	14	1397	1473	480	556			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		46984	51342	98326			
	Reinsurers' share	16		7111	17559	24670			
	Net (15-16)	17		39873	33783	73656			
	Claims management costs	18		2414	824	3238			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	219641	237470	248814	208297			
	Other acquisition expenses	22	6677	3464	4201	5940			
	Administrative expenses	23		2882		2882			
	Reinsurance commissions and profit participations	24	143136	60726	163576	40286			
	Total (21+22+23-24)	29	83182	183090	89439	176833			
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		16900		16900			
	This financial year	42	83182	166190	89439	159933			
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**

**Form 22**

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial motor business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	198725	46991	113346	(38388)			
	Reinsurers' share	12	1454	2924	1164	2634			
	Net (11-12)	13	197271	44067	112182	(41022)			
	Claims management costs	14	3465	5195	2544	4274			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		23990	46210	70200			
	Reinsurers' share	16							
	Net (15-16)	17		23990	46210	70200			
	Claims management costs	18		2426	922	3348			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	8758	21065	14572	15251			
	Other acquisition expenses	22	2860	5010	3761	4109			
	Administrative expenses	23		4417		4417			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	11618	30492	18333	23777			
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	11618	30492	18333	23777			
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**

**Form 22**

Printed 31/03/2008 13:39:48

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	556488	236820	211453	(108215			
	Reinsurers' share	12	77496	9096	61980	(6420			
	Net (11-12)	13	478992	227724	149473	(101795			
	Claims management costs	14	8588	15939	3245	10596			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		243513	374613	618126			
	Reinsurers' share	16		10056	11858	21914			
	Net (15-16)	17		233457	362755	596212			
	Claims management costs	18		16236	5343	21579			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	94185	227298	110693	210790			
	Other acquisition expenses	22	43725	94326	46588	91463			
	Administrative expenses	23		41370		41370			
	Reinsurance commissions and profit participations	24	1804	3153	1932	3025			
	Total (21+22+23-24)	29	136106	359841	155349	340598			
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	136106	359841	155349	340598			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	1675501	239367	1357432	(78702)			
	Reinsurers' share	12	452051	38648	411686	(1717)			
	Net (11-12)	13	1223450	200719	945746	(76985)			
	Claims management costs	14	23658	18193	19544	14079			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		5379	234298	239677			
	Reinsurers' share	16			7986	7986			
	Net (15-16)	17		5379	226312	231691			
	Claims management costs	18		399	4116	4515			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	23309	80654	26840	77123			
	Other acquisition expenses	22	16459	33726	17223	32962			
	Administrative expenses	23		21847		21847			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	39768	136227	44063	131932			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	88300		83200	(5100)			
	Reinsurers' share	32	88300		83200	(5100)			
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		2100		2100			
	This financial year	42	39768	134127	44063	129832			
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**

**Form 22**

Printed 31/03/2008 13:39:49

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative marine business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	6031	641	4228	(1162)			
	Reinsurers' share	12	3			(3)			
	Net (11-12)	13	6028	641	4228	(1159)			
	Claims management costs	14	57	81	125	149			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		2806	10604	13410			
	Reinsurers' share	16							
	Net (15-16)	17		2806	10604	13410			
	Claims management costs	18		737	302	1039			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	3232	3813	3989	3056			
	Other acquisition expenses	22	1828	4608	2391	4045			
	Administrative expenses	23		1879		1879			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	5060	10300	6380	8980			
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	5060	10300	6380	8980			
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**

**Form 22**

Printed 31/03/2008 13:39:50

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Balance of all primary (direct) and facultative business**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	125259	22414	79240	(23605)			
	Reinsurers' share	12	1334	973	1768	1407			
	Net (11-12)	13	123925	21441	77472	(25012)			
	Claims management costs	14	2764	3640	1968	2844			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		22002	23476	45478			
	Reinsurers' share	16			315	315			
	Net (15-16)	17		22002	23161	45163			
	Claims management costs	18		2456	522	2978			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	9152	19300	7983	20469			
	Other acquisition expenses	22	1644	3166	528	4282			
	Administrative expenses	23		969		969			
	Reinsurance commissions and profit participations	24	405		400	5			
	Total (21+22+23-24)	29	10391	23435	8111	25715			
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		1600		1600			
	This financial year	42	10391	21835	8111	24115			
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**

**Form 22**

Printed 31/03/2008 13:39:50

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Non-Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	43361	2717		42862		2218	
	Reinsurers' share	12							
	Net (11-12)	13	43361	2717		42862		2218	
	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		197				197	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		197				197	
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		197				197	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2007	£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	1444152	532607	770434	(141111)			
	Reinsurers' share	12	37196	2270	39362	4436			
	Net (11-12)	13	1406956	530337	731072	(145547)			
	Claims management costs	14	23703	48060	12005	36362			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		883445	588971	1472416			
	Reinsurers' share	16							
	Net (15-16)	17		883445	588971	1472416			
	Claims management costs	18		82456	12776	95232			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	174276	425531	192837	406970			
	Other acquisition expenses	22	110636	187034	91828	205842			
	Administrative expenses	23		125219		125219			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	284912	737784	284665	738031			
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	284912	737784	284665	738031			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

## Total Business

										Company registration number	GL/UK/CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2007	£000	001
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2007	11				1314766	1046688	319135			2680589		3797604		70.6		
12	2006	12	1021259	1328849		654541	572285	45926	983956	344893	(56097)		3823994	(4.2)	60.0		
12	2005	13	941367	1381248	570193	162011	410294	38163	587799	55579	(32910)		3844452	(14.5)	55.2		
12	2004	14	845223	1385525	719478	112204	291330	14402	485573	32070	(99707)		3712657	(17.9)	53.4		
12	2003	15	834427	1329560	761575	105800	156394	9394	318101	9833	(56346)		3443626	(22.3)	54.2		
12	2002	16	907562	1227174	876752	40360	102594	2741	179208	3231	(36744)		3252655	(16.7)	59.3		
12	2001	17	804677	1051241	880579	27292	56075	1190	103015	1585	(20043)		2660121	(8.2)	66.5		
12	2000	18	815190	1083344	1013869	23726	18726	648	66589	846	(24335)		2501291	(2.4)	74.8		
12	1999	19	872337	1123632	1020564	8143	32188	457	48918	370	(8500)		2557712	(5.5)	75.6		
12	1998	20	947448	1158021	1148074	6196	32285	107	48827	321	(10560)		2650599	2.5	80.5		
Prior accident years		21				518	242901	131100	290581	120952	(37014)						
Reconciliation		22															
Total (11 to 22)		29				2455557	2961760	563263	3112567	569680	2298333						



# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total Primary (Direct) and Facultative Business

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	21487	GL	31	12	2007	£000	002
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2007	11				431321	601086	175766			1208173		1792125		67.4			
12	2006	12	316299	684776		299036	308108	30123	482039	202737	(47509)		1868206	(6.9)	51.0			
12	2005	13	335950	741174	255404	93096	218739	31547	304174	39885	(677)		1973132	(19.2)	47.4			
12	2004	14	313393	728323	334326	68315	168936	9254	275149	23896	(52540)		1876048	(20.3)	47.7			
12	2003	15	329395	734920	396504	63689	78017	5575	167763	5380	(25862)		1658697	(26.0)	52.6			
12	2002	16	425485	690605	471315	23875	67207	2580	104861	2892	(14091)		1638087	(18.2)	60.5			
12	2001	17	633493	858216	714126	23892	48466	1164	87603	1540	(15621)		2113401	(8.2)	67.2			
12	2000	18	814664	1081125	1012621	23705	18726	648	66568	846	(24335)		2496799	(2.4)	74.9			
12	1999	19	871935	1112356	1017601	8134	32185	457	48906	370	(8500)		2551736	(4.9)	75.6			
12	1998	20	947242	1148794	1143644	6194	29169	107	45894	321	(10745)		2636022	2.6	80.7			
Prior accident years		21				(2199)	227474	106784	274775	96331	(39047)							
Reconciliation		22																
Total (11 to 22)		29				1039058	1798113	364005	1857732	374198	969246							

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

**Form 23**

Printed 31/03/2008 13:39:54

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted 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		Claims incurred (latest year) or developed (other years) during this financial 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)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2007	11				883445	445602	143369			1472416		2005479		73.4
12	2006	12	704960	644073		355505	264177	15803	501917	142156	(8588)		1955788	(1.3)	68.5
12	2005	13	605417	640074	314789	68915	191555	6616	283625	15694	(32233)		1871320	(9.1)	63.4
12	2004	14	531830	657202	385152	43889	122394	5148	210424	8174	(47167)		1836609	(15.3)	59.3
12	2003	15	505032	594640	365071	42111	78377	3819	150338	4453	(30484)		1784929	(17.7)	55.7
12	2002	16	482077	536569	405437	16485	35387	161	74347	339	(22653)		1614568	(14.7)	58.2
12	2001	17	171184	193025	166453	3400	7609	26	15412	45	(4422)		546720	(8.0)	63.8
12	2000	18	526	2219	1248	21			21				4492	(42.8)	40.0
12	1999	19	402	11276	2963	9	3		12				5976	(73.6)	56.5
12	1998	20	206	9227	4430	2	3116		2933		185		14577	(18.2)	53.2
Prior accident years		21				2717	15427	24316	15806	24621	2033				
Reconciliation		22													
Total (11 to 22)		29				1416499	1163647	199258	1254835	195482	1329087				

Company  
registration  
number

GL/  
UK/  
CM

day

month

year

units

Category  
number

R23	21487	GL	31	12	2007	£000	003
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# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2007	£000	160
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2007	11				103814	65739	8288			177841		205641		86.5		
12	2006	12	81646	62139		45748	11036	3295	26779	35360	(2060)		239921	(3.3)	59.1		
12	2005	13	87988	95515	48749	14351	4648	3585	12655	1739	8190		252466	(25.3)	63.1		
12	2004	14	103606	191519	68003	4514	886	2961	8614	1641	(1894)		286378	(60.1)	62.8		
12	2003	15	85435	202895	108962	6093	3967	3433	10897	1577	1019		295637	(39.6)	70.3		
12	2002	16	138386	155013	105100	2833	7480	52	8748	19	1598		344005	(25.5)	73.8		
12	2001	17	212339	177294	155753	1878	7321	48	8414	15	818		524334	(6.9)	72.0		
12	2000	18	261578	228304	248652	827	145	3	1300	4	(329)		630461	9.3	81.1		
12	1999	19	216122	212752	202323	177	113	1	287	1	3		494121	(4.8)	84.7		
12	1998	20	56944	222727	215517	822	2053		3217		(342)		325780	(1.9)	84.5		
Prior accident years		21				4774	2503		8365		(1088)						
Reconciliation		22															
Total (11 to 22)		29				185831	105891	21666	89276	40356	183756						

# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative personal lines financial loss business**

											Company registration number	GL/UK/CM	day	month	year	units	Category number	
											R23	21487	GL	31	12	2007	£000	180
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2007	11				39873	20928	12855			73656		279849		26.3			
12	2006	12	38572	34702		25695	7507	2995	12424	22278	1495		231693	4.3	32.3			
12	2005	13	41975	49442	29130	3266	2358	2684	7481	874	(47)		241025	(24.3)	32.9			
12	2004	14	33780	61020	40910	837	1667	854	3219	238	(99)		224898	(27.5)	34.7			
12	2003	15	37731	56717	33362	250	1691	613	1954	182	418		183661	(36.7)	40.1			
12	2002	16	44503	58422	39437	242	518	1188	1607	836	(495)		166947	(29.2)	51.4			
12	2001	17	47708	66543	57346	189	484	263	1017	26	(107)		178421	(12.4)	59.4			
12	2000	18	63773	79395	69846	293	751	69	1408	6	(301)		198981	(10.6)	67.7			
12	1999	19	74870	88413	63923	80	159	53	247	3	42		231983	(27.4)	60.0			
12	1998	20	84804	93947	79238	243	192	17	194	1	257		243606	(15.2)	67.5			
Prior accident years		21				33	18572		18637		(32)							
Reconciliation		22																
Total (11 to 22)		29				71001	54827	21591	48188	24444	74787							

# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total primary (direct) and facultative commercial motor business

										Company registration number	GL/UK/CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2007	£000	220
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2007	11				23990	39642	6568			70200		77943		90.1		
12	2006	12	22733	48089		14534	27280	331	41388	6701	(5944)		93698	(12.4)	69.2		
12	2005	13	25087	51623	11887	3002	22343	81	26361	330	(1265)		101650	(27.7)	61.4		
12	2004	14	19393	33338	21018	5069	18602	26	30663	82	(7048)		84707	34.1	75.7		
12	2003	15	23820	40731	22510	9740	11371	10	27863	26	(6768)		95779	7.1	70.4		
12	2002	16	42883	58544	42772	1655	4748	3	9333	10	(2937)		151488	(16.0)	60.8		
12	2001	17	108978	125249	101599	1872	5227		13803	5	(6709)		323309	(13.2)	67.3		
12	2000	18	157354	175253	162564	4615	1628		12228		(5985)		429835	(3.7)	75.9		
12	1999	19	170299	169915	171149	1018	6332		6435		915		383311	5.1	91.0		
12	1998	20	178991	175224	194810	2177	3735		10653		(4741)		402033	14.6	94.4		
Prior accident years		21				385	10465		11390		(540)						
Reconciliation		22															
Total (11 to 22)		29				68057	151373	7019	190117	7154	29178						

# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property business**

										Company registration number	GL/UK/CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2007	£000	260
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2007	11				233457	285568	77187			596212		751723		79.3		
12	2006	12	147073	258290		170049	61774	5476	200617	57673	(20991)		800629	(8.1)	48.0		
12	2005	13	165678	226071	122575	37729	29115	1472	68953	5346	(5983)		844217	(15.6)	42.2		
12	2004	14	113482	157434	132440	7833	13903	306	53425	1076	(32459)		749325	(1.9)	35.8		
12	2003	15	132063	164517	110310	6160	12504	16	19564	297	(1181)		532865	(21.6)	49.0		
12	2002	16	127626	131263	91759	1608	8061	8	12119	27	(2469)		458959	(22.7)	49.9		
12	2001	17	124004	149856	133975	1531	4962	2	8477	10	(1992)		398650	(6.3)	66.3		
12	2000	18	133581	195025	202736	122	2675		6297	2	(3502)		390848	5.4	86.8		
12	1999	19	197862	187193	168629	107	2005		4280		(2168)		573458	(8.8)	64.3		
12	1998	20	401357	196746	185843	533	5018		7531	283	(2263)		798498	(2.7)	74.2		
Prior accident years		21				2052	2176		33015		(28787)						
Reconciliation		22															
Total (11 to 22)		29				461181	427761	84467	414278	64714	494417						

# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total primary (direct) and facultative commercial lines liability business

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	21487	GL	31	12	2007	£000	270
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2007	11				5379	160522	65790			231691		390149		59.4			
12	2006	12	7413	249475		32149	184799	17707	174029	75446	(14820)		413786	(5.9)	58.5			
12	2005	13	4905	278033	23472	32823	153153	23661	179810	31234	(1407)		445711	(16.2)	53.4			
12	2004	14	5951	221315	52600	48237	126822	5086	167900	20798	(8553)		421877	5.2	56.6			
12	2003	15	6578	201574	89495	39812	47512	1406	104658	3144	(19072)		338196	(11.6)	54.6			
12	2002	16	6341	207605	127400	15647	40665	798	62489	1574	(6953)		260125	(11.1)	73.4			
12	2001	17	7968	187135	134356	17181	20633	561	40946	1038	(3609)		227558	(7.7)	79.4			
12	2000	18	10118	195156	126159	16977	10520	469	38315	720	(11069)		244437	(21.0)	67.2			
12	1999	19	11489	251074	207971	5767	18477	366	30876	338	(6604)		285732	(7.4)	85.4			
12	1998	20	9779	252383	227101	2314	15740	90	22201	31	(4088)		310197	(2.8)	82.2			
Prior accident years		21				(10188)	170497	106784	171572	96331	(810)							
Reconciliation		22																
Total (11 to 22)		29				206098	949340	222718	992796	230654	154706							

## Form 23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total primary (direct) and facultative marine business

											Company registration number	GL/UK/CM	day	month	year	units	Category number	
											R23	21487	GL	31	12	2007	£000	340
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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				2806	10509	95			13410		6678		200.8			
12	2006	12	2226	1451		196	1038	7	1272	179	(210)		7539	(14.5)	46.0			
12	2005	13	1975	2665	522	130	1030		1463	21	(324)		7347	(36.9)	49.8			
12	2004	14	2626	3132	565	70	532		644	4	(46)		9182	(62.7)	41.3			
12	2003	15	1510	1182	638	99	258		447	1	(91)		7367	(15.8)	34.0			
12	2002	16	2053	1533	1683	49	348		457		(60)		6282	35.7	65.8			
12	2001	17	2038	2104	1364	51	771		965		(143)		6867	3.9	61.5			
12	2000	18	2112	1917	1779	23	73		181		(85)		6869	(2.2)	58.0			
12	1999	19	2329	1698	2262	9	41		57		(7)		6734	36.2	68.9			
12	1998	20	2504	1457	23264	1	11		30		(18)		7046	1497.5	365.9			
Prior accident years		21				13	119		307		(175)							
Reconciliation		22																
Total (11 to 22)		29				3447	14730	102	5823	205	12251							



# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Balance of all primary (direct) and facultative business**

										Company registration number	GL/UK/CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2007	£000	409
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2007	11				22002	18178	4983			45163		80142		56.4		
12	2006	12	16636	30630		10665	14674	312	25530	5100	(4979)		80940	(16.3)	52.2		
12	2005	13	8342	37825	19069	1795	6092	64	7451	341	159		80716	(28.6)	43.8		
12	2004	14	34555	60565	18790	1755	6524	21	10684	57	(2441)		99681	(55.3)	61.8		
12	2003	15	42258	67304	31227	1535	714	97	2380	153	(187)		205192	(50.1)	37.0		
12	2002	16	63693	78225	63164	1841	5387	531	10108	426	(2775)		250281	(9.3)	53.8		
12	2001	17	130458	150035	129733	1190	9068	290	13981	446	(3879)		454262	(6.5)	59.6		
12	2000	18	186148	206075	200885	848	2934	107	6839	114	(3064)		595368	(.6)	65.7		
12	1999	19	198964	201311	201344	976	5058	37	6724	28	(681)		576397	3.0	70.5		
12	1998	20	212863	206310	217871	104	2420		2068	6	450		548862	6.8	78.9		
Prior accident years		21				732	23142		31489		(7615)						
Reconciliation		22															
Total (11 to 22)		29				43443	94191	6442	117254	6671	20151						

# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total Non-Proportional Reinsurance Treaty Business accepted

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2007	£000	500
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2007	11															
12	2006	12															
12	2005	13															
12	2004	14															
12	2003	15															
12	2002	16															
12	2001	17															
12	2000	18															
12	1999	19	10	9858	1561		3		3				3123	(84.1)	50.4		
12	1998	20	8	8417	3667		3116		2931		185		12850	(19.4)	52.8		
Prior accident years		21				2717	15427	24316	15806	24621	2033						
Reconciliation		22															
Total (11 to 22)		29				2717	18546	24316	18740	24621	2218						

# Form 23

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total Proportional Reinsurance Treaty Business accepted

											Company registration number	GL/UK/CM	day	month	year	units	Category number	
											R23	21487	GL	31	12	2007	£000	600
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		Claims incurred (latest year) or developed (other years) during this financial 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	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2007	11				883445	445602	143369			1472416		2005479		73.4			
12	2006	12	704960	644073		355505	264177	15803	501917	142156	(8588)		1955788	(1.3)	68.5			
12	2005	13	605417	640074	314789	68915	191555	6616	283625	15694	(32233)		1871320	(9.1)	63.4			
12	2004	14	531830	657202	385152	43889	122394	5148	210424	8174	(47167)		1836609	(15.3)	59.3			
12	2003	15	505032	594640	365071	42111	78377	3819	150338	4453	(30484)		1784929	(17.7)	55.7			
12	2002	16	482077	536569	405437	16485	35387	161	74347	339	(22653)		1614568	(14.7)	58.2			
12	2001	17	171184	193025	166453	3400	7609	26	15412	45	(4422)		546720	(8.0)	63.8			
12	2000	18	526	2219	1248	21			21				4492	(42.8)	40.0			
12	1999	19	392	1418	1402	9			9				2853	(.5)	63.2			
12	1998	20	198	810	763	2			2				1727	(5.6)	55.8			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				1413782	1145101	174942	1236095	170861	1326869							

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

**Form 24**

Printed 31/03/2008 13:40:02

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Business**

Total Business												Company registration number				GL/ UK/ CM				day		month		year		units		Category number	
												R24		21487		GL		31		12		2007		£000		001			
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 columns				
			29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99			
Premiums written	Gross Amount		11	94		11		10		10		51		80												256			
	Reinsurers' share		12	87		4				(652)		267		80												(214)			
	Net (11-12)		19	7		7		10		662		(216)														470			
Claims paid	Gross Amount		21	19239		1248		1941		2058		4591		4863		2883										36823			
	Reinsurers' share		22	20628		1120		1534		1674		1850		4863		2883										34552			
	Net (21-22)		29	(1389)		128		407		384		2741														2271			
Claims management costs			39																										
Net operating expenses	Commissions		41	147		73		93		65		420		366												1164			
	Other acquisition expenses		42																										
	Administrative expenses		43																										
	Reinsurers' commissions and profit participations		44	8						(51)		22		366												345			
	Payable net (41+42+43-44)		49	139		73		93		116		398														819			
Technical provisions	Brought forward	Undiscounted	51	31795		1553		5619		5277		29404														73648			
		Adjustment for discounting	52																										
	Carried forward	Undiscounted	53	59330		1184		5129		5811		25568														97022			
		Adjustment for discounting	54	26000																						26000			
	Increase (decrease) in the financial year (53-54-51+52)		59	1535		(369)		(490)		534		(3836)														(2626)			
Balance on each underwriting year (19-29-39-49-59)			69	(278)		175				(372)		481														6			

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

**Form 24**

Printed 31/03/2008 13:40:04

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Primary (Direct) and Facultative Business**

Total Primary (Direct) and Facultative Business												Company registration number				GL/ UK/ CM		day		month		year		units		Category number	
												R24		21487		GL		31		12		2007		£000		002	
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 columns		
			29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Premiums written	Gross Amount		11	74		15		(90)		2		(114)		114												1	
	Reinsurers' share		12	87						(629)		342		114												(86)	
	Net (11-12)		19	(13)		15		(90)		631		(456)														87	
Claims paid	Gross Amount		21	8164		1306		1597		1940		2393		2054		2835										20289	
	Reinsurers' share		22	9582		1448		1250		1633		708		2054		2835										19510	
	Net (21-22)		29	(1418)		(142)		347		307		1685														779	
Claims management costs			39																								
Net operating expenses	Commissions		41	149		73		102		66		434		363												1187	
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44	8						(53)		15		363												333	
	Payable net (41+42+43-44)		49	141		73		102		119		419														854	
Technical provisions	Brought forward	Undiscounted	51	29848		1456		5195		4053		22753														63305	
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53	57574		1127		4756		4201		20502														88160	
		Adjustment for discounting	54	26000																						26000	
	Increase (decrease) in the financial year (53-54-51+52)		59	1726		(329)		(439)		148		(2251)														(1145)	
Balance on each underwriting year (19-29-39-49-59)			69	(462)		413		(100)		57		(309)														(401)	

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

**Form 24**

Printed 31/03/2008 13:40:06

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Treaty Reinsurance Accepted Business**

Total Treaty Reinsurance Accepted Business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2007		£000		003	
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 columns			
			29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99		
Premiums written	Gross Amount	11	20		(4)		100		8		165		(34)												255			
	Reinsurers' share	12			4				(23)		(75)		(34)												(128)			
	Net (11-12)	19	20		(8)		100		31		240														383			
Claims paid	Gross Amount	21	11075		(58)		344		118		2198		2809		48										16534			
	Reinsurers' share	22	11046		(328)		284		41		1142		2809		48										15042			
	Net (21-22)	29	29		270		60		77		1056														1492			
Claims management costs		39																										
Net operating expenses	Commissions	41	(2)				(9)		(1)		(14)		3												(23)			
	Other acquisition expenses	42																										
	Administrative expenses	43																										
	Reinsurers' commissions and profit participations	44							2		7		3												12			
	Payable net (41+42+43-44)	49	(2)				(9)		(3)		(21)														(35)			
Technical provisions	Brought forward	Undiscounted	51	1947		97		424		1224		6651														10343		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	1756		57		373		1610		5066														8862		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59	(191)		(40)		(51)		386		(1585)														(1481)		
Balance on each underwriting year (19-29-39-49-59)		69	184		(238)		100		(429)		790														407			

## Form 24

Name of insurer **Aviva International Insurance Limited**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines property business**[illegible]

## Form 24

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total primary (direct) and facultative commercial lines liability business

[illegible]



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

**Form 24**

Printed 31/03/2008 13:40:11

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative aviation business**

Total primary (direct) and facultative aviation business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2007		£000		330	
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 columns			
			29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99		
Premiums written	Gross Amount		11	74	15		(90)		2		(114)		114												1			
	Reinsurers' share		12	87					(629)		342		114												(86)			
	Net (11-12)		19	(13)	15		(90)		631		(456)														87			
Claims paid	Gross Amount		21	1247	218		853		1940		2393		2054		2835										11540			
	Reinsurers' share		22	665	360		506		1633		708		2054		2835										8761			
	Net (21-22)		29	582	(142)		347		307		1685														2779			
Claims management costs			39																									
Net operating expenses	Commissions		41	149	73		102		66		434		363												1187			
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44	8					(53)		15		363												333			
	Payable net (41+42+43-44)		49	141	73		102		119		419														854			
Technical provisions	Brought forward	Undiscounted	51	6848	1456		5195		4053		22753														40305			
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	6574	1127		4756		4201		20502														37160			
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59	(274)	(329)		(439)		148		(2251)														(3145)			
Balance on each underwriting year (19-29-39-49-59)			69	(462)	413		(100)		57		(309)														(401)			

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

**Form 24**

Printed 31/03/2008 13:40:13

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative marine business**

Total primary (direct) and facultative marine business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2007		£000		340	
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 columns			
Premiums written	Gross Amount	11	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99		
	Reinsurers' share	12																										
	Net (11-12)	19																										
Claims paid	Gross Amount	21		5242		1098		671																		7011		
	Reinsurers' share	22		7242		1098		671																		9011		
	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		23000																					23000		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53		51000																					51000		
		Adjustment for discounting	54		26000																					26000		
	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**

**Form 24**

Printed 31/03/2008 13:40:14

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Balance of all primary (direct) and facultative business**

Balance of all primary (direct) and facultative business													Company registration number				GL/ UK/ CM		day		month		year		units		Category number	
													R24		21487				GL		31		12		2007		£000	
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 columns			
Premiums written	Gross Amount		11																									
	Reinsurers' share		12																									
	Net (11-12)		19																									
Claims paid	Gross Amount		21		265		(31)		73																	307		
	Reinsurers' share		22		265		(31)		73																	307		
	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**

**Form 24**

Printed 31/03/2008 13:40:16

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Non-Proportional Reinsurance Treaty Business accepted**

Total Non-Proportional Reinsurance Treaty Business accepted													Company registration number				GL/ UK/ CM		day		month		year		units		Category number	
													R24		21487		GL		31		12		2007		£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 columns			
																									29	29	12	98
Premiums written	Gross Amount		11	22		1		10		(1)		64														96		
	Reinsurers' share		12							3		(6)														(3)		
	Net (11-12)		19	22		1		10		(4)		70														99		
Claims paid	Gross Amount		21	4496		(62)		230		55		52		58												4829		
	Reinsurers' share		22	4497		(65)		229		19		11		58												4749		
	Net (21-22)		29	(1)		3		1		36		41														80		
Claims management costs			39																									
Net operating expenses	Commissions		41	(2)				(1)				(5)														(8)		
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44									1														1		
	Payable net (41+42+43-44)		49	(2)				(1)				(6)														(9)		
Technical provisions	Brought forward	Undiscounted	51			19		190		1594		2557														4360		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53			16		167		1610		2261														4054		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59			(3)		(23)		16		(296)														(306)		
Balance on each underwriting year (19-29-39-49-59)			69	25		1		33		(56)		331														334		

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

**Form 24**

Printed 31/03/2008 13:40:18

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Proportional Reinsurance Treaty Business accepted**

Total Proportional Reinsurance Treaty Business accepted													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2007		£000		600	
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 columns			
Premiums written	Gross Amount		11	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
	Reinsurers' share		12			12		98		(26)		(69)		(34)												(125)		
	Net (11-12)		19	(2)		(9)		90		35		170														284		
Claims paid	Gross Amount		21	6579		4		114		63		2146		2751		48										11705		
	Reinsurers' share		22	6549		(263)		55		22		1131		2751		48										10293		
	Net (21-22)		29	30		267		59		41		1015														1412		
Claims management costs			39																									
Net operating expenses	Commissions		41					(8)		(1)		(9)		3												(15)		
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44							2		6		3												11		
	Payable net (41+42+43-44)		49					(8)		(3)		(15)														(26)		
Technical provisions	Brought forward	Undiscounted	51	1947		78		234		(370)		4094														5983		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	1756		41		206				2805														4808		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59	(191)		(37)		(28)		370		(1289)														(1175)		
Balance on each underwriting year (19-29-39-49-59)			69	159		(239)		67		(373)		459														73		

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

**Form 25**

Printed 31/03/2008 13:40:19

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Business**

Total Business														Company registration number		GL/ UK/ CM		day		month		year		units		Category number	
														R25		21487		GL		31		12		2007		£000	
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 columns				
			29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Reported claims outstanding	Gross Amount	11	370069		16580		21004		70541		15457		10375		5066								509092				
	Reinsurers' share	12	365740		15396		18865		62226		8490		10375		5066								486158				
Claims incurred but not reported	Gross Amount	13	340968		5460		11563		44900		28137		31801		5900								468729				
	Reinsurers' share	14	285968		5460		8572		47403		9535		31801		5900								394639				
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16	167600																				167600				
	Reinsurers' share	17	141600																				141600				
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	33329		1184		5130		5812		25569												71024				
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	33329		1184		5130		5812		25569												71024				

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

**Form 25**

Printed 31/03/2008 13:40:20

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total Primary (Direct) and Facultative Business**

Total Primary (Direct) and Facultative Business														Company registration number		GL/ UK/ CM		day		month		year		units		Category number	
														R25		21487		GL		31		12		2007		£000	
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 columns		
Reported claims outstanding	Gross Amount	11	187004	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	306904	
	Reinsurers' share	12	183262	10	150	17	304	60	189	68	56	5	778	48	79											288418	
Claims incurred but not reported	Gross Amount	13	121168	3	907	10	845	4	3016	2	4734	1	7711	5	682											227063	
	Reinsurers' share	14	67336	3	907	8	071	4	5851	8	830	1	7711	5	682											157388	
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16	69662																							69662	
	Reinsurers' share	17	43662																							43662	
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	31574	1	127	4	757	4	201	2	0502															62161	
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	31574	1	127	4	757	4	201	2	0502															62161	

# Form 25

Printed 31/03/2008 13:40:21

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total Treaty Reinsurance Accepted Business

[illegible]



# Form 25

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total primary (direct) and facultative commercial lines property business

[illegible]

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

**Form 25**

Printed 31/03/2008 13:40:23

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative commercial lines liability business**

Total primary (direct) and facultative commercial lines liability business														Company registration number		GL/ UK/ CM		day		month		year		units		Category number	
														R25		21487		GL		31		12		2007		£000	
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 columns		
					29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99
Reported claims outstanding	Gross Amount	11	5529		106																				5635		
	Reinsurers' share	12	5529		106																				5635		
Claims incurred but not reported	Gross Amount	13	934		18																				952		
	Reinsurers' share	14	934		18																				952		
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to / (from) another risk category 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**

**Form 25**

Printed 31/03/2008 13:40:24

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative aviation business**

Company  
registration  
number

GL/  
UK/  
CM

day

month

year

units

Category  
number

R25	21487	GL	31	12	2007	£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 columns	
		29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99
Reported claims outstanding	Gross Amount	11	9886	2101		2633		67225		11454		5778		4879										103956	
	Reinsurers' share	12	6144	974		650		60189		6856		5778		4879										85470	
Claims incurred but not reported	Gross Amount	13	5693			3731		43016		24734		17711		5682										100567	
	Reinsurers' share	14	2861			957		45851		8830		17711		5682										81892	
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	807																					807	
	Reinsurers' share	17	807																					807	
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	6574	1127		4757		4201		20502														37161	
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	6574	1127		4757		4201		20502														37161	

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

**Form 25**

Printed 31/03/2008 13:40:26

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Total primary (direct) and facultative marine business**

Total primary (direct) and facultative marine business														Company registration number		GL/ UK/ CM		day		month		year		units		Category number	
														R25		21487		GL		31		12		2007		£000	
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 columns		
Reported claims outstanding	Gross Amount	11	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
	Reinsurers' share	12	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Claims incurred but not reported	Gross Amount	13	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
	Reinsurers' share	14	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Claims management costs		15	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Adjustment for discounting	Gross Amount	16	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
	Reinsurers' share	17	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
	Claims management costs	18	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Allocation to / (from) another risk category of anticipated surplus		19	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Balance of the fund		20	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Provision for unearned premiums		22	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Provision for unexpired risks		23	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Deferred acquisition costs		24	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Other technical provisions (particulars to be specified by way of supplementary note)		25	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	
Total (21+22+23-24+25)		29	29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99	99	

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

**Form 25**

Printed 31/03/2008 13:40:27

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Balance of all primary (direct) and facultative business**

Balance of all primary (direct) and facultative business														Company registration number		GL/ UK/ CM		day		month		year		units		Category number	
														R25		21487		GL		31		12		2007		£000	
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 columns		
					29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99
Reported claims outstanding	Gross Amount	11	6650		1014		2156																		9820		
	Reinsurers' share	12	6650		1014		2156																		9820		
Claims incurred but not reported	Gross Amount	13	3673		300		639																		4612		
	Reinsurers' share	14	3673		300		639																		4612		
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16	1590																						1590		
	Reinsurers' share	17	1590																						1590		
	Claims management costs	18																									
Allocation to / (from) another risk category 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																									

Company  
registration  
number

GL/  
UK/  
CM

day

month

year

units

Category  
number

R25	21487	GL	31	12	2007	£000	409
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# Form 25

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total Non-Proportional Reinsurance Treaty Business accepted

[illegible]

# Form 25

Name of insurer **Aviva International Insurance Limited**

## Global business

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Total Proportional Reinsurance Treaty Business accepted

[illegible]

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

**Form 26**

Printed 31/03/2008 13:40:30

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional accident & health**

Accident year ended		11	Claims paid (net) during the accident year	Claims outstanding (net) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				146438	8180	18104			172722		251326		68.7
12	2006	12	120214	24133		19610	2894	69	9601	14532	(1560)		219405	(6.5)	65.1
12	2005	13	88122	33390	20045	4760	456	5	4604	75	542		182269	(24.3)	62.2
12	2004	14	67442	26977	10929	3137	424	2	1900	13	1650		201711	(46.3)	40.6
12	2003	15	60880	23496	20595	185	221	1	506	3	(102)		187014	(10.6)	43.8
12	2002	16	59724	22445	18791	2	98		170	1	(71)		168112	(15.8)	46.8
12	2001	17	23572	8023	6425		9		9				49653	(19.8)	60.4
12	2000	18													
12	1999	19													
12	1998	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				174132	12282	18181	16790	14624	173181				



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

**Form 26**

Printed 31/03/2008 13:40:31

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional motor**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				362492	259694	90226			712412		875705		81.4
12	2006	12	371858	427385		183470	241303	8160	357675	69710	5548		977760	1.3	82.3
12	2005	13	344016	454872	176248	63878	173020	1704	256018	6534	(23950)		988529	(8.8)	76.8
12	2004	14	292096	440417	233297	41092	114765	641	197866	2234	(43602)		965568	(11.5)	70.6
12	2003	15	262449	421867	254023	37485	73119	209	138041	473	(27701)		937635	(13.5)	66.9
12	2002	16	250627	359238	246707	14886	34964	57	69136	127	(19356)		851751	(17.4)	64.2
12	2001	17	92337	126902	114117	3002	7174	4	14371	11	(4202)		337149	(2.1)	64.3
		18													
		19													
		20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				706305	904039	101001	1033107	79089	599149				

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

**Form 26**

Printed 31/03/2008 13:40:31

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional property**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				341185	159769	27023			527977		634723		83.2
12	2006	12	188903	149760		125880	8739	6453	120786	28991	(8705)		526854	(5.8)	62.6
12	2005	13	152891	106389	88712	5313	10430	4360	18648	5069	(3614)		452949	2.3	57.8
12	2004	14	131833	154632	106820	2299	751	4202	2462	4407	383		449208	(26.2)	54.7
12	2003	15	143611	111005	65465	2037	1115	3460	3561	3530	(479)		437395	(35.1)	49.3
12	2002	16	128367	128066	117005	49	121	10	147	19	14		396694	(8.5)	61.9
12	2001	17	41387	38646	37511	72	18	1	120	2	(31)		117674	(2.7)	67.1
12	2000	18													
12	1999	19													
12	1998	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				476835	180943	45509	145724	42018	515545				

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

**Form 26**

Printed 31/03/2008 13:40:32

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				13364	12925	3215			29504		57845		51.0
12	2006	12	6459	13376		5673	9271	367	9897	3479	1935		35948	14.5	60.6
12	2005	13	6113	11936	5761	2548	2762	170	5599	534	(653)		34189	(5.8)	50.8
12	2004	14	956	12887	5534	2409	2658	99	6184	341	(1359)		17688	(17.0)	65.9
12	2003	15	1936	9516	5300	1676	2405	55	3678	137	321		17191	(0.8)	66.2
12	2002	16	2520	8150	6455	831	81	56	2847	99	(1978)		10909	(8.9)	91.1
12	2001	17	121	10573	5038	224	369	21	761	30	(177)		5617	(46.5)	102.8
12	2000	18													
12	1999	19													
12	1998	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				26725	30471	3983	28966	4620	27593				

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

**Form 26**

Printed 31/03/2008 13:40:33

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional financial lines**

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	
										R26	21487	GL	31	12	2007	000	680	GBP
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				19965	5034	4801			29800		185395		16.1			
12	2006	12	17526	29419		20889	1970	754	3975	25444	(5806)		194942	(19.7)	21.1			
12	2005	13	14275	33487	13883	2416	4887	377	8756	3482	(4558)		213805	(35.6)	16.8			
12	2004	14	39502	22287	22712	952	3796	204	8012	1179	(4239)		202434	24.1	33.2			
12	2003	15	36156	24756	19688	728	1517	94	4552	310	(2523)		205694	(11.0)	28.3			
12	2002	16	40839	18670	16479	717	123	37	2047	93	(1263)		187102	(7.0)	31.1			
12	2001	17	13758	8872	2360	85	39		134	2	(12)		36372	(72.0)	44.7			
12	2000	18	526	2219	1248	21			21				4492	(42.8)	40.0			
12	1999	19	392	1418	1402	9			9				2853	(0.5)	63.2			
12	1998	20	198	810	763	2			2				1727	(5.6)	55.8			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				45784	17366	6267	27508	30510	11399							

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

**Form 27**

Printed 31/03/2008 13:40:34

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional accident & health**

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				146438	8180	18104			172722		251326		68.7
12	2006	12	120214	24133		19610	2894	69	9601	14532	(1560)		220281	(6.5)	64.8
12	2005	13	88122	33390	20045	4760	456	5	4604	75	542		182269	(24.3)	62.2
12	2004	14	67442	26977	10929	3137	424	2	1900	13	1650		201711	(46.3)	40.6
12	2003	15	60880	23496	20595	185	221	1	506	3	(102)		187014	(10.6)	43.8
12	2002	16	59724	22445	18791	2	98		170	1	(71)		168112	(15.8)	46.8
12	2001	17	23572	8023	6425		9		9				49653	(19.8)	60.4
12	2000	18													
12	1999	19													
12	1998	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				174132	12282	18181	16790	14624	173181				

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

**Form 27**

Printed 31/03/2008 13:40:35

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional motor**

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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 %
							Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
Month	Year		1	2	3	4	5	6	7	8	9	10	11	12	13
12	2007	11				362492	259694	90226			712412		875705		81.4
12	2006	12	371858	427385		183470	241303	8160	357675	69710	5548		977760	1.3	82.3
12	2005	13	344016	454872	186248	53878	173020	1704	246018	6534	(23950)		988529	(8.8)	76.8
12	2004	14	292096	440417	239297	35092	114765	641	191866	2234	(43602)		965568	(11.5)	70.6
12	2003	15	262449	421867	254023	37485	73119	209	138041	473	(27701)		937635	(13.5)	66.9
12	2002	16	250627	359238	246707	14886	34964	57	69136	127	(19356)		851751	(17.4)	64.2
12	2001	17	92337	126902	114117	3002	7174	4	14371	11	(4202)		337149	(2.1)	64.3
		18													
		19													
		20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				690305	904039	101001	1017107	79089	599149				

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

**Form 27**

Printed 31/03/2008 13:40:36

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional property**

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				341185	159769	27023			527977		634723		83.2
12	2006	12	188903	149760		125880	8739	6453	120786	28991	(8705)		526854	(5.8)	62.6
12	2005	13	152891	106389	88712	5313	10430	4360	18648	5069	(3614)		452949	2.3	57.8
12	2004	14	131833	154632	106820	2299	751	4202	2462	4407	383		449208	(26.2)	54.7
12	2003	15	143611	111005	65465	2037	1115	3460	3561	3530	(479)		437395	(35.1)	49.3
12	2002	16	128367	128066	117005	49	121	10	147	19	14		396694	(8.5)	61.9
12	2001	17	41387	38646	37511	72	18	1	120	2	(31)		117674	(2.7)	67.1
12	2000	18													
12	1999	19													
12	1998	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				476835	180943	45509	145724	42018	515545				

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

**Form 27**

Printed 31/03/2008 13:40:36

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				13364	20911	3215			37490		57845		64.8
12	2006	12	(6518)	26353		5933	24694	367	22874	3479	4641		35948	17.6	68.1
12	2005	13	6113	11936	(6347)	2938	11162	170	17707	534	(3971)		34189	(33.6)	41.1
12	2004	14	956	12887	(1524)	3186	7017	99	13242	341	(3281)		17688	(31.9)	55.0
12	2003	15	1936	9516	1570	2322	4762	55	7408	137	(406)		17191	(8.5)	61.9
12	2002	16	2520	8150	5132	1028	918	56	4170	99	(2267)		10909	(12.5)	88.5
12	2001	17	121	10573	5038	224	369	21	761	30	(177)		5617	(46.5)	102.8
12	2000	18													
12	1999	19													
12	1998	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				28995	69833	3983	66162	4620	32029				



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

**Form 27**

Printed 31/03/2008 13:40:37

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional financial lines**

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	
										R27	21487	GL	31	12	2007	000	680	GBP
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the 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		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11				19965	5034	4801			29800		185395		16.1			
12	2006	12	17526	29419		20889	1970	754	3975	25444	(5806)		194993	(19.7)	21.1			
12	2005	13	14275	33487	14023	2416	4887	377	8756	3482	(4558)		213872	(35.2)	16.8			
12	2004	14	39851	22359	22471	952	3796	204	8012	1179	(4239)		202434	22.6	33.2			
12	2003	15	36377	24756	19320	728	1517	94	4552	310	(2523)		206571	(12.5)	28.1			
12	2002	16	41533	18738	17145	717	123	37	2047	93	(1263)		187490	(3.8)	31.8			
12	2001	17	14062	9865	2396	85	39		134	2	(12)		38863	(74.5)	42.7			
12	2000	18	836	3229	2307	21			21				6999	(27.9)	45.2			
12	1999	19	707	2415	2382	9			9				4929	(1.0)	62.9			
12	1998	20	347	1422	1369	2			2				3052	(3.6)	56.3			
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				45784	17366	6267	27508	30510	11399							

## Form 28

Name of insurer **Aviva International Insurance Limited**

## Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Non-proportional marine

[illegible]

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

Form 28  
(continuation sheet)

Printed 31/03/2008 13:40:39

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Non-proportional marine**

Non-proportional marine										Company registration number				GL/ UK/ CM		day	month	year	Monetary units		Category number		Currency code			
										R28		21487		GL		31		12		2007		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		
Premiums written	Gross Amount	11																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross Amount	21		80		(16)		239		25		97		(175)		27		120		125		415		102		2707
	Reinsurers' share	22		80		(16)		239		25		97		(175)		27		120		125		415		102		2707
	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 by risk category for treaty reinsurance

Form 28

Printed 31/03/2008 13:40:41

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

Non-proportional liability (non-motor)										Company registration number		GL/ UK/ CM		day		month		year		Monetary units		Category number		Currency code	
										R28		21487		GL		31		12		2007		000		570	
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 columns		
			29	29	12	98	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	99
Premiums written	Gross Amount		11																						
	Reinsurers' share		12																						
	Net (11-12)		19																						
Claims paid	Gross Amount		21	4490																				4490	
	Reinsurers' share		22	4490																				4490	
	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 by risk category for treaty reinsurance

Form 28  
(continuation sheet)

Printed 31/03/2008 13:40:41

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

Non-proportional liability (non-motor)										Company registration number		GL/UK/CM		day	month	year	Monetary units		Category number		Currency code					
										R28		21487		GL		31	12	2007	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																								
	Reinsurers' share	12																								
	Net (11-12)	19																								
Claims paid	Gross Amount	21									9		1		747		264		278		723		195		133	
	Reinsurers' share	22									9		1		747		264		278		723		195		133	
	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 by risk category for treaty reinsurance

Form 28  
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Printed 31/03/2008 13:40:41

Global business

Currency **US dollar**Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

Non-proportional liability (non-motor)										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R28		21487		GL		31		12		2007		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	63	12	62	12	61	12	60	12	59	12	58	12	57	12	56	12	55	12	54	12	53
Premiums written	Gross Amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross Amount		21	134		100		137		263		402		329		138		248		171		77		66		23	
	Reinsurers' share		22	134		100		137		263		402		329		138		248		171		77		66		23	
	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 by risk category for treaty reinsurance

Form 28  
(continuation sheet)

Printed 31/03/2008 13:40:41

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

Non-proportional liability (non-motor)										Company registration number				GL/UK/CM		day	month	year	Monetary units		Category number		Currency code	
										R28		21487		GL		31	12	2007	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	
Premiums written	Gross Amount	11																						
	Reinsurers' share	12																						
	Net (11-12)	19																						
Claims paid	Gross Amount	21	20		19		13																	
	Reinsurers' share	22	20		19		13																	
	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																						

## Form 28

Name of insurer **Aviva International Insurance Limited**

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Proportional property

[illegible]



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

Form 28  
(continuation sheet)

Printed 31/03/2008 13:40:43

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional property**

Proportional property										Company registration number				GL/UK/CM		day	month	year	Monetary units		Category number		Currency code				
										R28		21487		GL		31		12		2007		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	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87	12	86
Premiums written	Gross Amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross Amount		21			2		1						1		(1)		2									
	Reinsurers' share		22			2		1						1		(1)		2									
	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																								

## Form 28

Name of insurer **Aviva International Insurance Limited**

## Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Proportional liability (excluding motor)

[illegible]

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

Form 28  
(continuation sheet)Name of insurer **Aviva International Insurance Limited**

Printed 31/03/2008 13:40:45

Global business

Currency **US dollar**Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Proportional liability (excluding motor)**

Proportional liability (excluding motor)										Company registration number		GL/UK/CM		day	month	year	Monetary units		Category number		Currency code				
										R28		21487		GL		31	12	2007	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	
				12	97	12	96	12	73	12	72	12	71	12	70	12	69	12	68	12	67	12	66	12	65
Premiums written	Gross Amount		11																						
	Reinsurers' share		12																						
	Net (11-12)		19																						
Claims paid	Gross Amount		21				723		747		1107		1756		392		626		1264		200		694		963
	Reinsurers' share		22				723		747		1107		1756		392		626		1264		200		694		963
	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																						

[illegible]

## Form 29

Name of insurer **Aviva International Insurance Limited**

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code
21487	GL	31	12	2007	000	540	USD

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Form 29**  
**(continuation sheet)**

Printed 31/03/2008 13:40:46

**Non-proportional marine**

Non-proportional marine										Company registration number				GL/ UK/ CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487				GL		31		12		2007		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	MM	YY		
		12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87	12	86				
Reported claims outstanding	Gross Amount	11	1290		587		926		1566		1569		2154		3197		7810		32112		29135		7333		50919				
	Reinsurers' share	12	1290		587		926		1566		1569		2154		3197		7810		32112		29135		7333		50919				
Claims incurred but not reported	Gross Amount	13	683		871		1234		1292		879		1406		1111		2500		8509		13840		2172		15079				
	Reinsurers' share	14	683		871		1234		1292		879		1406		1111		2500		8509		13840		2172		15079				
Claims management costs		15																											
Adjustment for discounting	Gross Amount	16																			7414				16939				
	Reinsurers' share	17																			7414				16939				
	Claims management costs	18																											
Allocation to / (from) another risk category 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 risk category for treaty reinsurance**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Form 29**  
**(continuation sheet)**

Printed 31/03/2008 13:40:46

**Non-proportional marine**

Non-proportional marine										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code	
										R29		21487		GL		31		12		2007		000		540	
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	84																				
Reported claims outstanding	Gross Amount	11	16453																						
	Reinsurers' share	12	16453																						
Claims incurred but not reported	Gross Amount	13	15632																						
	Reinsurers' share	14	15632																						
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	14741																						
	Reinsurers' share	17	14741																						
	Claims management costs	18																							
Allocation to / (from) another risk category 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																							

## Form 29

Name of insurer **Aviva International Insurance Limited**

## Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

[illegible]



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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Form 29**  
**(continuation sheet)**

Printed 31/03/2008 13:40:48

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

Non-proportional liability (non-motor)											Company registration number				GL/UK/CM		day	month	year	Monetary units		Category number		Currency code						
											R29		21487				GL		31		12		2007		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	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87	12	86				
Reported claims outstanding	Gross Amount	11																	2069		215		15							
	Reinsurers' share	12																	2069		215		15							
Claims incurred but not reported	Gross Amount	13																	2237		232		16							
	Reinsurers' share	14																	2237		232		16							
Claims management costs		15																												
Adjustment for discounting	Gross Amount	16																												
	Reinsurers' share	17																												
	Claims management costs	18																												
Allocation to / (from) another risk category 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 risk category for treaty reinsurance**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

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

**Form 29**  
(continuation sheet)  
Printed 31/03/2008 13:40:48

Non-proportional liability (non-motor)										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487		GL		31		12		2007		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	84	12	74	12	73	12	72	12	71	12	70	12	69	12	68	12	67	12	66	12	65		
Reported claims outstanding	Gross Amount	11	33			122	10	42	1574	12557	6246	2183	6081	3567	3292												
	Reinsurers' share	12	33			122	10	42	1574	12557	6246	2183	6081	3567	3292												
Claims incurred but not reported	Gross Amount	13	36			233	18	81	3010	24012	11943	4175	11630	6822	6296												
	Reinsurers' share	14	36			233	18	81	3010	24012	11943	4175	11630	6822	6296												
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16				107	9	37	1384	11041	5492	1920	5347	3137	2895												
	Reinsurers' share	17				107	9	37	1384	11041	5492	1920	5347	3137	2895												
	Claims management costs	18																									
Allocation to / (from) another risk category 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 risk category for treaty reinsurance**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Form 29**  
**(continuation sheet)**

Printed 31/03/2008 13:40:48

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

Non-proportional liability (non-motor)												Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
												R29		21487		GL		31		12		2007		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	MM	YY		
		12	64	12	63	12	62	12	61	12	60	12	59	12	58	12	57	12	56	12	55	12	54	12	53	12	53		
Reported claims outstanding	Gross Amount	11	2371	2366	2301	2291	2245	2633	2093	1684	1750	818	947	1987															
	Reinsurers' share	12	2371	2366	2301	2291	2245	2633	2093	1684	1750	818	947	1987															
Claims incurred but not reported	Gross Amount	13	4535	4526	4401	4381	4294	5035	4002	3221	3346	1564	1811	3799															
	Reinsurers' share	14	4535	4526	4401	4381	4294	5035	4002	3221	3346	1564	1811	3799															
Claims management costs		15																											
Adjustment for discounting	Gross Amount	16	2085	2081	2023	2015	1974	2315	1840	1481	1538	719	833	1747															
	Reinsurers' share	17	2085	2081	2023	2015	1974	2315	1840	1481	1538	719	833	1747															
	Claims management costs	18																											
Allocation to / (from) another risk category 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																											

## Form 29

Name of insurer **Aviva International Insurance Limited**

## Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Proportional property

[illegible]

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Form 29**  
**(continuation sheet)**

Printed 31/03/2008 13:40:50

**Proportional property**

Proportional property										Company registration number				GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487				GL		31		12		2007		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	MM	YY		
		12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87	12	86	12	86		
Reported claims outstanding	Gross Amount	11					25		44		57		52		96		51		82		9		2		99				
	Reinsurers' share	12					25		44		57		52		96		51		82		9		2		99				
Claims incurred but not reported	Gross Amount	13					16		114		15		26		34		18		7		4		1		72				
	Reinsurers' share	14					16		114		15		26		34		18		7		4		1		72				
Claims management costs		15																											
Adjustment for discounting	Gross Amount	16																											
	Reinsurers' share	17																											
	Claims management costs	18																											
Allocation to / (from) another risk category 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 risk category for treaty reinsurance**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Form 29**  
**(continuation sheet)**

Printed 31/03/2008 13:40:50

**Proportional property**

Proportional property										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487		GL		31		12		2007		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	85	12	84																						
Reported claims outstanding	Gross Amount	11	559		41																						
	Reinsurers' share	12	559		41																						
Claims incurred but not reported	Gross Amount	13	20																								
	Reinsurers' share	14	20																								
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to / (from) another risk category 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																									

## Form 29

Name of insurer **Aviva International Insurance Limited**

## Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

### Proportional liability (excluding motor)

[illegible]

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Form 29**  
**(continuation sheet)**

Printed 31/03/2008 13:40:52

**Proportional liability (excluding motor)**

Proportional liability (excluding motor)										Company registration number		GL/ UK/ CM		day		month		year		Monetary units		Category number		Currency code	
										R29		21487		GL		31		12		2007		000		670	
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	97	12	96	12	73	12	72	12	71	12	70	12	69	12	68	12	67	12	66	12	65	12	64
Reported claims outstanding	Gross Amount	11				3384	5075	3126	3640	1447	3501	2582	1197	3987	3274										
	Reinsurers' share	12				3384	5075	3126	3640	1447	3501	2582	1197	3987	3274										
Claims incurred but not reported	Gross Amount	13				3864	15342	14851	18817	6631	6344	22793	3299	15376	13732										
	Reinsurers' share	14				3864	15342	14851	18817	6631	6344	22793	3299	15376	13732										
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16				1493	5929	5739	7272	2563	2452	8809	1275	5942	5307										
	Reinsurers' share	17				1493	5929	5739	7272	2563	2452	8809	1275	5942	5307										
	Claims management costs	18																							
Allocation to / (from) another risk category 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 risk category for treaty reinsurance**

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2007**

FSA general insurance business reporting category

**Form 29**  
**(continuation sheet)**

Printed 31/03/2008 13:40:52

**Proportional liability (excluding motor)**

Proportional liability (excluding motor)											Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
											R29		21487		GL		31		12		2007		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	MM	YY	
		12	63	12	62	12	61	12	60	12	59	12	58	12	57	12	56	12	55									
Reported claims outstanding	Gross Amount	11	1329		3428		3835		3596		2490		4845		2758		1838		1028									
	Reinsurers' share	12	1329		3428		3835		3596		2490		4845		2758		1838		1028									
Claims incurred but not reported	Gross Amount	13	12423		4858		9644		24437		8247		7174		11007		3309		17									
	Reinsurers' share	14	12423		4858		9644		24437		8247		7174		11007		3309		17									
Claims management costs		15																										
Adjustment for discounting	Gross Amount	16	4801		1878		3727		9444		3187		2773		4254		1279		6									
	Reinsurers' share	17	4801		1878		3727		9444		3187		2773		4254		1279		6									
	Claims management costs	18																										
Allocation to / (from) another risk category 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: Expected income and yield from admissible assets covering discounted provisions**

**Form 30  
(Sheet 1)**

Printed 31/03/2008 13:40:53

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

										Company registration number	GL/ UK/ CM	day	month	year	units	
										R30	21487	GL	31	12	2007	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted					
								Before deduction for discounting	Deduction for discounting		Highest	Lowest	Average rate			
			1	2	3	4	5	6	7	8	9	10	11			
USD	WW	11	14036845	51000	2550	5.0	7711387	51000	26000	2550	5.0	5.0	5.0			
		12														
		13														
		14														
		15														
		16														
		17														
		18														
		19														
		20														
Other currencies		21														
Total		29	14036845	51000			7711387	51000	26000	2550						

**General insurance business: Expected income and yield from admissible assets covering discounted provisions**

**Form 30  
(Sheet 2)**

Printed 31/03/2008 13:40:53

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			R30	21487	GL	31	12	2007	£000
Type of Asset			Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2		Yield %		
			1	2	3		4		
Land and buildings			31						
Fixed interest securities	Approved securities		32						
	Other		33						
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities		34						
	Other		35						
Equity shares and holdings in collective investment schemes			36						
Loans secured by mortgages			37						
All other assets	Producing income		38						
	Not producing income		39						
Total			49						

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

Form 31

Printed 31/03/2008 13:40:55

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

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

													Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
													R31	21487	GL	31	12	2007	000	160	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	117803	58868		116322	76748	9770			202840	243131	83.4									
12	2006	12	149702	9928	82775	50398	12944	3568	31022	35360	528	277258	54.0									
12	2005	13	173220	1142	137392	14351	4648	3585	12770	1739	8075	267977	59.7									
12	2004	14	136722	179	175058	4814	886	2961	8634	1641	(1614)	292222	62.9									
12	2003	15	190897	715	197427	6093	3967	3433	12629	1577	(713)	303663	69.5									
12	2002	16	302604	1458	250488	2833	7480	52	9023	19	1323	357753	72.9									
12	2001	17	383565	1572	376549	1953	7321	48	8417	15	890	541294	71.3									
12	2000	18	522224	104	504067	837	445	3	1307	4	(26)	648600	77.9									
12	1999	19	182066	40	424236	827	263	1	1084	1	6	507379	83.8									
12	1998	20	326034	389	276272	822	2053		3219		(344)	334317	83.5									
Prior accident years		21		306		5619	4703		10577		(255)											
Total (11 to 21)		29		74701		204869	121458	23421	98682	40356	210710											
Line 29 expressed in sterling		30				204869	121458	23421	98682	40356	210710											

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

Form 31

Printed 31/03/2008 13:40:55

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

## Creditor

											Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R31	21487	GL	31	12	2007	000	182	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	47140	28910		35655	38032	12855			86542	314695	27.5							
12	2006	12	66111	8773	31473	29414	14388	11404	31875	21314	2017	523410	16.6							
12	2005	13	74062	385	77201	4051	2622	2684	7933	1174	250	371146	23.3							
12	2004	14	107960	514	98417	3507	2386	854	7645	233	(1131)	307716	34.2							
12	2003	15	103564	414	98595	1131	1221	613	2012	78	875	258807	39.2							
12	2002	16	147237	329	106449	165	710	1188	1591	836	(364)	258093	42.0							
12	2001	17	176698	63	124326	32	427	263	824	116	(218)	268191	46.6							
12	2000	18	192029	30	134527	304	24	69	1105	6	(714)	257908	52.3							
12	1999	19	198177	28	137074	11	33	53	140	3	(46)	278159	49.3							
12	1998	20	179432	82	140547	13	67	17	174	1	(78)	270669	52.0							
Prior accident years		21		393		15	149		133		31									
Total (11 to 21)		29		39921		74298	60059	30000	53432	23761	87164									
Line 29 expressed in sterling		30				74298	60059	30000	53432	23761	87164									

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

Form 31

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Commercial property (including livestock and crops but excluding energy)**

													Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
													R31	21487	GL	31	12	2007	000	261	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	87000	45875		204124	244887	65446			514457	687327	74.8									
12	2006	12	89480	14008	119317	143816	78736	4850	189341	48961	(10900)	727088	47.7									
12	2005	13	122517	2181	242582	37349	31729	1296	76885	4610	(11121)	751035	41.7									
12	2004	14	125695	1788	209607	11725	10314	288	52842	977	(31492)	626046	37.0									
12	2003	15	56499	1787	208287	6609	11809	15	19411	274	(1252)	543740	41.7									
12	2002	16	76197	1044	187015	1389	7887	8	11375	24	(2115)	468325	41.9									
12	2001	17	61473	1255	236971	1819	6637	2	9498	9	(1049)	406786	60.3									
12	2000	18	80991	314	307620	110	2554		6007	2	(3345)	398824	77.8									
12	1999	19	365995	170	299274	504	2240		4699		(1955)	585161	51.6									
12	1998	20	290852	467	552675	457	2915		5265	286	(2179)	814794	68.2									
Prior accident years		21		681		2561	2545		28292		(23186)											
Total (11 to 21)		29		69570		410463	402253	71905	403615	55143	425863											
Line 29 expressed in sterling		30				410463	402253	71905	403615	55143	425863											

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

Form 31

Printed 31/03/2008 13:40:57

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Consequential loss (i.e. business interruption)**

													Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
													R31	21487	GL	31	12	2007	000	262	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	1107	1254		18512	41825	7725			68062	95969	70.9									
12	2006	12	1124	159	11172	13816	5006	482	20528	5092	(6316)	94139	32.4									
12	2005	13	812	14	22725	2494	1851	133	6997	522	(3041)	95933	28.4									
12	2004	14	747	136	14499	365	567	9	1646	59	(764)	71676	21.5									
12	2003	15	1010	54	17211	291	2093		2382	14	(12)	68680	28.5									
12	2002	16	1270	90	17209	222	35		703		(446)	57928	30.2									
12	2001	17	1771	3	26618	44	29		544		(471)	52273	51.1									
12	2000	18	2758	118	49389	140	182		506		(184)	52730	94.3									
12	1999	19	2470	3	39172	40	181		307		(86)	67068	58.7									
12	1998	20	2247	87	71231	86	238		627		(303)	89484	80.0									
Prior accident years		21		39		7	214		174		47											
Total (11 to 21)		29		1957		36017	52221	8349	34414	5687	56486											
Line 29 expressed in sterling		30				36017	52221	8349	34414	5687	56486											

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

Form 31

Printed 31/03/2008 13:40:57

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

											Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R31	21487	GL	31	12	2007	000	271	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	712	1309		1155	44745	34718			80618	169664	47.5							
12	2006	12	1230	2036	1062	9655	66236	9674	55992	42471	(12898)	178889	48.4							
12	2005	13	1943	1962	7068	15523	64294	15253	73820	23870	(2620)	159540	64.0							
12	2004	14	2115	2313	20905	29498	56805	3883	77476	17651	(4941)	152221	73.0							
12	2003	15	3707	541	40541	24131	8478	785	38511	1606	(6723)	124042	59.6							
12	2002	16	5625	361	61516	9273	6786	532	17496	708	(1613)	84886	92.0							
12	2001	17	3348	202	61554	9623	1328	589	11181	684	(325)	81001	90.2							
12	2000	18	8663	222	80428	6158	6520	3849	13117	5375	(1965)	88387	109.7							
12	1999	19	10456	350	128083	3056	4109	2084	11798	2496	(5045)	113168	121.4							
12	1998	20	9871	669	124852	3539	4596	2069	11461	3406	(4663)	124927	108.1							
Prior accident years		21		11849		22105	143553	270202	155810	265811	14239									
Total (11 to 21)		29		21814		133716	407450	343638	466662	364078	54064									
Line 29 expressed in sterling		30				133716	407450	343638	466662	364078	54064									



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

Form 31  
(continuation sheet)

Printed 31/03/2008 13:40:57

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	1997	8441	518	127462	575	5472	3942	5678	4835	(524)	126032	109.1
12	1996	7837	456	119226	260	3530	3077	7210	3744	(4087)	121986	103.4
12	1995	7464	350	111647	677	3872	5200	3534	6612	(397)	118035	102.8
12	1994	31989	1034	111383	1183	5199	10809	5945	13775	(2529)	110913	115.9
12	1993	18553	454	90687	590	3539	8204	5307	12630	(5604)		
12	1992	19043	446	71022	404	2323	7129	4172	13634	(7950)		
12	1991	18921	392	71891	213	1721	7390	3855	9013	(3544)		
12	1990	17167	395	69506	703	2445	4976	4777	6125	(2778)		
12	1989	16825	303	56875	287	1660	4759	2886	5246	(1426)		
12	1988	16577	428	51716	537	1994	5749	3943	6133	(1796)		
12	1987	16412	279	40128	332	1792	5217	3203	5252	(1114)		
12	1986	19054	306	41883	366	1405	8723	2684	8745	(935)		
12	1985	12683	201	36648	208	1533	4538	2423	4809	(953)		

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

Form 31  
(continuation sheet)

Printed 31/03/2008 13:40:57

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Employers liability**

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	21487	GL	31	12	2007	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	1984	12828	310	32561	450	2370	8014	2939	10674	(2779)					
12	1983	12797	151	32566	478	2245	5558	2659	4733	889					
12	1982	13372	172	32114	124	2240	3427	2418	3497	(124)					
12	1981	9454	184	20787	288	2406	3295	2813	3094	82					
12	1980	9557	177	19754	217	1555	3075	2347	2395	105					
12	1979	9654	173	17207	190	1928	4782	1723	4144	1033					
12	1978	9337	109	16133	283	1309	4240	1267	4057	508					
12	1977	10285	125	18998	3203	1789	6022	9911	5454	(4351)					
12	1976	13684	237	18337	513	1263	3895	3391	3293	(1013)					
12	1975	29903	4649	64460	10024	89963	148181	70725	123917	53526					

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

Form 31

Printed 31/03/2008 13:40:58

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Professional indemnity**

											Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R31	21487	GL	31	12	2007	000	272	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	110	1156		1474	49575	1635			52684	64866	81.2							
12	2006	12	210	1221	2205	7625	50248	1129	54296	2495	2211	93789	65.3							
12	2005	13	1042	2070	8966	5280	46467	992	50906	1100	733	107433	57.4							
12	2004	14	1423	2780	13151	2526	39119	610	40272	880	1103	88932	62.3							
12	2003	15	1381	1654	14406	1413	35730	381	37255	710	(441)	78645	66.0							
12	2002	16	1188	379	14128	1232	30855	162	31831	518	(100)	62816	73.8							
12	2001	17	692	265	13769	1157	19668	84	20825	353	(269)	41619	83.3							
12	2000	18	1024	3	13870	1014	6081	8	7095	136	(128)	33876	61.9							
12	1999	19	699	1	12231	773	11337	2	12110	40	(38)	30616	79.5							
12	1998	20	692	1	15592	465	9990	1	10455	3	(2)	31963	81.5							
Prior accident years		21		230		3829	10446		17454		(3179)									
Total (11 to 21)		29		9760		26788	309516	5004	282499	6235	52574									
Line 29 expressed in sterling		30				26788	309516	5004	282499	6235	52574									

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

Form 31  
(continuation sheet)

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Professional indemnity**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	1997	528	48	15377	809	5854		10665		(4002)	31566	69.8
12	1996	465	38	18782	513	207		764		(44)	33168	58.8
12	1995	32	28	2959	1452	331		891		892		
12	1994	39	35	1332	139	475		2653		(2039)		
12	1993	39	10	980	241	484		593		132		
12	1992	34	16	772	35	479		662		(148)		
12	1991	25	16	424	20	935		52		903		
12	1990	18	10	147	2	35		100		(63)		
12	1989	15	5	589	1	3		94		(90)		
12	1988	16	3	(352)	80	446		135		391		
12	1987	17	1	395	10	525		443		92		
12	1986	7	1	(1)	6	1		7				
12	1985	3	5	47	155	162		62		255		

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

Form 31  
(continuation sheet)

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Professional indemnity**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	1984	1	10	420	360	501		312		549		
12	1983	1	2	1		6		11		(5)		
12	1982	1	1	1		1		5		(4)		
12	1981	1			4					4		
12	1980							4		(4)		
12	1979											
12	1978											
12	1977							1		(1)		
12	1976	2			2					2		
12	1975	3	1	49		1				1		

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

Form 31

Printed 31/03/2008 13:40:59

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

											Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R31	21487	GL	31	12	2007	000	273	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11	1971	5163		2749	66195	29436			98380	169215	58.1							
12	2006	12	4504	4569	4268	14867	70868	6903	63487	30477	(1326)	191243	50.7							
12	2005	13	7095	2938	14159	13710	48279	1914	56694	6261	948	191476	40.8							
12	2004	14	8055	3713	22293	16375	30042	594	44577	2267	167	198816	34.9							
12	2003	15	8348	2212	38704	13730	13069	240	31462	830	(5253)	166690	39.4							
12	2002	16	9672	558	60798	9291	13992	2899	27208	3670	(4696)	134089	64.9							
12	2001	17	12728	1052	69883	8410	17205	7915	27091	12529	(6090)	122742	84.3							
12	2000	18	21582	577	95850	4783	7972	3346	21248	5323	(10470)	116075	96.4							
12	1999	19	23597	404	113712	3899	11032	1991	14156	3156	(390)	155724	83.9							
12	1998	20	22661	12	133974	4758	11689	1751	17182	2801	(1785)	164461	92.5							
Prior accident years		21		915		9187	32099	3926	43887	6749	(5424)									
Total (11 to 21)		29		22113		101759	322442	60915	346992	74063	64061									
Line 29 expressed in sterling		30				101759	322442	60915	346992	74063	64061									

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

Form 31  
(continuation sheet)

Printed 31/03/2008 13:40:59

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	1997	21505	254	115546	2902	6795	359	11502	543	(1989)	161365	77.8
12	1996	19010	126	97727	894	1712	35	4746	182	(2287)	160574	62.5
12	1995	18710	97	114222	2405	5068	1477	8292	2439	(1781)	189421	65.0
12	1994	19612	54	109722	441	1363	222	2130	582	(686)	196545	56.9
12	1993	25235	59	115547	979	419	224	602	391	629		
12	1992	26927	36	108291	140	677	28	1052	119	(326)		
12	1991	29697	35	97781	160	918	84	2001	224	(1063)		
12	1990	29836	18	118077	7	613	35	597	68	(10)		
12	1989	28465	33	89478	11	974	118	1232	211	(340)		
12	1988	28058	17	65523	157	1593	9	1780	18	(39)		
12	1987	32739	20	68964	53	315	9	453	9	(85)		
12	1986	33353	14	56351	4	1635	9	2500	39	(891)		
12	1985	34885	10	43582	5	664	351	827	572	(379)		

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

Form 31  
(continuation sheet)

Printed 31/03/2008 13:40:59

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Public and products liability**

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	1984	41826	11	42573	6	148	16	318	21	(169)		
12	1983	44631	4	40306		178	16	254	39	(99)		
12	1982	44601	12	31842	51	2024	9	649	13	1422		
12	1981	41475	10	23941	4	492	9	286	9	210		
12	1980	34941	7	22951	21	734	13	740	15	13		
12	1979	36118	8	17800	103	354	77	147	111	276		
12	1978	34051	7	18167	19	275	22	208	78	30		
12	1977	33235	3	12421	49	133	22	218	22	(36)		
12	1976	41072	8	14592	117	535	96	89	22	637		
12	1975	38445	72	40433	659	4480	686	3264	1022	1539		



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

Form 32

Printed 31/03/2008 13:41:00

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2007**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

**Motor other**

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
										R32	21487	GL	31	12	2007	000	223	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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
12	2007	11	14658	12730		17171	31348	5263			53782	54154	99.3	121	22.6				
12	2006	12	20816	5046	14278	10710	19649	288	30982	5449	(5784)	64904	69.2	122	21.2				
12	2005	13	24168	3158	24166	4802	11896	71	18425	279	(1935)	61963	66.1	114	24.0				
12	2004	14	24570	496	23948	3096	15686	23	23641	73	(4909)	75154	56.9	138	18.2				
12	2003	15	21530	40	17368	1282	12051	9	16108	24	(2790)	54531	56.3	105	20.5				
12	2002	16	23950	35	24484	888	3400	3	7072	9	(2790)	50810	56.6	102	23.5				
12	2001	17	25436	32	42533	620	2954		4074	3	(503)	60773	75.9	128	19.9				
12	2000	18	43659	729	68097	926	1091		1670		347	84366	83.1	207	21.4				
12	1999	19	44212	194	75892	474	600		1902		(828)	82756	93.0	211	21.0				
12	1998	20	44245	81	86777	82	117		487		(288)	84953	102.4	208	21.3				
Prior accident years		21		286		116	1568		2590		(906)								
Total (11 to 21)		29		22827		40167	100360	5657	106951	5837	33396								
Line 29 expressed in sterling		30				40167	100360	5657	106951	5837	33396								

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

Form 34

Printed 31/03/2008 13:41:01

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2007**Reporting territory **World Wide**

FSA general insurance business reporting category

**Aviation liability (including liability part of airline packages)**

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11									
12	2006	12									
12	2005	13									
12	2004	14									
12	2003	15	5563	4618	9100	10598	12084	12363	(131)	81531	36.6
12	2002	16	23971	3483	10043	30784	11634	23728	8948	116657	58.5
12	2001	17	52130	4577	22155	47842	26210	52568	(4204)	125228	101.2
12	2000	18	53616	3888	132809	84983	142856	69227	9597	48233	570.8
12	1999	19	46076	1818	4734	6709	6721	6915	(375)	29886	198.5
12	1998	20	40385	545	4063		3646	1140	(178)	89983	50.0
Prior underwriting years		21		2831	18676	10618	29382	14023	(11280)		
Total (11 to 21)		29		21760	201580	191534	232533	179964	2377		
Line 29 expressed in sterling		30		10931	101266	96219	116816	90407	1193		

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

Form 34

Printed 31/03/2008 13:41:02

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**Financial year ended **31st December 2007**Reporting territory **World Wide**

FSA general insurance business reporting category

**Marine liability**

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial 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	2007	11									
12	2006	12									
12	2005	13									
12	2004	14									
12	2003	15									
12	2002	16									
12	2001	17									
12	2000	18									
12	1999	19	47143	1549	4174	1236	4886	1571	502		
12	1998	20	67156	87	1570	550	1500	428	279		
Prior underwriting years		21		6514	190728	174753	178183	103125	90687		
Total (11 to 21)		29		8150	196472	176539	184569	105124	91468		
Line 29 expressed in sterling		30		4094	98700	88686	92720	52810	45950		

**Currency rates****Form 36**

Printed 31/03/2008 13:41:03

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

		Company registration number	GL/ UK/ CM	day	month	year	
		R36	21487	GL	31	12	2007
Name of currency			Currency code	no. of units to £ sterling			
US dollar			USD	1.990600			

# Equalisation provisions

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

**Form 37**

Printed 31/03/2008 13:41:04

					Company registration number	GL/ UK/ CM	day	month	year	units	
					R37	21487	GL	31	12	2007	£000
Calculation of the maximum provision		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 groupings	Credit insurance business			
		1	2	3	4	5	6	7			
Total net premiums written in the previous 4 years	11	5849764	328570	41368				287			
Net premiums written in the current year	12	1466299	95864	7180				1325			
Maximum provision	13	292643	16977	3884			313504				

## Calculation of the transfer to/from the provision

Equalisation provision brought forward	21							310057	111
Transfers in	22	43989	2876	431				47296	39
Total abnormal loss	23	52704		696					
Provisional transfers out	24	121607		696				122303	
Excess of provisional transfer out over fund available	25								
Provisional amount carried forward (21+22-24+25)	26							235050	150
Excess, if any, of 26 over 13	27								
Equalisation provision carried forward (26-27)	28							235050	150
Transfer in/(out) for financial year (28-21)	29							(75007)	39

# Equalisation provisions technical account: Accident year accounting

Form 38

Printed 31/03/2008 13:41:05

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

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				Company registration number	GL/ UK/ CM	day	month	year	units	
				R38	21487	GL	31	12	2007	£000
Other than credit business		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)				
		1	2	3	4	5				
Net premiums earned		11	1497686	95864	7180					
Claims incurred net of reinsurance		12	1138526	56486	779					
Trigger claims value		13	1085822	69501	6821					
Abnormal loss		19	52704							
Trigger claims ratio		72.5 %	72.5 %	95 %	25 %	100 %				

## Credit business

Net premiums earned	21	287
Claims incurred net of reinsurance	22	(244)
Claims management costs	23	
Net operating expenditure	24	
Technical surplus / (deficit) (21-22-23-24)	29	531

# Equalisation provisions technical account: Underwriting year accounting

Form 39

Printed 31/03/2008 13:41:06

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

				Company registration number	GL/ UK/ CM	day	month	year	units	
				R39	21487	GL	31	12	2007	£000
				Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportiona treaty)		
Other than credit business				1	2	3	4	5		
Net premiums written				11		87				
Claims net of reinsurance				12		779				
Trigger claims value				13		83				
Abnormal loss				19		696				
Trigger claims ratio				72.5%	72.5%	95%	25%	100%		

## Credit business

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

**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 2007**

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, 8 - 20 East Broadway, Pembroke HM 19, Bermuda	None		5,272	1,665			
DaVinci Reinsurance Ltd, (as Renaissance Re)	None						With effect from 2007 included in Ren. Re
Top Layer Reinsurance Ltd, (as Renaissance Re)	None						With effect from 2007 included in Ren. Re
National Indemnity Company, 3024 Harney Street, Omaha, Nebraska 68131, USA	None			198,279		883,154	
HSBC Insurance (Ireland) Limited, 20-22 Lower Hatch Street, Dublin 2, Ireland	None	23,485		34,965		17,717	
Aioi Insurance Company Limited, 1-28-1 Ebisu Shibuya-Ku, Tokyo 150-8488, Japan	None			30		8,089	
Millea Group, Tokio Marine and Fire Insurance Company Limited, 2-1 Marunouchi 1-Chome, Chiyoda-Ku, Tokyo 100-8050, Japan	None					5	
Tokio Millenium Re, Wellesley House North, 90 Pitts Bay Road, Pembroke HM08, Bermuda	None						Subsidiary of Millea Group.



**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 2007**

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
Pool Reinsurance Co Ltd, 51 Gresham Street, London, EC2V 7HQ	None		47,736				
Swiss Reinsurance Company Ltd, Mythenquai 50/60, CH-8022 Zurich, Switzerland	None	32	7,379	2,363		11,049	
Munich Reinsurance Co., 107 Koenigstrasse, 80802 Munich, Germany	None	3,132	8,482	5,528		37,465	
New Reinsurance Company, 6-8 rue de L'Athene, Case postale 3504, CH-1211 Geneve 3, Switzerland	None						With effect from 2007 included in Munich Re.
Lloyd's Underwriters, 1 Lime Street, London EC3M 7HA	None						With effect from 2007 included in RI Parent Group
Aviva Re Ltd, Cannon's Court, 22 Victoria Street, Hamilton HM 12, Bermuda	Fellow group undertaking		12,233	567		23,916	
General Reinsurance UK Ltd, (Berkshire Hathaway Inc), 1441 Kiewit Plaza, Omaha NE68131, USA	None	29	5,323	978		11,012	
Partner Reinsurance Company, Wellesley House, 90 Pitts Bay Road, Pembroke HM 08, Bermuda	None	19	1,624	666		3,720	

**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 2007**

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, 94 Pitts Bay Road, Pembroke HM08, Hamilton, Bermuda	None	3	717	264			

**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 2007**

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 2007**

<b>Cedant details</b>  <b>as required by Rule 9.27 (Para 1(a))</b>	<b>Connection</b>  <b>(Para 1(b))</b>	<b>Premiums receivable</b>  <b>(Para 1(c)) £000</b>	<b>Deposits made included at F13L57</b>  <b>(Para 1(d)) £000</b>	<b>Debts outstanding included at F13L74</b>  <b>(Para 1(e)) £000</b>	<b>Comments</b>
Norwich Union Insurance Ltd, PO Box 6, Surrey Street, Norwich, NR1 3NS	Subsidiary	1,457,206			50% quota share agreement
London and Edinburgh Insurance Company Ltd, PO Box 6, Surrey Street, Norwich, NR1 3NS	Subsidiary	242,487			50% quota share agreement
Gresham Insurance Company Ltd, PO Box 6, Surrey Street, Norwich, NR1 3NS	Subsidiary	254,396		42,595	100% quota share agreement

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

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

**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: UK Catastrophe Option Cover

**2. Property Per Risk Cover**

- 2.1: Aviva Property Engineering and CAR
- 2.2: UK Property, Engineering and Car Per Risk Conflagration Programme

**3. Casualty - Motor and Liability Covers**

- 3.1: UK Casualty - Motor
- 3.2: UK Casualty – Employers' Liability/Public Liability Clash
- 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 CUNA Mutual Limited Corporate Partner Quota Share
- 4.7 British Land Corporate Partner Quota Share
- 4.8 British Land Corporate Partner Quota Share 2
- 4.9 Hamilton Insurance "Non-Venture" Quota Share

**5. Maximum net probable losses**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

**Additional information as 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, Italy and Poland companies and branches. Excludes Saga

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

Details: Ireland  
From Ground up Cover - €275m  
Deductible - €25m  
Reinstatements - 1

Details: Turkey  
From Ground up Cover - €216.42m  
Deductible - €5m  
Reinstatements - 1

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. France, participate in the Umbrella cover within the Top Layer of the programme.

Period of Cover: 01/04/2007 - 31/03/2008

NB, Aviva Re (Aviva plc's Captive) takes a 10% share across the Cat Programme = £153m exposure.

Name of insurer               **Aviva International Insurance Limited**

Global business

Financial year ended       **31st December 2007**

**Additional information as 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   -    £250m  
Deductible               -    £38.87m  
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 £96.6bn at expiration of policy. Reinstatement Premium Protection is in place.

Period of Cover:             01/03/2007 - 28/02/2008

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**1.3: UK 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 companies and branches

Details:

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

Comments                 -    Cover is optional. This option was exercised 02/08/2007 and expired 31/12/2007.

Period of Cover:             01/01/2007 - 31/12/2007

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

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

## **2. Property Risk Cover**

### **2.1: Aviva Property Engineering and CAR Programme**

Type of Business Covered: Personal & Commercial Property Engineering and Contract Works

Type of Cover: Property Risk Excess of Loss Reinsurance

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

Details: UK

From Ground up Cover - £180m

Deductible - £10m

Reinstatements - layers 1 & 2 = 4, layer 3 = 3, layer 4 = 2, layer 5 = 1

Details: Ireland

From Ground up Cover - €170m

Deductible - €5m

Reinstatements - layer 1 = 3, layer 2 = 2, layer 3 = 1, layer 4 = 3, layer 5 = 2, layer 6 = 1

Details: Turkey

From Ground up Cover - €80m

Deductible - €5m

Reinstatements - layer 1 = 3, layer 2 = 2, layer 3 = 1, layer 4 = 1

Details: Italy

From Ground up Cover - €80m

Deductible - €1.5m

Reinstatements - layer 1 = 2, layer 2, 3, 4 = 2, layer 3 = 3, layer 4 = 2, layer 5 = 1, layer 6 = 1

Details: Poland

From Ground up Cover - €80m

Deductible - €100,000

Reinstatements - layer 1 = 1, layer 2, 3, 4 = 2, layer 5 = 3, layer 6 = free 2, layer 7 = 1, layer 8 = 1

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

Period of Cover: - 01/01/2007 - 31/12/2007

NB, Aviva Re (Aviva plc's Captive) UK participation = £48.1m exposure (UK programme only).



Name of insurer                      **Aviva International Insurance Limited**

Global business

Financial year ended                **31st December 2007**

**Additional information as required by rule 9.32 of the Accounts and Statements Rules\_**

**2.2: UK Property, Engineering and Car Per Risk Conflagration Programme**

Type of Business Covered:        Personal & Commercial Property

Type of Cover:                      Property Risk Conflagration Excess of Loss Reinsurance

Business Reinsured                UK companies and branches

Details:

From Ground up Cover   -        £30m

Deductible                   -        £10m

Reinstatements            -        1 at 100%

Comments                    -        None

Period of Cover:                01/01/2007 - 31/12/2007

NB, Aviva Re (Aviva plc's Captive) = £10.6m exposure.

---

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

**Additional information as 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: - 01/07/2007 - 30/06/2008

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#### **3.2: UK Casualty – Employers' Liability/Public Liability Clash**

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	-	£25m (in addition £25m xs £25m EL/PL Clash Cover)
Deductible	-	£10m
Reinstatements	-	Employers' Liability = 3 Public Liability = 2

Comments - None.

Period of Cover: - 01/07/2007 – 30/06/2008

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Name of insurer               **Aviva International Insurance Limited**

Global business

Financial year ended       **31st December 2007**

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

**3.3: UK Casualty - Fidelity**

Type of Business Covered:     Fidelity

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:               -     01/07/2007 - 30/06/2008

---

**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:               -     01/07/2007 - 30/06/2008

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NB, Aviva Re (Aviva plc's Captive) takes a 27.5% share in the UK Casualty Programme.

Name of insurer               **Aviva International Insurance Limited**

Global business

Financial year ended       **31st December 2007**

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

**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), 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:             01/01/2007 – 31/12/2007

NB, Aviva Re (Aviva plc's Captive) takes a 20% share in the International Casualty Programme.

Name of insurer               **Aviva International Insurance Limited**

Global business

Financial year ended       **31st December 2007**

**Additional information as 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   -   £40m

Deductible               -   £1,000,000 UK and £250,000 Non UK

Reinstatements         -   Layer 1 – 3 reinstatements, Layer 2 – 3 reinstatements,  
Layer 3 – 2 reinstatements, Layer 4 – 2 reinstatements,  
Layer 5 – 1 reinstatement, layer 6 – 1 reinstatement

Comments                 -   Reinstatement Premium Protection is in place for layers 3 to 6

Period of Cover:         -   01/01/2007 – 31/12/2007

NB, Aviva Re (Aviva plc's Captive) = £17m exposure

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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:         -   01/11/2007 - 31/10/2008

NB, Aviva Re (Aviva plc's Captive) = £5.9m exposure

---

Name of insurer               **Aviva International Insurance Limited**

Global business

Financial year ended       **31st December 2007**

**Additional information as 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 insureds' accumulation of Related Losses with costs inclusive

Period of Cover:          -     01/11/2007 - 31/10/2008

NB, Aviva Re (Aviva plc's Captive) = £5m exposure

---

**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 15% of all business written on the Abbey account. With effect 01.01.2007 the % changed to 15% from 10%.

Comments:               -     Ceded business is covered under the reinsurance agreements outlined above.

Period of Cover:          -     01/01/2007 – 31/12/2007

Name of insurer               **Aviva International Insurance Limited**

Global business

Financial year ended       **31st December 2007**

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

**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. (Excluding PLP, CRP, LifeChoices Unemployment and Mortgage Protection for which a 50% cession exists). 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:	- 01/01/2007 – 31/12/2007

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**4.6: CUNA Mutual Limited Corporate Partner Quota Share**

Type of Business Covered:	Creditor
Type of Cover:	Quota Share
Business Reinsured:	UK – CUNA Mutual Corporate Partners Portfolio
Details:	- Cedes 48% of business written on the CUNA Mutual account. With effect 01.08.2007 the reinsurance % changed for new business from 25% to 50%.
Comments	- None
Period of Cover:	- 01/08/2007 – 31/07/2008

---

Name of insurer                **Aviva International Insurance Limited**

Global business

Financial year ended        **31st December 2007**

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

**4.7: British Land Corporate Partner Quota Share**

Type of Business Covered:	All Risks - MD & BI
Type of Cover:	Quota Share
Business Reinsured	UK British Land Portfolio
Details:	- Cedes 90% of business written on the British Land account
Comments	- Reinsurer is Real Asset Insurance Ltd - British Land's captive
Period of Cover:	- 24/06/2007 – 23/06/2008 (3rd year of account)

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**4.8: British Land Corporate Partner Quota Share 2**

Type of Business Covered:	All Risks - MD & BI
Type of Cover:	Quota Share
Business Reinsured	British Land Portfolio
Details:	- Cedes 50% of 90% of 100% excess £100,000 of business written on the British Land account
Comments	- None
Period of Cover:	- 24/06/2007 – 23/06/2008 (3rd year of account)

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**4.9: Hamilton Insurance “Non-Venture” Quota Share**

Type of Business Covered:	Creditor & Household Insurance
Type of Cover:	Quota Share
Business Reinsured:	UK — Hamilton Insurance Company Limited
Details:	- 100% of all Non-Venture Business
Comments	- Covers all business underwritten by Hamilton Insurance prior to its sale to All which is not covered by the joint venture agreement.
Period of Cover:	- 01/11/2007 – 01/11/2008

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Name of insurer               **Aviva International Insurance Limited**

Global business

Financial year ended       **31st December 2007**

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

## **5. Maximum net probable losses**

### **NUI & All**

Property per Event	£308,870,000
Marine	£1,000,000

### **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

These figures do not include the Aviva Re (Aviva plc's Captive) participation in the Reinsurance Programmes protecting the companies in the group. Please see above notes for further details of this participation.

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

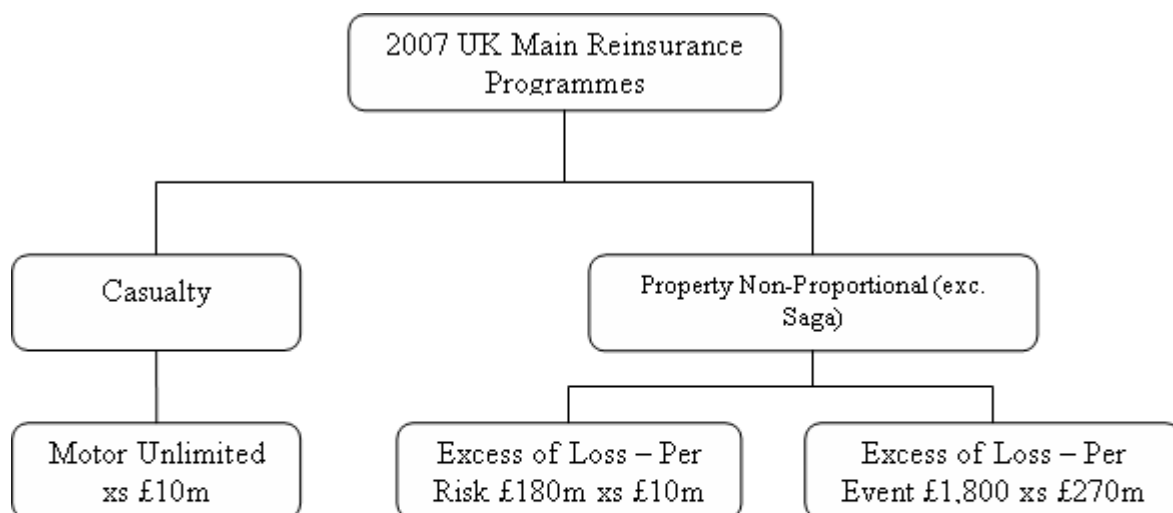
Name of insurer **Aviva International Insurance Limited**

**Appendix A**

Global business

Financial year ended **31st December 2007**

**UK Reinsurance Protections**



Name of insurer

**Aviva International Insurance Limited**

Global business

Financial year ended

**31st December 2007**

**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>
Personal lines motor (120)		9	9
Household and domestic all risks (160)		44,062	44,062
Personal lines financial loss (180)		82,789	82,789
Commercial motor (220)		4,266	4,266
Commercial lines property (260)	322	109,745	110,067
Commercial lines liability (270)	121	8,133	8,254
Commercial lines financial loss (280)		2	2
Aviation (330)		(86)	(86)
Marine (340)		211	211
Goods in transit (350)	33	812	845
Non-proportional aviation (530)		(3)	(3)
Proportional aviation (630)		(125)	(125)
Proportional property (660)		(391)	(391)
<b>Total</b>	<b>476</b>	<b>249,424</b>	<b>249,900</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 2007**

It is the Company's policy to review all its reinsurance contracts to ensure that they meet the criteria under International Financial Reporting Standard 4 to be classified as insurance contracts.

In carrying out that review the Company has determined that these criteria have been met and 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.

Returns under the Accounts and Statements Rules

**Certificate required by rule 9.34 of the Accounts and Statements Rules**

**Aviva International Insurance Limited**

**Global business**

**Financial year ended 31st December 2007**

We certify that:

- 1) the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU as modified by the written concession and directions referred to in supplementary note 0101; and
- 2) we are satisfied that:
  - a) throughout the financial year, each of the firms in the group has complied in all material aspects with the requirements in SYSC and PRIN as well as the provisions of IPRU(INS), GENPRU and INSPRU; and
  - b) it is reasonable to believe that each of the firms in the group has continued so to comply subsequently and will continue so to comply in future.

Andrew Moss, Group Chief Executive

Philip Scott, Director

Igal Mayer, Director

31 March 2008

**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 2007**

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

- Forms 1, 3, 11 to 13, 15 to 17, 20A, 20 to 32, 34 and 36 to 39 (including the supplementary notes) ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 ("the statements").

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

- the statements required by IPRU(INS) rules 9.30, 9.32 and 9.32A; and
- the certificate signed in accordance with IPRU(INS) rule 9.34(1).

This report is made solely to the insurer's directors, in accordance with IPRU(INS) rule 9.35. 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 the statements) under the provisions of the Rules. The requirements of the Rules have been modified by the directions issued under section 148 of the Act on 19 February 2007 and 9 March 2007 and the written concession referred to in supplementary note 0101. Under IPRU(INS) rule 9.11 the Forms and the statements are required to be prepared in the manner specified by 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 are also required to 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 the statements. The evidence included that previously obtained by us relating to the audit of the financial statements of the insurer for the financial year on which we reported on [x]. It also included an assessment of the significant estimates and judgments made by the insurer in the preparation of the Forms and the statements.

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 2007**

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 IPRU(INS) rule 9.11.

**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

31 March 2008

## Supplementary Notes to the Return

### Aviva International Insurance Limited

#### Financial year ended 31 December 2007

##### \*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 Financial Services and Markets Act 2000. The direction allows the firms to reduce their deduction for intangible assets by an amount equal to the provision for any deferred tax liability arising on goodwill and the acquired value of in-force business.

##### \*0112\* GROUP COMPANY DISCLOSURE

The following companies are included in this Group return:

Aviva International Insurance Limited  
Aviva Insurance Limited  
CGU Bonus Limited  
CGU Underwriting Limited  
The Ocean Marine Insurance Company Limited  
Scottish Boiler and General Insurance Company Limited  
The 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.



Form 1

**Statement of solvency – general insurance business**

Name of insurer **Consolidated Adjustments**  
Global business

Financial year ended **31st December 2007**

Solo solvency calculation

Company registration  
number

GL/UK/CM

day month year

units

R1		GL	31 12 2007	£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	(9205833)	(7241373)
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	(9205833)	(7241373)

**Guarantee fund**

Guarantee fund requirement	21	(5175964)	(3535383)
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	(4029869)	(3705990)

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	(39694)	(60484)
Base capital resources requirement	33	(17153)	(16444)
Individual minimum capital requirement	34	(44735)	(62623)
Capital requirements of regulated related undertakings	35	(5155895)	(3880593)
Minimum capital requirement (34+35)	36	(5200630)	(3943216)
Excess (deficiency) of available capital resources to cover 50% of MCR	37	(6605519)	(5269765)
Excess (deficiency) of available capital resources to cover 75% of MCR	38	(5305362)	(4283961)

**Capital resources requirement (CRR)**

Capital resources requirement	41	(5200630)	(3943216)
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	(4005203)	(3298157)

**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
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Form 1

**Statement of solvency – general insurance business**

Name of insurer **Aviva International Insurance Limited**  
Global business

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	21487	GL	31	12	2007	£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	8929078	7459517
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	8929078	7459517

**Guarantee fund**

Guarantee fund requirement	21	5361175	3861737
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	3567903	3597780

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	338039	360743
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	338039	360743
Capital requirements of regulated related undertakings	35	5248495	3927717
Minimum capital requirement (34+35)	36	5586534	4288460
Excess (deficiency) of available capital resources to cover 50% of MCR	37	6135811	5315287
Excess (deficiency) of available capital resources to cover 75% of MCR	38	4739178	4243172

**Capital resources requirement (CRR)**

Capital resources requirement	41	5586534	4288460
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	3342544	3171057

**Contingent liabilities**

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51	2026000	
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**Statement of solvency – general insurance business**

Name of insurer **Aviva Insurance Limited**  
Global business

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	SC2116	GL	31	12	2007	£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	8915404	6702691
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	8915404	6702691

**Guarantee fund**

Guarantee fund requirement	21	4876440	3392011
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	4038964	3310680

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	265283	265283
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	265283	265283
Capital requirements of regulated related undertakings	35	4788012	3487991
Minimum capital requirement (34+35)	36	5053295	3753274
Excess (deficiency) of available capital resources to cover 50% of MCR	37	6388757	4826054
Excess (deficiency) of available capital resources to cover 75% of MCR	38	5125433	3887736

**Capital resources requirement (CRR)**

Capital resources requirement	41	5053295	3753274
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	3862109	2949417

**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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Form 1

**Statement of solvency – general insurance business**

Name of insurer **CGU Bonus Limited**  
Global business

Financial year ended **31st December 2007**

Solo solvency calculation

Company registration  
number

GL/UK/CM

day month year

units

R1	SC8140	GL	31 12 2007	£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	204243	211527
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	204243	211527

**Guarantee fund**

Guarantee fund requirement	21	15383	18410
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	188860	193117

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	46149	55231
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	46149	55231
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	46149	55231
Excess (deficiency) of available capital resources to cover 50% of MCR	37	181169	183912
Excess (deficiency) of available capital resources to cover 75% of MCR	38	169632	170104

**Capital resources requirement (CRR)**

Capital resources requirement	41	46149	55231
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	158094	156296

**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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Form 1

**Statement of solvency – general insurance business**

Name of insurer **CGU Underwriting Limited**  
Global business

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	94405	GL	31	12	2007	£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	132549	146566
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	132549	146566

**Guarantee fund**

Guarantee fund requirement	21	12910	15814
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	119639	130752

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	38729	47442
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	38729	47442
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	38729	47442
Excess (deficiency) of available capital resources to cover 50% of MCR	37	113185	122845
Excess (deficiency) of available capital resources to cover 75% of MCR	38	103502	110985

**Capital resources requirement (CRR)**

Capital resources requirement	41	38729	47442
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	93820	99124

**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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Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	27204	GL	31	12	2007	£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	27822	29117
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	27822	29117

**Guarantee fund**

Guarantee fund requirement	21	2499	2620
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	25323	26497

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	7496	7859
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	7496	7859
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	7496	7859
Excess (deficiency) of available capital resources to cover 50% of MCR	37	24074	25188
Excess (deficiency) of available capital resources to cover 75% of MCR	38	22200	23223

**Capital resources requirement (CRR)**

Capital resources requirement	41	7496	7859
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	20326	21258

**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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Form 1

**Statement of solvency – general insurance business**

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

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	1054	GL	31	12	2007	£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	17974	11497
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	17974	11497

**Guarantee fund**

Guarantee fund requirement	21	2231	2139
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	15743	9358

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	1653	3250
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	2231	3250
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2231	3250
Excess (deficiency) of available capital resources to cover 50% of MCR	37	16858	9872
Excess (deficiency) of available capital resources to cover 75% of MCR	38	16300	9060

**Capital resources requirement (CRR)**

Capital resources requirement	41	2231	3250
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	15743	8247

**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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Form 1

**Statement of solvency – general insurance business**

Name of insurer **The Travellers' Insurance Association Limited**  
Global business

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	110292	GL	31	12	2007	£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	7862	11064
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	7862	11064

**Guarantee fund**

Guarantee fund requirement	21	2231	2139
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	5631	8925

**Minimum capital requirement (MCR)**

General insurance capital requirement	31		
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	2231	2139
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2231	2139
Excess (deficiency) of available capital resources to cover 50% of MCR	37	6746	9995
Excess (deficiency) of available capital resources to cover 75% of MCR	38	6188	9460

**Capital resources requirement (CRR)**

Capital resources requirement	41	2231	2139
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	5631	8925

**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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**Statement of solvency – general insurance business**

Name of insurer **RAC Insurance Limited**  
Global business

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	2355834	GL	31	12	2007	£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	17230	10551
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	17230	10551

**Guarantee fund**

Guarantee fund requirement	21	1534	1471
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	15696	9080

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	2521	2482
Base capital resources requirement	33	1534	1471
Individual minimum capital requirement	34	2521	2482
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2521	2482
Excess (deficiency) of available capital resources to cover 50% of MCR	37	15970	9310
Excess (deficiency) of available capital resources to cover 75% of MCR	38	15339	8690

**Capital resources requirement (CRR)**

Capital resources requirement	41	2521	2482
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	14709	8069

**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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Form 1

**Statement of solvency – general insurance business**

Name of insurer **The World Auxiliary Insurance Corporation Limited**  
Global business

Financial year ended **31st December 2007**

Solo solvency calculation	Company registration number	GL/UK/CM	day month year			units
R1	158900	GL	31	12	2007	£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	7372	16539
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	7372	16539

**Guarantee fund**

Guarantee fund requirement	21	2231	2139
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	5141	14400

**Minimum capital requirement (MCR)**

General insurance capital requirement	31	2231	2139
Base capital resources requirement	33	2231	2139
Individual minimum capital requirement	34	2231	2139
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2231	2139
Excess (deficiency) of available capital resources to cover 50% of MCR	37	6256	15470
Excess (deficiency) of available capital resources to cover 75% of MCR	38	5698	14935

**Capital resources requirement (CRR)**

Capital resources requirement	41	2231	2139
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	5141	14400

**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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**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

		<b>Company registration number</b>	<b>GL/UK/CM</b>	<b>day month year</b>	<b>Units</b>
	<b>R3</b>		<b>GL</b>	<b>31 12 2007</b>	<b>£000</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>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	(7362100)		(7362100)	(6075900)
Profit and loss account and other reserves	<b>12</b>	(7254799)		(7254799)	(8529451)
Share premium account	<b>13</b>	(3049050)		(3049050)	(3049050)
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>	2695916		2695916	2542175
Core tier one capital (sum of 11 to 16)	<b>19</b>	(14970033)		(14970033)	(15112226)
<b>Tier one waivers</b>					
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	<b>21</b>				
Implicit items	<b>22</b>				77200
Tier one waivers in related undertakings	<b>23</b>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				77200
<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>	(14970033)		(14970033)	(15035026)
Investments in own shares	<b>32</b>				
Intangible assets	<b>33</b>	16900		16900	16200
Amounts deducted from technical provisions for discounting	<b>34</b>				
Other negative valuation differences	<b>35</b>	(91)		(91)	53246
Deductions in related undertakings	<b>36</b>	(4965080)		(4965080)	(5376699)
Deductions from tier one (32 to 36)	<b>37</b>	(4948271)		(4948271)	(5307253)
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	(10021762)		(10021762)	(9727773)

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units
R3		GL	31	12	2007	£000
	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>

**Tier two capital**

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>	(126600)		(126600)	(116200)
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	(126600)		(126600)	(116200)

Fixed term preference shares	<b>51</b>				
Other tier two instruments	<b>52</b>				
Lower tier two capital in related undertakings	<b>53</b>	(49300)		(49300)	(37500)
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	(49300)		(49300)	(37500)

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	(175900)		(175900)	(153700)
Excess tier two capital	<b>62</b>				
Further excess lower tier two capital	<b>63</b>				
Total tier two capital after restrictions, before deductions (61-62-63)	<b>69</b>	(175900)		(175900)	(153700)

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units
	<b>R3</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2007</b>	<b>£000</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>

**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>	(10197662)		(10197662)		(9881473)
Inadmissible assets other than intangibles and own shares	<b>73</b>	(879600)		(879600)		(2456700)
Assets in excess of market risk and counterparty limits	<b>74</b>	(112229)		(112229)		(183400)
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>	(9205833)		(9205833)		(7241373)

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	(9205833)		(9205833)		(7241373)
Available capital resources for 50% MCR requirement	<b>82</b>	(9205833)		(9205833)		(7241373)
Available capital resources for 75% MCR requirement	<b>83</b>	(9205833)		(9205833)		(7241373)

**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>					

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

		Company registration number	GL/UK/CM	day month year			Units
	R3	21487	GL	31	12	2007	£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	7650430		7650430			6413000
Profit and loss account and other reserves	12	8900000		8900000			10343700
Share premium account	13	3639890		3639890			3639300
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16	(3277016)		(3277016)			(4229976)
Core tier one capital (sum of 11 to 16)	19	16913304		16913304			16166024
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	71300		71300			
Total tier one waivers as restricted (21+22+23)	24	71300		71300			
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	16984604		16984604			16166024
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34						
Other negative valuation differences	35	67600		67600			70300
Deductions in related undertakings	36	6347100		6347100			5881807
Deductions from tier one (32 to 36)	37	6414700		6414700			5952107
Total tier one capital after deductions (31-37)	39	10569904		10569904			10213917

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	21487	GL	31	12	2007	£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	126600		126600	116200
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	126600		126600	116200

Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53	49300		49300	37500
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	49300		49300	37500

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	175900		175900	153700
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	175900		175900	153700

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year	units
R3	21487	GL	31 12 2007	£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	71			
<b>Total capital resources before deductions (39+69+71)</b>	72	10745804	10745804	10367617
Inadmissible assets other than intangibles and own shares	73	918500	918500	2848700
Assets in excess of market risk and counterparty limits	74	898226	898226	59400
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	8929078	8929078	7459517

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	81	8929078	8929078	7459517
Available capital resources for 50% MCR requirement	82	8929078	8929078	7459517
Available capital resources for 75% MCR requirement	83	8929078	8929078	7459517

**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			



**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

		Company registration number	GL/UK/CM	day month year			Units
	R3	SC2116	GL	31	12	2007	£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	6988000		6988000			5702000
Profit and loss account and other reserves	12	7128000		7128000			8330000
Share premium account	13	3049000		3049000			3049000
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16	(2695916)		(2695916)			(3503899)
Core tier one capital (sum of 11 to 16)	19	14469084		14469084			13577101
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	14469084		14469084			13577101
Investments in own shares	32						
Intangible assets	33	10300		10300			11900
Amounts deducted from technical provisions for discounting	34	26000		26000			
Other negative valuation differences	35	79400		79400			83700
Deductions in related undertakings	36	4562880		4562880			4334410
Deductions from tier one (32 to 36)	37	4678580		4678580			4430010
Total tier one capital after deductions (31-37)	39	9790504		9790504			9147091

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units	
	R3	SC2116	GL	31	12	2007	£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	126600			126600	116200
<b>Upper tier two capital (44 to 47)</b>	<b>49</b>	126600			126600	116200

Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53	49300			49300	37500
<b>Lower tier two capital (51+52+53)</b>	<b>59</b>	49300			49300	37500

<b>Total tier two capital before restrictions (49+59)</b>	<b>61</b>	175900			175900	153700
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>	175900			175900	153700

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units
<b>R3</b>	<b>SC2116</b>	<b>GL</b>	<b>31</b>	<b>12</b>	<b>2007</b>	<b>£000</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>

**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>	9966404			9966404	9300791
Inadmissible assets other than intangibles and own shares	<b>73</b>	1051000			1051000	2506500
Assets in excess of market risk and counterparty limits	<b>74</b>					91600
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>	8915404			8915404	6702691

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	8915404			8915404	6702691
Available capital resources for 50% MCR requirement	<b>82</b>	8915404			8915404	6702691
Available capital resources for 75% MCR requirement	<b>83</b>	8915404			8915404	6702691

**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>					

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

		Company registration number	GL/UK/CM	day month year			Units
	R3	SC8140	GL	31	12	2007	£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	68162		68162			77296
Share premium account	13						
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16						
Core tier one capital (sum of 11 to 16)	19	225162		225162			234296
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	225162		225162			234296
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34						
Other negative valuation differences	35	20919		20919			22769
Deductions in related undertakings	36						
Deductions from tier one (32 to 36)	37	20919		20919			22769
Total tier one capital after deductions (31-37)	39	204243		204243			211527

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units	
	R3	SC8140	GL	31	12	2007	£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					
<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					
Total tier two capital after restrictions, before deductions (61-62-63)	69					

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year	units
R3	SC8140	GL	31 12 2007	£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	71			
<b>Total capital resources before deductions (39+69+71)</b>	72	204243	204243	211527
Inadmissible assets other than intangibles and own shares	73			
Assets in excess of market risk and counterparty limits	74			
Deductions for related ancillary services undertakings	75			
Deductions for regulated non-insurance related undertakings	76			
Deductions of ineligible surplus capital	77			
<b>Total capital resources after deductions (72-73-74-76-77)</b>	79	204243	204243	211527

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	81	204243	204243	211527
Available capital resources for 50% MCR requirement	82	204243	204243	211527
Available capital resources for 75% MCR requirement	83	204243	204243	211527

**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			
<b>Sum of financial engineering adjustments (91+92+93+94+95)</b>	96			

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

		<b>Company registration number</b>	<b>GL/UK/CM</b>	<b>day month year</b>	<b>Units</b>
	<b>R3</b>	<b>94405</b>	<b>GL</b>	<b>31 12 2007</b>	<b>£000</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>
<b>Core tier one capital</b>					
Permanent share capital	<b>11</b>	135000		135000	135000
Profit and loss account and other reserves	<b>12</b>	1460		1460	15114
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	136460		136460	150114
<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>	136460		136460	150114
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>				3548
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>				3548
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	136460		136460	146566

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	94405	GL	31	12	2007	£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				
<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				
Total tier two capital after restrictions, before deductions (61-62-63)	69				



**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year	units
R3	94405	GL	31 12 2007	£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	71				
<b>Total capital resources before deductions (39+69+71)</b>	72	136460		136460	146566
Inadmissible assets other than intangibles and own shares	73	3911		3911	
Assets in excess of market risk and counterparty limits	74				
Deductions for related ancillary services undertakings	75				
Deductions for regulated non-insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
<b>Total capital resources after deductions (72-73-74-76-77)</b>	79	132549		132549	146566

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	81	132549		132549	146566
Available capital resources for 50% MCR requirement	82	132549		132549	146566
Available capital resources for 75% MCR requirement	83	132549		132549	146566

**Financial engineering adjustments**

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

**Components of capital resources**

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

Global business

Financial year ended **31st December 2007**

		Company registration number	GL/UK/CM	day month year			Units
	R3	27204	GL	31	12	2007	£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	59500		59500			59500
Profit and loss account and other reserves	12	6513		6513			4072
Share premium account	13						
Positive valuation differences	14						
Fund for future appropriations	15						
Core tier one capital in related undertakings	16						
Core tier one capital (sum of 11 to 16)	19	66013		66013			63572
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	66013		66013			63572
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34						
Other negative valuation differences	35						
Deductions in related undertakings	36						
Deductions from tier one (32 to 36)	37						
Total tier one capital after deductions (31-37)	39	66013		66013			63572

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	27204	GL	31	12	2007	£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				
<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				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year	units
R3	27204	GL	31 12 2007	£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	71			
<b>Total capital resources before deductions (39+69+71)</b>	72	66013	66013	63572
Inadmissible assets other than intangibles and own shares	73			
Assets in excess of market risk and counterparty limits	74	38191	38191	34455
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	27822	27822	29117

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	81	27822	27822	29117
Available capital resources for 50% MCR requirement	82	27822	27822	29117
Available capital resources for 75% MCR requirement	83	27822	27822	29117

**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			
<b>Sum of financial engineering adjustments (91+92+93+94+95)</b>	96			

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	1054	GL	31	12	2007	£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	<b>11</b>	4500		4500	4500
Profit and loss account and other reserves	<b>12</b>	14896		14896	13053
Share premium account	<b>13</b>	50		50	50
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	19396		19396	17553

**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>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				

**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 (19+24+25+26+27+28)</b>	<b>31</b>	19396		19396	17553
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>	1472		1472	1623
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>	1472		1472	1623
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	17974		17974	15980

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	1054	GL	31	12	2007	£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				
<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>				

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year	units
R3	1054	GL	31 12 2007	£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	71			
<b>Total capital resources before deductions (39+69+71)</b>	72	17974	17974	15980
Inadmissible assets other than intangibles and own shares	73			
Assets in excess of market risk and counterparty limits	74			4483
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	17974	17974	11497

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	81	17974	17974	11497
Available capital resources for 50% MCR requirement	82	17974	17974	11497
Available capital resources for 75% MCR requirement	83	17974	17974	11497

**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			
<b>Sum of financial engineering adjustments (91+92+93+94+95)</b>	96			

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****Group solvency calculation****Note 0112 continued****Form 3  
(Sheet 1)****Components of capital resources**Name of insurer **The Travellers' Insurance Association Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	110292	GL	31	12	2007	£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	<b>11</b>	7000		7000	7000
Profit and loss account and other reserves	<b>12</b>	4638		4638	4064
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	11638		11638	11064

**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>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				

**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 (19+24+25+26+27+28)</b>	<b>31</b>	11638		11638	11064
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>				
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>				
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	11638		11638	11064



**Components of capital resources**

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

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	110292	GL	31	12	2007	£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				
<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>				

**Components of capital resources**

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

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			units	
	R3	110292	GL	31	12	2007	£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	71					
<b>Total capital resources before deductions (39+69+71)</b>	72	11638			11638	11064
Inadmissible assets other than intangibles and own shares	73					
Assets in excess of market risk and counterparty limits	74	3776			3776	
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	7862			7862	11064

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	81	7862			7862	11064
Available capital resources for 50% MCR requirement	82	7862			7862	11064
Available capital resources for 75% MCR requirement	83	7862			7862	11064

**Financial engineering adjustments**

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

**Components of capital resources**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	2355834	GL	31	12	2007	£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	<b>11</b>	5500		5500	5500
Profit and loss account and other reserves	<b>12</b>	11936		11936	9200
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	17436		17436	14700

**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>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				

**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 (19+24+25+26+27+28)</b>	<b>31</b>	17436		17436	14700
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>				
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>				
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	17436		17436	14700

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	2355834	GL	31	12	2007	£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				
<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>				

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

	Company registration number	GL/UK/CM	day month year			units	
	R3	2355834	GL	31	12	2007	£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>	17436		17436		14700
Inadmissible assets other than intangibles and own shares	<b>73</b>					
Assets in excess of market risk and counterparty limits	<b>74</b>	206		206		4149
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>	17230		17230		10551

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	17230		17230		10551
Available capital resources for 50% MCR requirement	<b>82</b>	17230		17230		10551
Available capital resources for 75% MCR requirement	<b>83</b>	17230		17230		10551

**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>					
Sum of financial engineering adjustments (91+92+93+94+95)	<b>96</b>					

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****Group solvency calculation****Note 0112 continued****Form 3  
(Sheet 1)****Components of capital resources**Name of insurer **The World Auxiliary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	158900	GL	31	12	2007	£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	<b>11</b>	5600		5600	5600
Profit and loss account and other reserves	<b>12</b>	19194		19194	18652
Share premium account	<b>13</b>				
Positive valuation differences	<b>14</b>				
Fund for future appropriations	<b>15</b>				
Core tier one capital in related undertakings	<b>16</b>				
Core tier one capital (sum of 11 to 16)	<b>19</b>	24794		24794	24252

**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>				
Total tier one waivers as restricted (21+22+23)	<b>24</b>				

**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 (19+24+25+26+27+28)</b>	<b>31</b>	24794		24794	24252
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>				
Deductions in related undertakings	<b>36</b>				
Deductions from tier one (32 to 36)	<b>37</b>				
<b>Total tier one capital after deductions (31-37)</b>	<b>39</b>	24794		24794	24252

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****Group solvency calculation****Note 0112 continued****Form 3  
(Sheet 2)****Components of capital resources**Name of insurer **The World Auxiliary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			units
R3	158900	GL	31	12	2007	£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				
<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				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****Group solvency calculation****Note 0112 continued****Form 3  
(Sheet 3)****Components of capital resources**Name of insurer **The World Auxiliary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2007**

	Company registration number	GL/UK/CM	day month year			units	
	R3	158900	GL	31	12	2007	£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>	24794		24794		24252
Inadmissible assets other than intangibles and own shares	<b>73</b>					
Assets in excess of market risk and counterparty limits	<b>74</b>	17422		17422		7713
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>	7372		7372		16539

**Available capital resources for GENPRU/INSRU tests**

Available capital resources for guarantee fund requirement	<b>81</b>	7372		7372		16539
Available capital resources for 50% MCR requirement	<b>82</b>	7372		7372		16539
Available capital resources for 75% MCR requirement	<b>83</b>	7372		7372		16539

**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>					
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 2007**  
**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 2007**

General insurance business **Company  
registration  
number**

**Period ended**  
day month year **Units**  
  
GL/  
UK/  
CM

R11		GL	31 12 2007	£000
			This financial year 1	Previous Year 2
Gross premiums written		11	(11477)	(42956)
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	(11477)	(42956)
Premiums for classes 11, 12 or 13 (included in line 13)		14	1	
Premiums for "actuarial health insurance" (included in line 13)		15		
<b>Sub-total A</b> (13 + ½ 14 -2/3 15)		16	(11477)	(42956)
Gross premiums earned		21	(11425)	(42991)
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	(11425)	(42991)
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 + ½ 24 - 2/3 25)		26	(11425)	(42991)
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	(90017)	(81026)
<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	(16203)	(14585)
	Excess (if any) over 53.1M EURO x 0.02	33	812	1137
<b>Sub-total J</b> (32-33)		34	(17015)	(15722)
Claims paid in period of 3 financial years		41	(4412)	290645
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		(540381)
	For insurance business accounted for on an accident year basis	43	(1)	1
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		
<b>Sub-total C</b> (41+42+43-44-45)		46	(4413)	(249735)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(416)	(162270)
<b>Sub-total D</b> (46-47)		48	(3997)	(87465)
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49		
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50	(10308)	(13152)
Provision for claims outstanding (before discounting and net of reinsurance)		51	93	91
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53	(23247)	(76059)
Greater of lines 50 and 53		54	(39328)	(50346)

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2007**  
**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 2007**

General insurance business **Company  
registration  
number**

**Period ended**  
**day month year** **Units**  
**GL/  
UK/  
CM**

<b>R11</b>	<b>21487</b>	<b>GL</b>	<b>31 12 2007</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous Year 2</b>
Gross premiums written		11	2035146	2079021
Premium taxes and levies (included in line 11)		12		(221)
Premiums written net of taxes and levies (11-12)		13	2035146	2079242
Premiums for classes 11, 12 or 13 (included in line 13)		14	59572	93877
Premiums for "actuarial health insurance" (included in line 13)		15		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		16	2064932	2126181
Gross premiums earned		21	2078753	2051449
Premium taxes and levies (included in line 21)		22		(221)
Premiums earned net of taxes and levies (21-22)		23	2078753	2051670
Premiums for classes 11, 12 or 13 (included in line 23)		24	58722	73284
Premiums for "actuarial health insurance" (included in line 23)		25		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		26	2108114	2088312
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	2108114	2126181
<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	379461	382712
	Excess (if any) over 53.1M EURO x 0.02	33		
			41422	41814
<b>Sub-total J</b> (32-33)		34	338039	340898
Claims paid in period of 3 financial years		41	4936798	4377708
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	313653	838212
	For insurance business accounted for on an accident year basis	43	2058264	2248457
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	678245	853424
	For insurance business accounted for on an accident year basis	45	2399236	2336808
<b>Sub-total C</b> (41+42+43-44-45)		46	4231234	4274145
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(127,781)	134257
<b>Sub-total D</b> (46-47)		48	4359015	4139888
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.97
<b>Premiums amount</b> (Sub-total J x reinsurance ratio)		50	338039	330195
Provision for claims outstanding (before discounting and net of reinsurance)		51	1674260	1836829
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53	325182	360743
Greater of lines 50 and 53		54	338039	360743

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2007**  
**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 2007**

General insurance business **Company  
registration  
number**

**Period ended**  
day month year **Units**  
  
GL/  
UK/  
CM

R11	SC2116	GL	31 12 2007	£000
			This financial year 1	Previous Year 2
Gross premiums written		11	1584409	1558126
Premium taxes and levies (included in line 11)		12	2718	757
Premiums written net of taxes and levies (11-12)		13	1581691	1557369
Premiums for classes 11, 12 or 13 (included in line 13)		14	382980	339166
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	1773181	1726952
Gross premiums earned		21	1530987	1560220
Premium taxes and levies (included in line 21)		22	2718	757
Premiums earned net of taxes and levies (21-22)		23	1528269	1559463
Premiums for classes 11, 12 or 13 (included in line 23)		24	346414	347035
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	1701476	1732981
Sub-total I (higher of sub-total A and sub-total H)		30	1773181	1732981
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	319173	311936
	Excess (if any) over 53.1M EURO x 0.02	33		
			34723	33950
Sub-total J (32-33)		34	284450	277986
Claims paid in period of 3 financial years		41	1955865	1648017
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	69713	87400
	For insurance business accounted for on an accident year basis	43	1761368	1692544
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	45543	116469
	For insurance business accounted for on an accident year basis	45	1581449	1488308
Sub-total C (41+42+43-44-45)		46	2159954	1823184
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	217206	83277
Sub-total D (46-47)		48	1942748	1739907
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.95
Premiums amount (Sub-total J x reinsurance ratio)		50	255834	265283
Provision for claims outstanding (before discounting and net of reinsurance)		51	1673843	1562842
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53	265283	236522
Greater of lines 50 and 53		54	265283	265283

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2007**  
**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 2007**

General insurance business **Company  
registration  
number**

**Period ended**  
**day month year** **Units**  
**GL/  
UK/  
CM**

<b>R11</b>	<b>SC8140</b>	<b>GL</b>	<b>31 12 2007</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous Year 2</b>
Gross premiums written		11	105037	222545
Premium taxes and levies (included in line 11)		12	410	167
Premiums written net of taxes and levies (11-12)		13	104627	222378
Premiums for classes 11, 12 or 13 (included in line 13)		14	37339	73380
Premiums for "actuarial health insurance" (included in line 13)		15		
<b>Sub-total A</b> (13 + ½ 14 - 2/3 15)		16	123297	259068
Gross premiums earned		21	171614	260496
Premium taxes and levies (included in line 21)		22	410	167
Premiums earned net of taxes and levies (21-22)		23	171204	260329
Premiums for classes 11, 12 or 13 (included in line 23)		24	58389	81067
Premiums for "actuarial health insurance" (included in line 23)		25		
<b>Sub-total H</b> (23 + ½ 24 - 2/3 25)		26	200399	300863
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	200399	300863
<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	36072	54155
	Excess (if any) over 53.1M EURO x 0.02	33	3267	5307
<b>Sub-total J</b> (32-33)		34	32805	48848
Claims paid in period of 3 financial years		41	372025	371454
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	245761	294023
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	283185	257490
<b>Sub-total C</b> (41+42+43-44-45)		46	334601	407987
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	506	383
<b>Sub-total D</b> (46-47)		48	344095	407604
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	1.00
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50	32756	48804
Provision for claims outstanding (before discounting and net of reinsurance)		51	245336	293620
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53	46149	55231
Greater of lines 50 and 53		54	46149	55231

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2007**  
**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 2007**

General insurance business **Company  
registration  
number**

**Period ended**  
day month year **Units**  
  
GL/  
UK/  
CM

R11	94405	GL	31 12 2007	£000
			This financial year 1	Previous Year 2
Gross premiums written		11	257110	291727
Premium taxes and levies (included in line 11)		12		(195)
Premiums written net of taxes and levies (11-12)		13	257110	291922
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 + ½ 14 -2/3 15)		16	257110	291922
Gross premiums earned		21	250308	297746
Premium taxes and levies (included in line 21)		22		(195)
Premiums earned net of taxes and levies (21-22)		23	250308	297941
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 + ½ 24 - 2/3 25)		26	250308	297941
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	257110	297941
<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	46280	53629
	Excess (if any) over 53.1M EURO x 0.02	33	4402	5249
<b>Sub-total J</b> (32-33)		34	41878	48380
Claims paid in period of 3 financial years		41	482916	429123
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	109813	128796
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	134440	144462
<b>Sub-total C</b> (41+42+43-44-45)		46	458289	413457
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	34479	8032
<b>Sub-total D</b> (46-47)		48	423810	405425
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.98
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50	38729	47442
Provision for claims outstanding (before discounting and net of reinsurance)		51	91969	122790
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53	35534	43736
Greater of lines 50 and 53		54	38729	47442

Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2007**  
**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 2007**

General insurance business **Company  
registration  
number**

**Period ended**  
day month year **Units**  
**GL/  
UK/  
CM**

<b>R11</b>	<b>27204</b>	<b>GL</b>	<b>31 12 2007</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous Year 2</b>
Gross premiums written		11		
Premium taxes and levies (included in line 11)		12		
Premiums written 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 + ½ 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 + ½ 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	(278127)	(286671)
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	517810	542840
	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	85698	99878
	For insurance business accounted for on an accident year basis	45		
<b>Sub-total C</b> (41+42+43-44-45)		46	153985	156291
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	153985	156291
<b>Sub-total D</b> (46-47)		48		
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.50
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50		
Provision for claims outstanding (before discounting and net of reinsurance)		51		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53	7496	
Greater of lines 50 and 53		54	7496	

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 2007**

General insurance business

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

<b>R11</b>	<b>1054</b>	<b>GL</b>	<b>31 12 2007</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous Year 2</b>
Gross premiums written		11	340	14504
Premium taxes and levies (included in line 11)		12		(9)
Premiums written net of taxes and levies (11-12)		13	340	14513
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 + ½ 14 - 2/3 15)		16	340	14513
Gross premiums earned		21	3765	18103
Premium taxes and levies (included in line 21)		22		(9)
Premiums earned net of taxes and levies (21-22)		23	3765	18112
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 + ½ 24 - 2/3 25)		26	3765	18112
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	3765	18112
<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	678	3260
	Excess (if any) over 53.1M EURO x 0.02	33		
<b>Sub-total J</b> (32-33)		34	678	3260
Claims paid in period of 3 financial years		41	19365	19757
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	1474	3708
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	1758	2187
<b>Sub-total C</b> (41+42+43-44-45)		46	19081	21278
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	9	63
<b>Sub-total D</b> (46-47)		48	19072	21215
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	1.00
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50	678	3250
Provision for claims outstanding (before discounting and net of reinsurance)		51	1474	3692
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53	1298	2904
Greater of lines 50 and 53		54	1298	3250

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****Group solvency calculation****Note 0112 continued**

Form 11

**Calculation of general insurance capital requirement - premiums amount and brought forward amount**Name of insurer **The Travellers' Insurance Association Limited**

Global business

Financial year ended **31st December 2007**

General insurance business

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

<b>R11</b>	<b>110292</b>	<b>GL</b>	<b>31 12 2007</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous Year 2</b>
Gross premiums written		11		
Premium taxes and levies (included in line 11)		12		
Premiums written 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 + ½ 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 + ½ 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	391	382
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
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	800	2595
<b>Sub-total C</b> (41+42+43-44-45)		46	(409)	(2113)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(309)	(2113)
<b>Sub-total D</b> (46-47)		48	(100)	
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.50
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50		
Provision for claims outstanding (before discounting and net of reinsurance)		51		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53		
Greater of lines 50 and 53		54		



Returns under the Accounts and Statements Rules  
**Supplementary Notes to the Return**  
**Aviva International Insurance Limited**  
**Financial year ended 31 December 2007**  
**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 2007**

General insurance business **Company  
registration  
number**

**Period ended**  
**day month year** **Units**  
**GL/  
UK/  
CM**

<b>R11</b>	<b>2355834</b>	<b>GL</b>	<b>31 12 2007</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous Year 2</b>
Gross premiums written		11	15768	13287
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	15768	13287
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 + ½ 14 - 2/3 15)		16	15768	13287
Gross premiums earned		21	15683	13121
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	15683	13121
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 + ½ 24 - 2/3 25)		26	15683	13121
<b>Sub-total I</b> (higher of sub-total A and sub-total H)		30	15768	13287
<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	2839	2392
	Excess (if any) over 53.1M EURO x 0.02	33		
<b>Sub-total J</b> (32-33)		34	2839	2392
Claims paid in period of 3 financial years		41	32794	32887
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	396	269
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	310	896
<b>Sub-total C</b> (41+42+43-44-45)		46	32880	32260
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3796	3618
<b>Sub-total D</b> (46-47)		48	29084	28642
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.89
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50	2511	2123
Provision for claims outstanding (before discounting and net of reinsurance)		51	396	269
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53	2482	2342
Greater of lines 50 and 53		54	2511	2342

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****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 Auxiliary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2007**

General insurance business

**Company  
registration  
number**

	<b>Period ended</b>	<b>Units</b>
<b>GL/ UK/ CM</b>	<b>day month year</b>	

<b>R11</b>	<b>158900</b>	<b>GL</b>	<b>31 12 2007</b>	<b>£000</b>
			<b>This financial year 1</b>	<b>Previous Year 2</b>
Gross premiums written		11		
Premium taxes and levies (included in line 11)		12		
Premiums written 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 + ½ 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 + ½ 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	11786	15458
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	76645	97079
	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	95734	119299
	For insurance business accounted for on an accident year basis	45		
<b>Sub-total C</b> (41+42+43-44-45)		46	(7303)	(6762)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(7303)	(6762)
<b>Sub-total D</b> (46-47)		48		
<b>Reinsurance ratio</b> (Sub-total D / sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	0.50
<b>Premiums amount</b> (Sub-total J x <b>reinsurance ratio</b> )		50		
Provision for claims outstanding (before discounting and net of reinsurance)		51		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (see instruction 4)		53		
Greater of lines 50 and 53		54		

**Calculation of general insurance capital requirement – claims amount and result**

Name of insurer **Consolidated Adjustments**  
Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	(4412)			290645
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				(540381)
	For insurance business accounted for on an accident year basis	23	(1)			1
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				
Claims incurred in reference period (21+22+23-24-25)		26	(4413)			(249735)
Claims incurred for classes 11, 12 or 13 (included in 26)		27	54759			(96566)
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	22967			(298018)
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	7656			(103425)
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	1990			(26890)
	Excess (if any) over 37.2m EURO x 0.03	33	3748			416
<b>Sub-total G</b> (32-33)		39	(1758)			(27307)
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	4360			(17986)
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	(39328)			(50346)
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	(39694)			(58345)

**Calculation of general insurance capital requirement – claims amount and result**

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	4936798			4377708
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	313653			838212
	For insurance business accounted for on an accident year basis	23	2058264			2248457
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	678245			853424
	For insurance business accounted for on an accident year basis	25	2399236			2336808
Claims incurred in reference period (21+22+23-24-25)		26	4231234			4274145
Claims incurred for classes 11, 12 or 13 (included in 26)		27	229654			400277
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	4346061			4474284
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	1448687			1491428
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	376659			387771
	Excess (if any) over 37.2m EURO x 0.03	33	42682			43997
<b>Sub-total G</b> (32-33)		39	333977			343774
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	333977			332976
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	338039			360743
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	338039			360743

**Calculation of general insurance capital requirement – claims amount and result**

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	1955865			1648017
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	69713			87400
	For insurance business accounted for on an accident year basis	23	1761368			1692544
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	45543			116469
	For insurance business accounted for on an accident year basis	25	1581449			1488308
Claims incurred in reference period (21+22+23-24-25)		26	2159954			1823184
Claims incurred for classes 11, 12 or 13 (included in 26)		27	737164			678242
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	2528536			2162305
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	842845			720768
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	219140			187400
	Excess (if any) over 37.2m EURO x 0.03	33	24507			20877
<b>Sub-total G</b> (32-33)		39	194633			166523
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	175053			158917
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	265283			265283
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	265283			265283

**Form 12**

**Calculation of general insurance capital requirement – claims amount and result**

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	372025			371454
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	245761			294023
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	283185			257490
Claims incurred in reference period (21+22+23-24-25)		26	334601			407987
Claims incurred for classes 11, 12 or 13 (included in 26)		27	100814			128724
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	385008			472349
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	128336			157450
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	33367			40937
	Excess (if any) over 37.2m EURO x 0.03	33	3072			3977
<b>Sub-total G</b> (32-33)		39	30295			36960
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	30250			36925
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	46149			55231
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	46149			55231

**Form 12**

**Calculation of general insurance capital requirement – claims amount and result**

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£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	482916			429123
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	109813			128796
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	134440			144462
Claims incurred in reference period (21+22+23-24-25)		26	458289			413457
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 + ½ 27 - 2/3 28)		29	458289			413457
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	152763			137819
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	39718			35833
	Excess (if any) over 37.2m EURO x 0.03	33	3805			3389
<b>Sub-total G</b> (32-33)		39	35913			32444
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	33212			31814
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	38729			47442
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	38729			47442

**Form 12**

**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 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	(278127)			(286671)
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	517810			542840
	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	85698			99878
	For insurance business accounted for on an accident year basis	25				
Claims incurred in reference period (21+22+23-24-25)		26	153985			156291
Claims incurred for classes 11, 12 or 13 (included in 26)		27	45969			77976
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	176970			195279
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	58990			65093
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	15337			16924
	Excess (if any) over 37.2m EURO x 0.03	33	992			1207
<b>Sub-total G</b> (32-33)		39	14345			15717
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	7173			7859
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	7496			
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	7496			7859



**Form 12**

**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 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£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	19365			19757
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	1474			3708
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	1758			2187
Claims incurred in reference period (21+22+23-24-25)		26	19081			21278
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 + ½ 27 - 2/3 28)		29	19081			21278
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	6360			7093
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	1654			1844
	Excess (if any) over 37.2m EURO x 0.03	33				
<b>Sub-total G</b> (32-33)		39	1654			1844
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	1653			1839
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	1298			3250
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	1653			3250

**Form 12**

**Calculation of general insurance capital requirement – claims amount and result**

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

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£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	391			382
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
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	800			2595
Claims incurred in reference period (21+22+23-24-25)		26	(409)			(2113)
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 + ½ 27 - 2/3 28)		29	(409)			(2113)
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	(136)			(704)
Division of sub-total F (gross adjusted claims amount)	x 0.26	32				
	Excess (if any) over 37.2m EURO x 0.03	33				
<b>Sub-total G</b> (32-33)		39				
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41				
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42				
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43				

**Form 12**

**Calculation of general insurance capital requirement – claims amount and result**

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£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	32794			32887
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	396			269
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	310			896
Claims incurred in reference period (21+22+23-24-25)		26	32880			32260
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 + ½ 27 - 2/3 28)		29	32880			32260
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	10960			10753
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	2850			2796
	Excess (if any) over 37.2m EURO x 0.03	33				
<b>Sub-total G</b> (32-33)		39	2850			2796
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41	2521			2482
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42	2511			2342
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43	2521			2482

**Form 12**

**Calculation of general insurance capital requirement – claims amount and result**

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

Global business

Financial year ended **31st December 2007**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2007	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	11786			15458
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	76645			97079
	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	95734			119299
	For insurance business accounted for on an accident year basis	25				
Claims incurred in reference period (21+22+23-24-25)		26	(7303)			(6762)
Claims incurred for classes 11, 12 or 13 (included in 26)		27	(7303)			(6762)
Claims incurred for "actuarial health insurance" (included in 26)		28				
<b>Sub-total E</b> (26 + ½ 27 - 2/3 28)		29	(10955)			(10143)
<b>Sub-total F</b> – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	(3652)			
Division of sub-total F (gross adjusted claims amount)	x 0.26	32				
	Excess (if any) over 37.2m EURO x 0.03	33				
<b>Sub-total G</b> (32-33)		39				
<b>Claims amount</b> Sub-total G x <b>reinsurance ratio</b> (11.49)		41				
Higher of <b>premiums amount</b> and <b>brought forward amount</b> (11.54)		42				
<b>General insurance capital requirement</b> (higher of lines 41 and 42)		43				

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****\*0301\* NET ADMISSIBLE ASSET RECONCILIATION**

	<b>2007 £000</b>	<b>2006 £000</b>
Total admissible assets (Form 13, line 89)	13,675,545	14,723,416
Total liabilities (Form 15, line 69)	(9,502,456)	(10,900,835)
Net admissible assets	4,173,089	3,822,581
Add back capital requirement of regulated related undertakings	4,880,612	3,535,115
	<u>9,053,701</u>	<u>7,357,696</u>
 Total capital resources after deductions (Form 3, line 79)	 <u>9,053,701</u>	 <u>7,357,696</u>

**\*0310\* VALUATION DIFFERENCES**

At 31 December 2007, line 35 was £169.3m which relates to the equalisation provision (net of tax).

**\*0313\* PROFIT AND LOSS ACCOUNT AND OTHER RESERVES RECONCILIATION**

	<b>2007 £000</b>
Movement in profit & loss account and other reserves (Form 3, line 12)	(1,385,700)
Less: FV gain on group re-organisation	(111,000)
Add: Movement on equalisation provision	74,968
Add: FV losses on investment in subsidiaries	1,723,679
Add: FV losses on investment in associates	18,000
Less: FV losses transferred to income statement	(5,000)
 Profit for the year (Form 16, line 49)	<u>314,947</u>
Dividends for the year (Form 16 line 51)	<u>(1,360,000)</u>
Losses retained for the financial year (Form 16, line 59)	<u>(1,045,053)</u>

**\*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 2007, the aggregate values of the following types of investments held by the Group were:

1. Unlisted investments, comprising debt and equity securities	£43.7m (2006 £28.25m)
2. Listed investments which are not readily realisable	£nil (2006 £nil)
3. Holdings in non-authorised collective investment schemes	£0.86m (2006 £2.55m)
4. Reversionary interests or remainders in property other than land and buildings	£nil (2006 £nil)

**\*1302\* AGGREGATE VALUE OF HYBRID SECURITIES**

At 31 December 2007, the Group held £106.2m (2006 £99.03m) 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.

## **Supplementary Notes to the Return**

### **Aviva International Insurance Limited**

#### **Financial year ended 31 December 2007**

##### **\*1305\* MAXIMUM COUNTERPARTY EXPOSURE**

Management of credit risk includes monitoring exposures at an aggregated level and requiring business units to implement local credit risk policies. Large individual counterparty exposures exceeding £25 million are aggregated and monitored against centrally-set limits reflecting the credit ratings of each counterparty by the ratings agencies. Credit limits for each counterparty are set based on default probabilities that are in turn based on the rating of the counterparty concerned.

The individual businesses are generally not individually exposed to significant concentrations of credit risk due to the regulations, applicable in most markets, limiting investments in individual assets and asset classes.

In respect of the All exposure to concentrations of risk with individual reinsurers, a policy to manage this exposure is applied and the impact from reinsurer default measured regularly, in particular through the ICA tests, and managed accordingly. Both the Credit Committee and Reinsurance Security Committee have a monitoring role over this risk.

The only material breach of the credit limits during the year was in respect of the exposure to the Italian government. This breach is being monitored on an ongoing basis by both the Credit Committee and the Asset Liability Management Committee. As the counterparty is a large EU government and not a corporate entity with an equivalent rating, these Committees are more comfortable with the breach. However, the level of the exposure is under continuing review.

##### **\*1306\* LARGE COUNTERPARTY EXPOSURE**

Appendix 9.1 of IPRU (INS) requires disclosure of counterparty exposures, subject to any of the limits in INSPRU 2.1.22R(3), in excess of the sum of 20,000 Euro and 5% of its general insurance liabilities net of reinsurance ceded. For 2007, this figure is £387m. The following table sets out counterparty exposures in excess of this limit, by reference to total assets of all companies within the All Group.

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007**

<b>Counterparty</b>	<b>Exposure in excess of limit specified (£m)</b>	<b>Principal nature of assets giving rise to exposure</b>
Munich Re	1,110	Fixed interest securities and reinsurance
Berkshire Hathaway	998	Reinsurance
Van Lanschot	820	Equities
BNP Paribas	641	Fixed interest securities and money market deposits
Compagnie de Financement Foncier	584	Fixed interest securities
Swiss Re	578	Fixed interest securities and reinsurance
UniCredito Italiano SpA	574	Fixed interest securities and equities
Rabobank Nederland NV	553	Fixed interest securities and money market deposits
Bancaja	448	Fixed interest securities and money market deposits
Royal Bank of Scotland Plc	246	Fixed interest securities and money market deposits
Societe Generale	246	Fixed interest securities and money market deposits
Dexia Municipal Agency	245	Fixed interest securities
France Telecom	220	Fixed interest securities
ING Bank NV	211	Fixed interest securities and money market deposits
Caisse D'Amortissement de la Dette Sociale (CADES)	198	Fixed interest securities
Caisse De Refinancement Hypothecaire SA (CRH)	172	Fixed interest securities
Euro Investment Bank	120	Fixed interest securities
Banco Santander	111	Fixed interest securities and money market deposits
General Electric	73	Fixed interest securities
Deutsche Bank AG	25	Fixed interest securities and money market deposits

**Supplementary Notes to the Return**

**Aviva International Insurance Limited**

**Financial year ended 31 December 2007**

**\*1307\* SECURED EXPOSURES**

At 31 December 2007, there was an on loan position of £577.5m (2006 £532.6m) collateralised by a value of £606.5m (2006 £570.7m).

**\*1315\* OTHER ASSETS**

At 31 December 2007, other assets were £65.9m which represents the deferred tax asset on the equalisation provision (2006: £nil).

**\*1501\* PROVISION FOR REASONABLY FORESEEABLE ADVERSE VARIATIONS**

No provision has been made for reasonably foreseeable adverse variations. Any obligation to transfer assets or pay monetary amounts arising from derivatives, quasi-derivatives and any other contract for the purchase, sale or exchange of assets have been already reflected in Forms 13 and 15.

**\*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 2007, 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 there from, 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, Australia 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 2007 was £918m.

The Company also acts as guarantor for the related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,075m and the amount outstanding at 31 December 2007 was £nil. The amount of £2,075m is jointly guaranteed by Aviva Insurance Limited.



**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007**

The Company has provided indemnities, totalling £447m 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 £461m at 31 December 2007.

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.

(e) There are no fundamental uncertainties.

**\*1507\* OTHER ADJUSTMENTS**

At 31 December 2007, other adjustments comprised of claims equalisation provision of (£169.3m) net of tax.

**\*1601\* EXCHANGE RATES**

Assets and liabilities are converted into sterling at rates of exchange ruling at 31 December 2007. 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>2007</b>	<b>2006</b>
	<b>£000</b>	<b>£000</b>
Unallocated (expenses)	(97,353)	(65,900)
Financial Services Compensation Scheme Levy	-	2,300
Restructuring costs	(27,400)	(21,700)
Integration costs (RAC)	(300)	(2,600)
Reversal of (Impairment) of investment in subsidiaries	92,700	(249,200)
Total (Form 16 Line 21)	<u>(32,353)</u>	<u>(337,100)</u>

**\*1701\* TREATMENT OF VARIATION MARGIN**

Form 17 Line 22 shows a derivative asset of £27.7m, the aggregate amount of the liability to repay this asset is £26.4m, included on Form 17 Line 41. The amount included in Form 13 Line 44 in relation to this asset is £58.0m, this amount is shown after deduction of this variation margin.

**\*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.

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****\*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 and motor other.

**\*20Ac\* Miscellaneous and Other Motor**

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 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\* Analyses 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	4,361	11,335	377	252
Fire and other damage to property	793	2,061	69	46
Classes 16, 17 and 18 combined	2,775	7,214	240	161
<b>Total</b>	<b>7,929</b>	<b>20,610</b>	<b>686</b>	<b>459</b>
<b>MIXED COMMERCIAL PACKAGE</b>				
Fire and other damage to property	1,042	472	1	543
Motor	695	314		362
Liability	463	210		241
Classes 16, 17 and 18 combined	116	52		60
<b>Total</b>	<b>2,316</b>	<b>1,048</b>	<b>1</b>	<b>1,206</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 (aircraft) and 11 (aircraft liability), no new contracts of insurance have been effected by the Company since 1993.

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007**

\*2007\* Material Connected Party Transactions (Rule 9.39)

**INTRA-GROUP REINSURANCE CONTRACTS**

Material intra-group reinsurance contracts in 2007 are summarised below:-

Ceded by	Reinsured by	Relationship	Reinsurance premiums £'m	Profit/(loss) ceded £'m
The Travellers' Insurance Association Ltd	Aviva International Insurance Ltd	Subsidiary/ parent	Nil	Nil
Norwich Union Insurance Ltd	Aviva International Insurance Ltd	Subsidiary/ parent	1,457	(63) loss
London and Edinburgh Insurance Company Ltd	Aviva International Insurance Ltd	Subsidiary/ parent	242	(75) loss
Gresham Insurance Company Ltd	Aviva International Insurance Ltd	Subsidiary/ parent	254	(120) loss
Aviva International Insurance Ltd	Aviva Re Ltd	Fellow subsidiaries of Aviva plc	12	Nil
Aviva International Insurance Ltd	Hibernian General Insurance Ltd	Fellow subsidiaries of Aviva plc	Nil	(4) loss

**EXPENSES**

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

	£'m
CGU Bonus Ltd	34
Aviva Insurance Ltd	262
Aviva International Insurance Ltd	16
Scottish Boiler and General Insurance Company Ltd	2

**Supplementary Notes to the Return****Aviva International Insurance Limited****Financial year ended 31 December 2007****CAPITAL AND OTHER FUNDING**

The following material transactions took place during 2007:-

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva Insurance Ltd	CGU Bonus Ltd	Parent/Subsidiary	40	Dividend
Aviva Insurance Ltd	Yorkshire Insurance Company Ltd	Parent/Subsidiary	36	Dividend
Aviva Insurance Ltd	Aviva International Holdings Ltd	Parent/Subsidiary	350	Dividend
Aviva Insurance Ltd	Aviva International Insurance Ltd	Subsidiary/Parent	1,348*	New Share Capital
Aviva Insurance Ltd	Aviva International Insurance Ltd	Subsidiary/Parent	49	New Share Capital
Aviva International Insurance Ltd	The Travellers' Insurance Association Ltd	Parent/Subsidiary	4	Dividend
Aviva International Insurance Ltd	Holloways' Properties Ltd	Parent/Subsidiary	4	Dividend
Aviva International Insurance Ltd	The Indemnity Marine Assurance Company Ltd	Parent/Subsidiary	5	Dividend
Aviva International Insurance Ltd	Aviva Insurance Ltd	Parent/Subsidiary	1,150	Dividend
Aviva International Insurance Ltd	CGU Underwriting Ltd	Parent/Subsidiary	190	Dividend
Aviva International Insurance Ltd	Poland Pensions	Parent/Subsidiary	11	Dividend
Aviva International Insurance Ltd	Poland Life	Parent/Subsidiary	70	Dividend
Aviva International Insurance Ltd	Aviva Group Holdings Ltd	Subsidiary/Parent	1,348*	New Share Capital
Aviva International Insurance Ltd	Morley Properties Ltd	Parent/Subsidiary	28	Share Buy Back
Aviva International Insurance Ltd	The Indemnity Marine Assurance Company Ltd	Parent/Subsidiary	35	Share Buy Back
Aviva International Holdings Ltd	Aviva Insurance Ltd	Subsidiary/Parent	49	New Share Capital
Aviva Group Holdings Ltd	Aviva International Insurance Ltd	Parent/Subsidiary	1,360	Dividend
Aviva Asia Pte Ltd	Aviva International Insurance Ltd	Subsidiary/Parent	20	New Share Capital
Poland Pension	Aviva International Insurance Ltd	Subsidiary/Parent	32	New Share Capital

\*These transactions relate to the transfer of the investment in Norwich Union Insurance Ltd from Aviva Group Holdings Ltd to Aviva International Insurance Ltd and then to Aviva Insurance Ltd. The transfer took place at £1,348 which represents the fair value of the investment at the date of the transfer.

## **Supplementary Notes to the Return**

### **Aviva International Insurance Limited**

#### **Financial year ended 31 December 2007**

##### **\*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 2007 or 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 inception, except for certain business in reporting categories 330, 340 and 350 where the basis is the year of signing the policy.

## **Supplementary Notes to the Return**

### **Aviva International Insurance Limited**

#### **Financial year ended 31 December 2007**

##### **\*3001\* \*3003\* Discounting**

An adjustment for discounting has been made in the following categories: Commercial Liability (270); Aviation (330); Marine (340); Non-Proportional Treaty Accepted (500); Proportional Treaty Accepted (600). The risks that have been discounted relate to US risks and are 100% reinsured, except for £51,000k of claims in category 340 which has a discount of £26,000k. The Form 30 contains only those risks which have not been 100% reinsured.

The average interval to the expected claims settlement date of this portion not reinsured is 14 years. This has been estimated by modelling the settlement patterns in the underlying claims. The rate of interest used in the discounting calculations is based on the return on US government securities, the investments held to back the relevant claims provisions, over the settlement period. The yield used in the discounting calculations is also based on the return on the US government securities backing the relevant claims provisions.

##### **\*3701\* Equalisation provisions**

Line 28 of Form 37 has been calculated based on the aggregate individual equalisation provisions of each of the entities under the Deed of Mutual Guarantee. This is a change in approach from 2006, where the equalisation provision was calculated based on the consolidated net premiums of the individual Deed of Mutual Guarantee entities. This different approach amounts to a decrease in the equalisation provision of £48m (net of tax) as at 31 December 2007.

## **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 31st December 2007**

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

- (a) The investment guidelines operated by the Company during 2007 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.

(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 in the latter part of November. Cross currency swaps with a nominal value of £1,000m had just been put in place, together with a forward foreign exchange transaction with a £128m nominal value. Longstanding cross currency and interest rate swaps with a nominal of £287m continued to be outstanding as did option transactions with a nominal of £844m.

- (c) A limited number of foreign exchange forward contracts were entered into over the year, for hedging intra group remittances.

Futures transactions were transacted to enable an efficient sale of the UK equity portfolio.

Cross currency swaps were transacted with the aim of hedging currency exposures.

Options were transacted in order to hedge strategic equity holdings in Unicredito.

- (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 £44m. This would not have been materially different under other foreseeable market conditions. Over the year, the highest level of exposure was £44m.
- (e) All derivative contracts entered into during the financial year fell within rule INSPRU 3.2.5R.
- (f) No fixed sums were earned during 2007 in respect of derivative activity.

Returns under the Accounts and Statements Rules

**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 2007**

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

At 31 December 2007, Aviva plc held all the issued shares in Aviva Group Holdings Limited, and Aviva Group Holdings Limited in the Company.

During the year the Company was a controller of the following companies included in this return. At 31 December 2007 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  
The 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 2007 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