Aviva International Insurance Limited

Annual FSA Insurance Returns for the year ended 31st December 2008



(Appendices 9.1, 9.2, 9.5, 9.6)

Aviva International Insurance Limited

Year ended 31st December 2008

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Aviva International Insurance Limited

Year ended 31st December 2008

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Statement of solvency - general insurance business

Form 1

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Name of insurer Aviva International Insurance Limited

Global business

registration	GL/ UK/ CM GL	day 31	month	year 2008	units
R1 21487	GL		12	2008	
		Δsat			£000
		this fi	t end of nancial /ear 1	the p	end of revious rear
Capital resources					
Capital resources arising outside the long-term insurance fund	11		8606925		9026073
Capital resources allocated towards long-term insurance business arising outside the long-teinsurance fund	erm 12				
Capital resources available to cover general insurance business capital resources requireme (11-12)	ent 13		8606925		9026073
Guarantee fund	·				
Guarantee fund requirement	21		7168265		5100671
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22		1438660		3953030
Minimum capital requirement (MCR)					
General insurance capital requirement	31		710360		660176
Base capital resources requirement	33		2518		2231
Individual minimum capital requirement	34		710360		660176
Capital requirements of regulated related undertakings	35		6931478		4880612
Minimum capital requirement (34+35)	36		7641838		5540788
Excess (deficiency) of available capital resources to cover 50% of MCR	37		4786006		6283307
Excess (deficiency) of available capital resources to cover 75% of MCR	38		2875546		4898110
Capital resources requirement (CRR)					
Capital resources requirement	41		7641838		5540788
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42		965087		3485285
Contingent liabilities					
Quantifiable contingent liabilities in respect of other than long-term insurance business as sh in a supplementary note to Form 15	own 51		1826000		2026000

Name of insurer	Aviva Internationa	l Insurance Limited	
Global business			
Financial year ended	31st December 200	08	
		Andrew Mass	One of Chief Francisins
		Andrew Moss	Group Chief Executive
		Philip Scott	Director
		Istal Mayor	Director
		Igal Mayer	Director

Components of capital resources

Form 3 (Sheet 1)
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Name of insurer Aviva International Insurance Limited

Global business

	Company registration number	GL/ UK/ CM	day	month	year	units
R3	21487	GL	31	12	2008	£000
	General insurance business	Long-term insurance business	er	nd of this incial year	en	as at the d of the ious year
	1	2		3		4
44	====			=====	. 1	========
					-	7650430
						8969314
	3639890			363989	,	3639890
					-	
	, ,				-	(3277016)
19	15264699			1526469	9	16982618
21						
22						
23						71300
24						71300
25						
26						
27						
28						
•						
31	15264699			1526469	9	17053918
32					1	
33	17000			1700)	27200
34	286032			28603	2	122942
35	187100			18710)	169300
36	4827221			482722	1	5944900
37	5317353			531735	3	6264342
39	9947346			994734	5	10789576
	11 12 13 14 15 16 19 21 22 23 24 25 26 27 28 31 32 33 34 35 36 37	registration number R3 21487 General insurance business 1 11 7650430 12 5601680 13 3639890 14 15 16 (1627301) 19 15264699 21 22 23 24 25 26 27 28 31 15264699 32 33 17000 34 286032 35 187100 36 4827221 37 5317353	registration number UK/ CM R3 21487 GL General insurance business 1 Long-term insurance business 2 1 2	registration number UK/ CM day R3 21487 GL 31 General insurance business Long-term insurance business Total certification Total certification Total certification Total certification 11 7650430 12 5601680 13 3639890 14 15 16 (1627301) 19 15264699 17 15 16 16 (1627301) 19 15264699 17 18 <t< td=""><td>registration number UK/ CM day month R3 21487 GL 31 12 General insurance business Long-term insurance business Total as at the end of this financial year 1 2 3 11 7650430 7650430 12 5601680 5601680 13 3639890 3639890 14 15 (1627301) (1627301) 19 15264699 15264699 15264699 21 22 23 24 25 26 27 28 31 15264699 15264699 15264699 32 33 17000 17000 34 286032 286032 35 187100 187100 36 4827221 4827221 37 5317353 5317353</td><td>registration number UK/ CM day month year R3 21487 GL 31 12 2008 General insurance business Long-term insurance business Total as at the end of this financial year Total state the end of this financial year Total stat</td></t<>	registration number UK/ CM day month R3 21487 GL 31 12 General insurance business Long-term insurance business Total as at the end of this financial year 1 2 3 11 7650430 7650430 12 5601680 5601680 13 3639890 3639890 14 15 (1627301) (1627301) 19 15264699 15264699 15264699 21 22 23 24 25 26 27 28 31 15264699 15264699 15264699 32 33 17000 17000 34 286032 286032 35 187100 187100 36 4827221 4827221 37 5317353 5317353	registration number UK/ CM day month year R3 21487 GL 31 12 2008 General insurance business Long-term insurance business Total as at the end of this financial year Total state the end of this financial year Total stat

Components of capital resources

Form 3 (Sheet 2)
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Name of insurer Aviva International Insurance Limited

Global business

		Company registration number	GL/ UK/ CM	day	month	year	units
	R3	21487	GL	31	12	2008	£000
		General insurance business	Long-term insurance business	er	al as at the nd of this incial year	end	as at the d of the ious year
Tier two capital							
Implicit items, (tier two waivers and amounts excluded from line 22)	41						
Perpetual non-cumulative preference shares excluded from line 25	42						
Innovative tier one capital excluded from line 27	43						
Tier two waivers, innovative tier one capital and perpetual non-cumulative 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	183100			18310	5	126600
Upper tier two capital (44 to 47)	49	183100			18310)	126600
	•						•
Fixed term preference shares	51						
Other tier two instruments	52						
Lower tier two capital in related undertakings	53	92600			9260	5	49300
Lower tier two capital (51+52+53)	59	92600			9260	5	49300
				1			
Total tier two capital before restrictions (49+59)	61	275700			27570	5	175900
Excess tier two capital	62						
Further excess lower tier two capital	63						
Total tier two capital after restrictions, before deductions (61-62-63)	69	275700			27570	0	175900

Components of capital resources

Form 3 (Sheet 3)
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Name of insurer Aviva International Insurance Limited

Global business

_		Company registration number	GL/ UK/ CM	day	month	year	units
	R3	21487	GL	31	12	2008	£000
		General insurance business	Long-term insurance business	er	al as at the nd of this ancial year	en	as at the d of the ious year
Total capital resources		•					
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	10223046			1022304	6	10965476
Inadmissible assets other than intangibles and own shares	73	472600			47260	0	1089900
Assets in excess of market risk and counterparty limits	74	1143521			114352	1	849503
Deductions for related ancillary services undertakings	75						
Deductions for regulated non-insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-75-76-77)	79	8606925			860692	5	9026073
Available capital resources for GENPRU/INSPRU tests	•					·	
Available capital resources for guarantee fund requirement	81	8606925			860692	5	9026073
Available capital resources for 50% MCR requirement	82	8606925			860692	5	9026073
Available capital resources for 75% MCR requirement	83	8606925			860692	5	9026073
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						

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

Form 11
Printed 02/04/2009 11:41:40

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

General Insurance Business

		Company registration number	GL/ UK/ CM	day	month	year	units
	R11	21487	GL	31	12	2008	£000
				This fi	nancial	Pre	vious
				ye	ear	ye	ear
					1		2
Gross premiums written	,		11		4194952		3986333
Premiums taxes and levies (included in line	11)		12		3019		3128
Premiums written net of taxes and levies (11	-12)		13		4191933		3983205
Premiums for classes 11, 12 or 13 (included	in line 13)		14		455369		479892
Premiums for "actuarial health insurance" (ir	ncluded in line 13)		15				
Sub-total A (13 + 1/2 14 - 2/3 15)			16		4419618		4223151
Gross premiums earned			21		4367699		4039685
Premium taxes and levies (included in line 2	1)		22		3019		3128
Premiums earned net of taxes and levies (21	-22)		23		4364680		4036557
Premiums for classes 11, 12 or 13 (included	in line 23)		24		478532		463525
Premiums for "actuarial health insurance" (in	ncluded in line 23)		25				
Sub-total H (23 + 1/2 24 - 2/3 25)			26		4603946		4268320
Sub-total I (higher of sub-total A and sub-total	tal H)		30		4603946		4268320
Adjusted sub-total I if financial year is not a	12 month period to produce a	an annual figure	31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if	x 0.18		32		828711		768298
appropriate)	Excess (if any) over 53.1M E	URO x 0.02	33		91243		84626
Sub-total J (32-33)			34		737468		683672
Claims paid in period of 3 financial years			41		8337306		7529401
Claims outstanding carried forward at the	For insurance business accounderwriting year basis	unted for on an	42		818507		977821
end of the 3 year period	For insurance business acco accident year basis	unted for on an	43		4480502		4177075
Claims outstanding brought forward at the	For insurance business accounderwriting year basis	unted for on an	44		947044		905220
beginning of the 3 year period	For insurance business acco accident year basis	unted for on an	45		4484807		4401178
Sub-total C (41+42+43-44-45)			46		8204464		7377899
Amounts recoverable from reinsurers in resp Sub-total C	pect of claims included in		47		301582		274172
Sub-total D (46-47)			48		7902882		7103727
Reinsurance ratio (Sub-total D / sub-total C or, if more, 0.50 or	, if less, 1.00)		49		0.96		0.96
Premiums amount (Sub-total J x reinsural	nce ratio)		50		710360		658266
Provisions for claims outstanding (before dis	counting and net of reinsuran	ce)	51		3917544		3687371
Provisions for claims outstanding (before dis 51.2 are zero, otherwise zero	counting and gross of reinsura	ance) if both 51.	1 and 52				
Brought forward amount (see instruction 4)			53		660176		660176
Greater of lines 50 and 53			54		710360		660176

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 2008

General Insurance Business

			Company registration number	GL/ UK/ CM	day	month	year	units
		R12	21487	GL	31	12	2008	£000
					This fina year		Prev ye	
					1		2	2
Reference period (No. of month	s) See <i>INSPRU</i> 1.1.63	3R		11		36		36
Claims paid in reference period				21	83	337306		7529401
Claims outstanding carried forward at the end of the	For insurance busine underwriting year base		ed for on an	22	8	318507		977821
reference period	For insurance busine accident year basis	ess account	ed for on an	23	44	180502		4177075
Claims outstanding brought	For insurance busine underwriting year base		ed for on an	24	Ş	947044		905220
forward at the beginning of the reference period	For insurance busine accident year basis	ess account	ed for on an	25	44	184807		4401178
Claims incurred in reference per	riod (21+22+23-24-25	5)		26	82	204464		7377899
Claims incurred for classes 11,	12 or 13 (included in 2	26)		27	19	908869		1161057
Claims incurred for "actuarial he	ealth insurance" (includ	ded in 26)		28				
Sub-total E (26 + 1/2 27 - 2/3 2	28)			29	91	158899		7958428
Sub-total F - Conversion of sub by number of months in reference		re (multiply	by 12 and divide	31	30	052966		2652809
Division of sub-total F	X 0.26			32	7	793771		689730
(gross adjusted claims amount)	Excess (if any) over	37.2M EUF	RO x 0.03	33		90711		78806
Sub-total G (32 - 33)	•			39	7	703060		610924
Claims amount Sub-total G x r	einsurance ratio (11	.49)		41	6	677217		588198
Higher of premiums amount a	nd brought forward a	amount (11	.54)	42	7	710360		660176
General insurance capital rec	uirement (higher of li	nes 41 and	42)	43	7	710360		660176

Analysis of admissible assets

Form 13 (Sheet 1)

Name of insurer Aviva International Insurance Limited

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Global business

Financial year ended 31st December 2008

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	2008	£000	1
						end of this cial year		end of the ious year
Land and buildings				11		60900		76600

Investments in group undertakings and participating interests

	<u> </u>			
UK insurance dependants	shares	21	717000	739700
or insurance dependants	debts and loans	22		
Other inquirence dependents	shares	23	3461046	4636792
Other insurance dependants	debts and loans	24		
Non incurance dependents	shares	25		
Non-insurance dependants	debts and loans	26		
Other group undertakings	shares	27		
Other group undertakings	debts and loans	28		
Dorticinating interests	shares	29		
Participating interests	debts and loans	30		

Other financial investments

Equity shares		41	199510	430034
Other shares and other variable yield participations		42		
Holdings in collective investment	schemes	43	463490	300600
Rights under derivative contracts		44	146900	57999
Fixed interest securities	Approved	45	278150	581867
rixed interest securities	Other	46	946360	2208961
Mariable interest accomition	Approved	47		
Variable interest securities	Other	48	246560	241536
Participation in investment pools		49		
Loans secured by mortgages		50		
Loans to public or local authorities	s and nationalised industries or undertakings	51		
Loans secured by policies of insu	rance issued by the company	52		
Other loans		53	12200	189111
Bank and approved credit &	One month or less withdrawal	54	616720	264706
financial institution deposits	More than one month withdrawal	55	106489	730
Other financial investments		56		15885

Analysis of admissible assets

Form 13 (Sheet 2)

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended	31st Dec	ember 20	800						
Category of assets	Total otl	ner than L	ong-Term In Company registration number	GL/ UK/ CM	usiness day	Month	year	units	Category of assets
		R13	21487	GL	31	12	2008	£000	1
							end of this cial year		end of the ious year
Daniel State of the second and a	L'ann				1 57		1		2
Deposits with ceding underta		. Palad			57				
Assets held to match linked liabilities		x linked			58				
	Prot	erty linked			59				
Reinsurers' share of techn	ical provisi	ons							
Provision for unearned premi	ums				60		211220)	302100
Claims outstanding					61		1381465	;	1467500
Provision for unexpired risks					62				
Other					63				
Debtors and salvage									
	Polic	cyholders			71		7300)	18500
Direct insurance business		mediaries			72		254100)	321800
Salvage and subrogation reco	overies				73				
	Acce	epted			74		203100)	282100
Reinsurance	Ced	ed			75				
	Du	ie in 12 mo	nths or less		76		5378700)	3185200
Dependants	Du	ie in more t	han 12 months		77				
	Du	ıe in 12 mo	nths or less		78				
Other	Du	ie in more t	han 12 months		79				
Othersesses	,				•			•	
Other assets Tangible assets					80				100
l aligible assets					1 80				100
Deposits not subject to time r	estriction on	withdrawal	with approved i	institutions	81		343587	,	314364
Cash in hand					82				
Other assets (particulars to b	e specified b	y way of su	pplementary no	ote)	83		119600)	65900
Accrued interest and rent					84		33880)	65160
Deferred acquisition costs (g	eneral busin	ess only)			85		794306	;	823400
Other prepayments and accru	ued income				86		19400)	39200
Deductions from the aggrega	te value of a	ssets			87		5211536	;	2954300
								1	
Grand total of admissible ass market risk and counterparty				s in excess of	89		10790447	,	13675545

Analysis of admissible assets

Form 13 (Sheet 3)

Name of insurer Aviva International Insurance Limited

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Global business

Financial year ended 31st December 2008

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	2008	£000	1
					end of this cial year		end of the ious year
					1		2

Reconciliation to asset values determined in accordance with the insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	10790447	13675545
Admissible assets in excess of market and counterparty limits	92	1143521	849503
Inadmissible assets directly held	93	489600	1117100
Capital resources requirement deduction of regulated related undertakings	94	6931478	4880612
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95	347300	364460
Inadmissible assets of regulated related insurance undertakings	96	8970623	6331900
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98	(3139101)	2269052
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100	(208500)	(246742)
Other asset adjustments (may be negative)	101		
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)	102	25325368	29241430
	•		
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	108400	15900

Liabilities (other than long-term insurance business)

Form 15

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Name of insurer Aviva International Insurance Limited

Global business

		Company registration number	GL/ UK/ CM	day	month	year	units
	R15	21487	GL	31	12	2008	£000
		1		As at the this fin	ancial ar	the p	ne end of revious ear
Technical provisions (gross amount)							
Provision for unearned premiums			11	2	2195938		2321294
Claims outstanding			12	5	5299009		5154896
Provision for unexpired risks			13				
Equalisation provisions	Credit busin	ess credit business	14 15		150 261450		150 235050
Other technical provisions			16				
Total gross technical provisions (11 to 16)			19	7	756547		7711390
Provisions and creditors			•				
	Taxation		21				
Provisions	Other risks a	and charges	22		58150		72290
Deposits received from reinsurers	!		31				
	Direct insura	ance business	41		50700		33401
Creditors	Reinsurance	accepted	42				
	Reinsurance	e ceded	43		183300		175699
	Secured		44				
Debenture loans	Unsecured		45				
Amounts owed to credit institutions	1		46				
	Taxation		47				408228
Creditors	Foreseeable	dividend	48				
	Other		49		799183		854856
Accruals and deferred income			51		267120		274220
Total (19 to 51)			59	9	9115000		9530084
Provision for "reasonably foreseeable adverse varia	tions"		61				
Cumulative preference share capital			62				
Subordinated loan capital			63				
Total (59 to 63)			69	9	9115000		9530084
Amounts included in line 69 attributable to liabilities those under contracts of insurance or reinsurance	to related insu	ırers, other than	71		5600		71500
[1			I	
Amounts deducted from technical provisions for dis	scounting		82		494532		369684
Other adjustments (may be negative)			83		(187100)		(169300)
Capital and reserves Total liabilities under insurance accounts rules or in	ternational acc	counting	84	16	892000	2	0250330
standards as applicable to the firm for the purpose reporting (69-82+83+84)			85	25	5325368	2	9241430

Profit and loss account (non-technical account)

Form 16

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Name of insurer Aviva

Aviva International Insurance Limited

Global business

			Company registration number	GL/ UK/ CM		day	month	year	units
		R16	21487	G	iL	31	12	2008	£000
				·		This fin		_	vious ear
						1			2
Transfer (to) / from	From Form 20				11	((421691)		(257958)
the general insurance business technical account	Equalisation p	rovisions			12		(26400)		(74968)
Transfer from the long term insurance	business reven	ue account			13				
	Income				14	1	407050		907996
Investment income	Value re-adjus	tments on i	nvestments		15		345160		44512
	Gains on the r	ealisation o	finvestments		16		35710		127500
	Investment management charges, including interest				17	138200			163594
Investment charges	Value re-adjus	tments on i	nvestments		18		468400		175500
	Loss on the re	alisation of	investments		19		85870		108700
Allocated investment return transferred insurance business technical account	to the general				20				
Other income and charges (particulars specified by way of supplementary not					21	((258989)		(32353)
Profit or loss on ordinary activities before (11+12+13+14+15+16-17-18-19-20+2					29		388370		266935
Tax on profit or loss on ordinary activit	es				31	((217930)		(41611)
Profit or loss on ordinary activities afte	r tax (29-31)				39		606300		308546
Extraordinary profit or loss (particulars specified by way of supplementary not					41				
Tax on extraordinary profit or loss					42				
Other taxes not shown under the prec	eding items				43				
Profit or loss for the financial year (39-	+41-(42+43))				49		606300		308546
Dividends (paid or foreseeable)					51	1	050000		1360000
Profit or loss retained for the financial	year (49-51)				59		(443700)		(1051454)

Analysis of derivative contracts

Form 17

Printed 02/04/2009 11:41:42

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

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

0 7			re	ompany gistration imber	GL/ UK/ CM		day	month	year	units	Category of assets
	Γ	R17		21487		GL	31	12	2008	£000	1
	_					at the er ncial ye			Notional am of this	ount as	
Derivative contracts				Assets 1		Liabilities 2		В	Bought / Long		Sold / Short
	Fixed-interest securities	ſ	11								
	Interest rates		12								
	Inflation		13								
	Credit index / basket		14								
	Credit single name		15								
Futures and contracts for differences	Equity index		16								
ioi dillerences	Equity stock		17								
Land Currencies	Land		18								
	Currencies		19	2	2700		2850	0	1000	00	500000
	Mortality		20								
	Other		21								
	Swaptions		31								
	Equity index calls		32								
In the money	Equity stock calls		33								
options	Equity index puts		34								
	Equity stock puts		35								
	Other		36								
	Swaptions		41								
	Equity index calls		42	144	4200		4730	0	17403	07	1740307
Out of the money	Equity stock calls		43								
options	Equity index puts		44								
	Equity stock puts		45								
	Other		46								
Total (11 to 46)			51	146	5900		7580	0	18403	07	2240307
Adjustments for variation	on margin		52								
Total (51 + 52)			53	146	5900		7580	0			

THE NOTIONAL AMOUNTS IN COLUMNS 3 AND 4 ARE NOT A MEASURE OF EXPOSURE. Please see instructions 11 and 12 to this Form for the meaning of these figures

General insurance business - summary of business carried on

Form 20A (Sheet 1) Printed 02/04/2009 11:41:43

Name of insurer Aviva

Aviva International Insurance Limited

Global business

			Company registration number	GL/ UK/ CM	day	month	year	units
	R2	0A	21487	GL	31	12	2008	£000
Category	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for u claims outstand finan		he end of	this gros	ovision for ss unearned mium at the
				Reported		ncurred but not reported		nd of this ancial year
		_	1	2		3		4
001	Total business	1	4194952	3611547		16188		2195938
002	Total primary (direct) and facultative business	2	1939405	2269032		12225		1126465
003	Total treaty reinsurance accepted business	3	2255547	1342515	5	3962	83	1069473
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	33689	23296	5	30	40	23599
120	Total primary (direct) and facultative personal lines moto business (category numbers 121 to 123)	5	2561	30195	5	11	97	694
160	Primary (direct) and facultative household and domestic all risks.	6	245106	8893	1	61	08	128220
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	321384	92052	2	49048		327492
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	64414	116067	5485		85	41623
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	837649	379383	3	827	75	383799
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	381263	1217438	3	9803	36	186001
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	14896	2548	3	5	78	15688
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	711	120989	9	315	25	
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	6498	176465	5	551	06	1041
350	Total primary (direct) and facultative goods in transit	14	31234	21668	3	73	84	18308
400	Miscellaneous primary (direct) and facultative business	15						
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	64	138300)	1048	48	
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	2255483	1204215	5	2914	35	1069473
700	Miscellaneous treaty reinsurance accepted business	18						
	Total (lines 4 to 18)	20	4194952	3611547	7	16188	65	2195938

General insurance business - summary of business carried on

Form 20A (Sheet 2) Printed 02/04/2009 11:41:43

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

Commercial contingency

			Company registration number	GL/ UK/ CM	day month	year	units
		R20A	21487	GL	31 12	2008	£000
Category number	FSA return general insurance business report category	ting	Gross premium written in this financial year	claims outstandir	ndiscounted grossing at the end of the	gross prem	vision for unearned ium at the
				Reported	Incurred but no reported)T -	d of this ncial year
			1	2	3		4
PRIMARY	(DIRECT) and FACULTATIVE PERSONAL LINE	S BUSINI	ESS				
111	Medical insurance	2	1		20	5	
112	HealthCare cash plans	2	2			1	
113	Travel	2	3 4724	8595	65	0	41
114	Personal accident or sickness	2	4 28965	14701	218	5	23558
121	Private motor - comprehensive	2	5 2561	26634	16	3	694
122	Private motor - non-comprehensive	2	6	1497	103	4	
123	Motor cycle	2	7	2064			
160	Household and domestic all risks (equals line 6)	2	8 245106	88931	610	8	128220
181	Assistance	2	9 15512	392			7059
182	Creditor	3	0 305510	73442	4904	8	305730
183	Extended warranty	3	1				
184	Legal expenses	3	2 362	5000			61
185	Mortgage indemnity	3	3	13113			14642
186	Pet insurance	3	4	105			
187	Other personal financial loss	3	5				
PRIMARY	(DIRECT) and FACULTATIVE COMMERCIAL L	INES BUS	SINESS				
221	Fleets	4		11846	1 .	4	
222	Commercial vehicles (non-fleet)	4		27551	117	0	8162
223	Motor other	4	3 51751	76670	431	1	33461
261	Commercial property	4	4 672094	335949	7206	1	305617
262	Consequential loss	4	5 95220	29053	578	6	44683
263	Contractors or engineering all risks	4	6 70335	14381	492	8	33499
271	Employers liability	4	7 141633	537682	85493	5	70762
272	Professional indemnity	4	8 63403	341243	264	0	30562
273	Public and products liability	4	9 173262	338015	12275	0	82034
274	Mixed commercial package	5	0 2965	498	1	1	2643
281	Fidelity and contract guarantee	5	1 4424	1206	25	9	2827
282	Credit	5	2				
283	Suretyship	5	3 10472	1342	31	9	12861

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General insurance business - summary of business carried on

Form 20A (Sheet 3) Printed 02/04/2009 11:41:43

Name of insurer Aviva International Insurance Limited

Global business

			Company registration number	GL/ UK/ CM	day	month	year	units
	F	R20A	21487	GL	31	12	2008	£000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for u claims outstand finar		he end of t	his gross	vision for s unearned nium at the
				Reported	Inc	urred but n reported		d of this ncial year
			1	2		3		4
PRIMARY	Y (DIRECT) and FACULTATIVE: AVIATION, MARINE	and TRA	ANSPORT					
331	Aviation liability	61	545	120058	3	225	54	
332	Aviation hull	62	166	93-	1	897	71	
333	Space and satellite	63						
341	Marine liability	64		9533	5	3203	37	
342	Marine hull	65		3403	7	1096	66	7
343	Energy (on and off-shore)	66		4349	5	1207	75	
344	Protection and indemnity	67						
345	Freight demurrage and defence	68						
346	War risks	69						
347	Yacht	70	6498	3598	3		28	1034
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	31234	21668	3	738	34	18308
PRIMARY	Y (DIRECT) and FACULTATIVE: MISCELLANEOUS							
400	Miscellaneous primary (direct) and facultative business (equals line 15)	72						
NON-PRO	OPORTIONAL TREATY							
510	Non-proportional accident & health	81						
520	Non-proportional motor	82		643	3	629	90	
530	Non-proportional aviation	83	64	2907	7	78	32	
540	Non-proportional marine	84		94243	3	3529	96	
550	Non-proportional transport	85		2635	5	7	13	
560	Non-proportional property	86		5295	5	26	17	
570	Non-Proportional liability (non-motor)	87		3257	7	591	50	
580	Non-proportional financial lines	88						
590	Non-proportional aggregate cover	89						
	TIONAL TREATY	1	222242	1				=
610	Proportional accident & health	91	320240	12267	_	2093		114762
620	Proportional motor	92	965070	855383	_	11097	-	423188
630	Proportional aviation	93	(263)	9430		482		
640	Proportional marine	94		20168	3	185	11	
650	Proportional transport	95			\perp			
660	Proportional property	96	733941	180323	_	2462	_	395449
670	Proportional liability (non-motor)	97	74110	113717	_	1052	_	46699
680	Proportional financial lines	98	162385	1292	/	634	19	89375
690	Proportional aggregate cover	99						
TREATY	REINSURANCE: MISCELLANEOUS							
700	Miscellaneous treaty reinsurance accepted business	101						

Form 20

Printed 02/04/2009 11:41:44

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Business

			Company registration number	GL/ UK/ CM	day	mon	th year	un	its	Category number
		R20	21487	GL	31	12	2008	£0	00	001
Items to be shown net of r	einsurance				<u>'</u>	<u> </u>	This financia year	I	Previ	ous year
					_		1			2
	Earned pren	nium (21. 19	. 5)			11	40049	85		3797604
	Claims incur	red (22. 17.	4)			12	25588	78		2680589
	Claims mana	agement cos	sts (22. 18. 4)			13	1521	97		138655
This considers the second constant of	Adjustment t	or discounti	ng (22. 52. 4)			14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)		15				
			or charges (parti lementary note)	culars to be		16				
	Net operatin	g expenses	(22. 42. 4)			17	16091	28		1514204
	Balance of y	ear's underv	writing (11-12-13	3+14-15+16-	17)	19	(3152	18)		(535844)
	Earned pren	nium (21. 11	. 5)			21	300	11		879
	Claims incur	red (22. 13.	4)			22	3100	79		(382256)
	Claims mana	agement cos	sts (22. 14. 4)			23	449	83		71903
Adjustment for prior years' underwriting	Adjustment t	or discounti	ng (22. 51. 4)			24	1890	90		(8952)
(accident year accounting)			or charges (parti lementary note)	culars to be		25				
	Net operatin	g expenses	(22. 41. 4)			26	(44	91)		24400
	Balance (21-	22-23+24+2	25-26)			29	(1314	70)		277880
	Per Form 24	(24. 69.	99 - 99)			31	249	97		6
Balance from underwriting year accounting			and charges (pa lementary note)	rticulars to be	Э	32				
	Total					39	249	97		6
Balance of all years' underw	riting (19+29-	-39)				49	(4216	91)		(257958)
Allocated investment return						51				
Transfer to non-technical ac	count (49+51)				59	(4216	91)		(257958)

Company

GL/

Form 20

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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

			registration number	UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2008	£000	002
Items to be shown net of r	einsurance				•	Thi	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		1	1	177383	3	1792125
	Claims incur	red (22. 17.	. 4)		1	2	104399	7	1208173
	Claims man	agement co	sts (22. 18. 4)		1	3	4897	9	43423
This considers the second considers	Adjustment	for discount	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
, , ,			or charges (part plementary note)		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	82855	5	775976
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17) 1	9	(14769	8)	(235447)
	Earned pren	nium (21. 11	1. 5)		2	1	3482	0	
	Claims incur	red (22. 13	. 4)		2	2	34972	3	(238927)
	Claims mana	agement co	sts (22. 14. 4)		2	3	639	2	35541
Adjustment for prior years' underwriting	Adjustment	for discount	ing (22. 51. 4)		2	4	18909	0	(8952)
(accident year accounting)	1		or charges (part plementary note)		2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6	(449	1)	24400
	Balance (21	-22-23+24+	25-26)		2	9	(12771	4)	170034
	Per Form 24	(24. 69.	99 - 99)		3	1	2048	1	(401)
Balance from underwriting year accounting			and charges (pa plementary note)		9 3	2			
	Total				3	9	2048	1	(401)
Balance of all years' underw	riting (19+29-	+39)			4	9	(25493	1)	(65814)
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	(25493	1)	(65814)

Form 20

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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

·			Company registration number	GL/ UK/ CM	day	mont	h year	units	Category number
		R20	21487	GL	31	12	2008	£000	003
Items to be shown net of r	einsurance			'		T	his financial year	Pr	evious year
					_		1		2
	Earned pren	nium (21. 19	. 5)		· ·	11	223115	52	2005479
	Claims incur	red (22. 17.	4)		1	12	151488	31	1472416
	Claims man	agement cos	sts (22. 18. 4)		•	13	10321	8	95232
	Adjustment	for discounti	ng (22. 52. 4)		1	14			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	•	15			
, , ,			or charges (partion lementary note)	culars to be		16			
	Net operatin	g expenses	(22. 42. 4)		·	17	78057	′3	738228
	Balance of y	ear's underv	vriting (11-12-13	+14-15+16-1	17)	19	(16752	20)	(300397)
	Earned pren	nium (21. 11	. 5)		1	21	(480	09)	879
	Claims incur	red (22. 13.	4)		1	22	(3964	14)	(143329)
	Claims mana	agement cos	sts (22. 14. 4)		2	23	3859	91	36362
Adjustment for prior years' underwriting	Adjustment	for discounti	ng (22. 51. 4)			24			
(accident year accounting)			or charges (particle)	culars to be	2	25			
	Net operatin	g expenses	(22. 41. 4)		2	26			
	Balance (21	-22-23+24+2	25-26)		1	29	(375	56)	107846
	Per Form 24	(24. 69.	99 - 99)		:	31	451	16	407
Balance from underwriting year accounting			and charges (par lementary note)	e ;	32				
	Total				:	39	451	16	407
Balance of all years' underw	riting (19+29-	- 39)			4	19	(16676	60)	(192144)
Allocated investment return						51			
Transfer to non-technical ac	count (49+51)			1	59	(16676	60)	(192144)

Form 20

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

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	2008	£000	160			
Items to be shown net of r	einsurance		•	•		This	s financial year	Pre	vious year			
							1		2			
	Earned prem	nium (21. 19	0. 5)		11		21300	6	205641			
	Claims incur	s incurred (22. 17. 4)					12616	7	177841			
	Claims mana	agement co	sts (22. 18. 4)		13		191	3	6726			
The control of the control of the control of	Adjustment f	or discount	ing (22. 52. 4)		14							
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15							
, , ,			or charges (part plementary note)		16							
	Net operating	g expenses	(22. 42. 4)		17		9258	7	88741			
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19		(766	51)	(67667)			
	Earned prem	nium (21. 11	. 5)		21		1537	1				
	Claims incurred (22. 13. 4)						88	9	5915			
	Claims management costs (22. 14. 4)						44	5	3043			
Adjustment for prior years' underwriting	Adjustment for discounting (22. 51. 4)											
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)											
	Net operating	g expenses	(22. 41. 4)		26		(54	0)	3800			
	Balance (21-	22-23+24+	25-26)		29		1457	7	(12758)			
	Per Form 24	(24. 69.	99 - 99)		31							
Balance from underwriting year accounting			and charges (pa blementary note)		32							
	Total				39							
Balance of all years' underw	riting (19+29+	-39)			49		691	6	(80425)			
Allocated investment return					51							
Transfer to non-technical ac	count (49+51)			59		691	6	(80425)			

Form 20

Printed 02/04/2009 11:41:44

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

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

			registration number	UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2008	£000	180
Items to be shown net of r	einsurance		•			This	s financial year	Pre	vious year
							1		2
	Earned prem	nium (21. 19	9. 5)		11		26482	5	279849
	Claims incur	ncurred (22. 17. 4) 12					11984	3	73656
	Claims mana	agement co	sts (22. 18. 4)		13		851	2	3238
This was do we do no with a	Adjustment f	or discount	14						
This year's underwriting (accident year accounting)	Increase in p	rovision for	15						
(g)			or charges (part plementary note)		16				
	Net operating	g expenses	(22. 42. 4)		17		20557	3	159933
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19		(6910	13)	43022
	Earned prem	nium (21. 11	. 5)		21		4311	3	
	Claims incurred (22. 13. 4)						(894	2)	1131
	Claims management costs (22. 14. 4)						92	8	556
Adjustment for prior years' underwriting	Adjustment for discounting (22. 51. 4)								
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)								
	Net operating	gexpenses	(22. 41. 4)		26		(79	14)	16900
	Balance (21-	22-23+24+	25-26)		29		5192	:1	(18587)
	Per Form 24	(24. 69.	99 - 99)		31				
Balance from underwriting year accounting		cal income and charges (particulars to be way of supplementary note) 32							
	Total				39				
Balance of all years' underw	riting (19+29+	-39)			49		(1718	32)	24435
Allocated investment return					51				
Transfer to non-technical ac	count (49+51)			59		(1718	32)	24435

Form 20

Printed 02/04/2009 11:41:45

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

			registration number	UK/ CM	day	month	year	units	Category number			
		R20	21487	GL	31	12	2008	£000	220			
Items to be shown net of r	einsurance		1	1		This	s financial year	Pr	evious year			
							1		2			
	Earned prem	nium (21. 19	9. 5)		11		6091	4	77943			
	Claims incur	ncurred (22. 17. 4)					5017	7	70200			
	Claims mana	agement co	sts (22. 18. 4)		13		272	26	3348			
	Adjustment f	or discount	ing (22. 52. 4)		14							
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15							
(account year accounting)			or charges (part		16							
	Net operating	g expenses	(22. 42. 4)		17		3368	6	23777			
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19		(2567	'5)	(19382)			
	Earned prem	nium (21. 11	. 5)		21		(33	38)				
	Claims incurred (22. 13. 4)						(2450	(8)	(41022)			
	Claims management costs (22. 14. 4)						72	:8	4274			
Adjustment for prior years' underwriting	Adjustment for discounting (22. 51. 4)											
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)											
	Net operating	gexpenses	(22. 41. 4)		26		(19	98)				
	Balance (21-	22-23+24+	25-26)		29		2364	0	36748			
	Per Form 24	(24. 69.	99 - 99)		31							
Balance from underwriting year accounting			and charges (pa		32							
	Total				39							
Balance of all years' underw	riting (19+29+	-39)			49		(203	35)	17366			
Allocated investment return					51							
Transfer to non-technical ac	count (49+51)			59		(203	35)	17366			

Company

Form 20

Printed 02/04/2009 11:41:45

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

			registration number	UK/ CM	day	month year units		units	Category number
		R20	21487	GL	31	12	2008	£000	260
Items to be shown net of r	einsurance					Thi	This financial year		evious year
							1		2
	Earned pren	nium (21. 19	9. 5)		11	1	75343	2	751723
	Claims incur	red (22. 17.	. 4)		12	2	41017	'5	596212
	Claims man	agement co	sts (22. 18. 4)		1:	3	1826	8	21579
This considers the second considers of	Adjustment	ent for discounting (22. 52. 4)							
This year's underwriting (accident year accounting)	Increase in p	provision for	r unexpired risks	(22. 19. 4)	15	5			
, , ,			or charges (par plementary note	6					
	Net operatin	g expenses	(22. 42. 4)		17	7	35771	9	340598
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17) 1 9	9	(3273	30)	(206666)
	Earned pren	nium (21. 11	1. 5)		2	ı	(271	2)	
	Claims incurred (22. 13. 4)				22	2	(8151	6)	(101795)
	Claims management costs (22. 14. 4)					3	(96	69)	10596
Adjustment for prior years' underwriting	Adjustment	for discount	ing (22. 51. 4)		24	4			
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)								
	Net operatin	g expenses	(22. 41. 4)		20	3	(188	39)	
	Balance (21	-22-23+24+	-25-26)		29	9	8166	2	91199
	Per Form 24	(24. 69.	99 - 99)		3′	ı			
Balance from underwriting year accounting		Other technical income and charges (particulars to be pecified by way of supplementary note) 32							
	Total				39	9			
Balance of all years' underw	riting (19+29-	+39)			49	9	4893	2	(115467)
Allocated investment return					5′	ı			
Transfer to non-technical ac	count (49+51)			59	9	4893	2	(115467)

Form 20

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

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	2008	£000	270
Items to be shown net of ı	reinsurance			•		This	s financial year	Pre	evious year
							1		2
	Earned pren	nium (21. 19	9. 5)		11		40322	.9	390149
	Claims incur	red (22. 17.	. 4)		12	!	28277	7	231691
	Claims mana	agement co	sts (22. 18. 4)		13	3	1272	25	4515
This was also we also well in a	Adjustment t	or discount	ing (22. 52. 4)		14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15	3			
,			or charges (part plementary note)	5					
	Net operatin	g expenses	(22. 42. 4)		17	•	12697	'8	129832
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19)	(1925	51)	24111
	Earned pren	nium (21. 11	1. 5)		21		(40)3)	
	Claims incur	red (22. 13.	. 4)		22	!	51447	6	(76985)
	Claims management costs (22. 14. 4)					3	521	6	14079
Adjustment for prior years' underwriting	Adjustment t	or discount	ing (22. 51. 4)		24		18909	0	(8952)
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)								
	Net operatin	g expenses	(22. 41. 4)		26	i	(96	(8)	2100
	Balance (21-	-22-23+24+	25-26)		29)	(33003	37)	51854
	Per Form 24	(24. 69.	99 - 99)		31				
Balance from underwriting year accounting			and charges (pa plementary note)		32	!			
	Total				39)			
Balance of all years' underw	riting (19+29-	-39)			49)	(34928	38)	75965
Allocated investment return					51				
Transfer to non-technical ac	count (49+51)			59		(34928	38)	75965

Form 20

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

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	2008	£000	330
Items to be shown net of r	einsurance			•	•	This	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	. 5)		11				
	Claims incur	red (22. 17.	4)		12	2			
	Claims mana	agement cos	sts (22. 18. 4)		13	;			
	Adjustment t	for discounti	ng (22. 52. 4)		14				
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	15	;			
. , , , , , , , , , , , , , , , , , , ,			or charges (partion	culars to be	16	i			
	Net operatin	g expenses	(22. 42. 4)		17	•			
	Balance of y	ear's underv	vriting (11-12-13	+14-15+16-1	17) 19)			
	Earned pren	nium (21. 11	. 5)		21				
	Claims incur	Claims incurred (22. 13. 4)							
	Claims mana	claims management costs (22. 14. 4)							
Adjustment for prior years' underwriting	Adjustment t	for discounti	ng (22. 51. 4)		24	ļ			
(accident year accounting)			or charges (partion	culars to be	25	3			
	Net operatin	g expenses	(22. 41. 4)		26	;			
	Balance (21	-22-23+24+2	25-26)		29)			
	Per Form 24	(24. 69.	99 - 99)		31		(451	9)	(401)
Balance from underwriting year accounting			and charges (par lementary note)	ticulars to be	32	!			
	Total				39)	(451	9)	(401)
Balance of all years' underw	riting (19+29+	- 39)			49)	(451	9)	(401)
Allocated investment return					51				
Transfer to non-technical ac	count (49+51)			59)	(451	9)	(401)

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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

			registration number	UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	12 2008 4		340	
tems to be shown net of ı	reinsurance				<u>'</u>	Thi	is financial year	Pre	evious year	
							1		2	
	Earned pren	nium (21. 19	9. 5)		1	1	681	6	6678	
	Claims incurred (22. 17. 4) 12 3004									
	Claims man	agement co	sts (22. 18. 4)		1	3	60)5	1039	
This was also was do no witing	Adjustment	for discount	ting (22. 52. 4)		1	4				
This year's underwriting (accident year accounting)	Increase in p	provision for	r unexpired risks	s (22. 19. 4)	1	5				
(decident year accounting)			or charges (par plementary note	6						
	Net operatin	g expenses	(22. 42. 4)		1	7	971	4	8980	
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17) 1	9	(650)7)	(16751)	
	Earned pren	nium (21. 1	1. 5)		2	1				
	Claims incurred (22. 13. 4)					2	(1146	61)	(1159)	
	Claims management costs (22. 14. 4)						(9	97)	149	
Adjustment for prior years' underwriting	Adjustment	for discount	ing (22. 51. 4)		2	4				
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)									
	Net operatin	g expenses	(22. 41. 4)		2	6				
	Balance (21	-22-23+24+	-25-26)		2	9	1155	58	1010	
	Per Form 24	(24. 69.	99 - 99)		3	1	2500	00		
Balance from underwriting year accounting			and charges (paper)		е з	2				
	Total				3	9	2500	00		
Balance of all years' underw	riting (19+29-	+39)			4	9	3005	51	(15741)	
Allocated investment return	1				5	1				
Transfer to non-technical ac	count (49+51)			5	9	3005	51	(15741)	

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Form 20

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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

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	2008	£000	409
Items to be shown net of I	reinsurance		ı	1		Thi	s financial year	Pre	evious year
							1		2
	Earned pren	nium (21. 19	9. 5)		1	1	7161	1	80142
l	Claims incur	red (22. 17.	. 4)		1	2	5185	4	45163
	Claims man	agement co	sts (22. 18. 4)		1	3	423	0	2978
This considers the second considers	Adjustment	or discount	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	1	5			
			or charges (part plementary note)		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	229	8	24115
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17) 1	9	1322	9	7886
	Earned premium (21. 11. 5)					:1	(2021	1)	
	Claims incurred (22. 13. 4)					2	(3921	5)	(25012)
	Claims man	2	3	14	1	2844			
Adjustment for prior years' underwriting	Adjustment	or discount	ing (22. 51. 4)		2	4			
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)					5			
	Net operatin	g expenses	(22. 41. 4)		2	:6	(10	2)	1600
	Balance (21	-22-23+24+	25-26)		2	9	1896	5	20568
	Per Form 24	(24. 69.	99 - 99)		3	1			
Balance from underwriting year accounting			and charges (pa plementary note)		e 3	2			
	Total				3	9			
Balance of all years' underw	riting (19+29-	+39)			4	.9	3219	4	28454
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	3219	4	28454

Company

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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

			registration number	UK/ CM	day	month	h year uni		Category number		
		R20	21487	GL	31	12	2008	£000	500		
Items to be shown net of r	einsurance					This financial year			evious year		
							1		2		
	Earned pren	nium (21. 19	9. 5)		1	1					
	Claims incur	red (22. 17.	. 4)		1	2					
	Claims man	agement co	sts (22. 18. 4)		1	3					
	Adjustment	for discount	ting (22. 52. 4)		1	4					
This year's underwriting (accident year accounting)	Increase in p	provision for	r unexpired risks	s (22. 19. 4)	1	5					
			or charges (par olementary note	6							
	Net operatin	g expenses	(22. 42. 4)		1	7	18	0	197		
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17) 1	9	(18	30)	(197)		
	Earned pren	nium (21. 11	1. 5)		2	1					
	Claims incur	red (22. 13	. 4)		2	22	(1194	7)	2218		
	Claims man	agement co	sts (22. 14. 4)		2	23					
Adjustment for prior years' underwriting	Adjustment	for discount	ting (22. 51. 4)		2	24					
(accident year accounting)	Other technical income or charges (particulars to be specified by way of supplementary note)										
	Net operatin	g expenses	(22. 41. 4)		2	:6					
	Balance (21	-22-23+24+	-25-26)		2	:9	1194	7	(2218)		
	Per Form 24	(24. 69.	99 - 99)		3	1	303	4	334		
Balance from underwriting year accounting			and charges (pa		e 3	32					
	Total				3	9	303	4	334		
Balance of all years' underw	riting (19+29-	+39)			4	9	1480	14801			
Allocated investment return					5	i1					
Transfer to non-technical ac	count (49+51)			5	i9	1480	1	(2081)		

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Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

	,		registration number	UK/ CM	day	month	year	units	Category number
		R20	21487	GL	31	12	2008	£000	600
Items to be shown net of r	einsurance		1		'	This	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		11		223115	52	2005479
	Claims incur	red (22. 17.	4)		12	!	151488	31	1472416
	Claims mana	agement co	sts (22. 18. 4)		13	1	10321	8	95232
This considers the second considers of	Adjustment t	or discounti	ing (22. 52. 4)		14				
This year's underwriting (accident year accounting)	Increase in p	rovision for	unexpired risks	(22. 19. 4)	15	1			
(account your accounting)			or charges (part plementary note)	i					
	Net operatin	g expenses	(22. 42. 4)		17		78039	93	738031
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19	1	(16734	10)	(300200)
	Earned pren	nium (21. 11	1. 5)		21		(480	9)	879
	Claims incur	22	!	(2769	97)	(145547)			
	Claims management costs (22. 14. 4) 23						3859)1	36362
Adjustment for prior years' underwriting	Adjustment t	or discounti	ing (22. 51. 4)		24				
(accident year accounting)			or charges (part plementary note)		25				
	Net operatin	g expenses	(22. 41. 4)		26	;			
	Balance (21	-22-23+24+	25-26)		29)	(1570	03)	110064
	Per Form 24	(24. 69.	99 - 99)		31		148	32	73
Balance from underwriting year accounting	Other techni specified by								
	Total				39)	148	32	73
Balance of all years' underw	riting (19+29-	-39)			49	1	(18156	61)	(190063)
Allocated investment return					51				
Transfer to non-technical ac	count (49+51)			59	1	(18156	61)	(190063)

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

Name of insurer Aviv

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Business	tal Business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2008	£000	001
			Gross premiums writ	tten	Reins	urers' share			Net of reinsurance			
Premiums receivable durin	g the financial year		Earned in previous financial years			ed in previous ancial years			Earned in previous financial years			
			1			3			5	1		
In respect of risks incepted	d in previous financial years	11	(8675)		(38686))		30011			
			Earned in this financial year	Unearned at end o this financial year	1	rned in this ancial year		Unearned at end of this financial year		Earned in this financial year		ed at end of ancial year
		_	1	2		3	4		5	i		6
In respect of risks incepted	d in previous financial years	12	356							356		
	For periods of less than 12 months	13	546496	33980)	39168		649		507328		33331
In respect of risks incepted in this financial year	For periods of 12 months	14	1623987	1828962	2	95117	76	6020		1528870		1752942
yeai	For periods of more than 12 months	15	50991	118341		5226	17	7005		45765		101336
	Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		2154030	214655	5	231364	117	7546		1922666		97109
Total (12 to 16)		19	4375860	2195938	3	370875	211	1220		4004985		1984718

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business					registration number	UK/ CM	day	month	year	units	Category number	
					R2	1 21487	GL	31	12	2008	£000	002
			Gross premiums writ	ten	Re	einsurers' share		1	Net of rein	surance		
Premiums receivable durin	g the financial year		Earned in previous financial years		E	arned in previous financial years			Earned in previous financial years			
			1		3				5			
In respect of risks incepted	in previous financial years	11	(3866)			(38686)	(38686)			34820		
			Earned in this financial year	Unearned at end this financial yea	- 1	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	l in previous financial years	12										
	For periods of less than 12 months	13	342237	1798	38	39168		649		303069		17339
In respect of risks incepted in this financial vear	For periods of 12 months	14	634628	79447	76	95117	76	6020		539511		718456
year	For periods of more than 12 months	15	44658	10857	73	5226	17005		39432		91568	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1123185	20542	28	231364	117546		891821		8788	
Total (12 to 16) 19		2144708	112646	65	370875	370875 211220			1773833	915245		

Company

GL/

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Treaty Reinsurance	Accepted	Business
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Total Treaty Reinsurance Accepted Business							registration number	UK/ CM			month year		units	Category number		
					R21	1	21487	G	L	31	12	2008	£000	003		
			Gross premiums write	ten	Re	einsur	rers' share	·	<u> </u>		Net of rein	surance				
Premiums receivable during the financial year			Earned in previous financial years		Earned in previous financial years						Earned in financia					
_			1			3					5	;				
In respect of risks incepted in previous financial years 11			(4809)									(4809)				
			Earned in this financial year	Unearned at end this financial year	- 1		ned in this ncial 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	l in previous financial years	12	356									356				
For periods of less than 12 months		13	204259	1599	92						204259		15992			
In respect of risks incepted in this financial	For periods of 12 months	14	989359	10344	86									989359		1034486
year	For periods of more than 12 months	15	6333	970	68					6333		9768				
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1030845	922	27					1030845			9227			
Total (12 to 16) 19		19	2231152	10694	73							2231152		1069473		

Company

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

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

Company registration GL/ Category number UK/ СМ number day month units

					R2	21 21487	GL	31	12 2008	3 4	E000	160	
			Gross premiums written			Reinsurers' share			Net of reinsurance				
Premiums receivable during the financial year			Earned in previous financial years		E	Earned in previous financial years			Earned in previous financial years				
			1		3				5				
In respect of risks incepted in previous financial years 11		11	25			(15346)			15371				
			Earned in this financial year	Unearned at end this financial year	- 1	Earned in this financial year Unearned this finan					Unearned at end of this financial year		
		_	1	2		3	4		5		6		
In respect of risks incepted in previous financial years		12											
	For periods of less than 12 months	13	35178	187	72	1787		30	3339	91		1842	
In respect of risks incepted in this financial year	For periods of 12 months	14	86216	12181	15	14468	10	128	7174	48		111687	
yeai	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	124445	453	33	16578	912		107867		362		
Total (12 to 16) 19		245839	12822	20	32833	11070		213006		117150			

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Fotal primary (direct) and facultative personal lines financial loss business						Company registration number	GL/ UK/ CM	day	month	year	units	Category number
			R21	1 21487	GL	31	12	2008	£000	180		
			Gross premiums writ	tten	Re	insurers' share		١	Net of reinsurance			
Premiums receivable during the financial year			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					(43113))			43113			
			Earned in this financial year	Unearned at end this financial year	- 1	Earned in this financial year	Unearned at end this financial ye	-		d in this ial year		ed at end of ancial year
			1	2	3		4		5			6
In respect of risks incepted	l in previous financial years	12										
	For periods of less than 12 months	13	72432	119	98	11470	30		60962			1168
In respect of risks incepted in this financial vear	For periods of 12 months	14	55935	5986	63	15047	17898		40888			41965
year	For periods of more than 12 months	15	42417	8953	39	4765	16352		37652			73187
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	303204	17689	92	177881	114805		125323			62087
Total (12 to 16) 19		473988	32749	92	209163		85	264825			178407	

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) an	d facultative commercial motor business
---------------------------	---

UK/ registration Category number CM units number month year R21 21487 GL 31 12 2008 £000 220 Gross premiums written Reinsurers' share Net of reinsurance Premiums receivable during the financial year Earned in previous Earned in previous Earned in previous financial years financial years financial years 3 5 11 In respect of risks incepted in previous financial years (338)(338) Unearned at end of Earned in this Unearned at end of Earned in this Earned in this Unearned at end of financial year this financial year financial year this financial year financial year this financial year 2 6 12 In respect of risks incepted in previous financial years For periods of less than 12 months 13 3440 143 3436 142 In respect of risks 14 incepted in this financial For periods of 12 months 20064 40928 2780 1100 17284 39828 vear 15 42 13 42 29 93 For periods of more than 12 months 135 Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to 16 40171 417 6 40165 417 the financial year 19 Total (12 to 16) 63717 41623 2803 1143 60914 40480

Company

GL/

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

Name of insurer Aviva International Insurance Limited

Global business

In respect of risks

the financial year

Total (12 to 16)

vear

incepted in this financial

Financial year ended 31st December 2008

FSA general insurance business reporting category

Premiums receivable during the financial year

In respect of risks incepted in previous financial years

In respect of risks incepted in previous financial years

Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to

For periods of less than 12 months

For periods of more than 12 months

For periods of 12 months

Earned in previous

financial years

Earned in this

financial year

(3058)

158303

299982

1440

403392

863117

383799

109685

11

12

13

14

15

16

19

Company GL/ UK/ registration Category number CM units number month year R21 21487 GL 31 12 2008 £000 260 Gross premiums written Reinsurers' share Net of reinsurance Earned in previous Earned in previous financial years financial years 3 5 (346)(2712) Unearned at end of Earned in this Unearned at end of Earned in this Unearned at end of this financial year financial year this financial year financial year this financial year 2 6 6595 23957 489 134346 6106 368627 53335 38306 246647 330321 5234 5760 351 526 1089 2817 32042 371350 2651 166

39487

753432

344312

183601

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

Name of insurer Aviv

Aviva International Insurance Limited

Global business

Total (12 to 16)

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct)	otal primary (direct) and facultative commercial lines liability business						UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2008	£000	270
Premiums receivable during the financial year			Gross premiums writ	tten	Reins	surers' share			Net of reinsurance			
			Earned in previous financial years			ed in previous ancial years			Earned in previous financial years 5			
			1		3							
In respect of risks incepted in previous financial years		11	(495)			(92)			(403)			
			Earned in this financial year	Unearned at end o this financial year	1	arned in this nancial year	Unearned at ea this financial y		Earned financi	I in this al year		ed at end of ancial year
			1	2		3	4		5			6
In respect of risks incepted	d in previous financial years	12										
	For periods of less than 12 months	13	52703	2197	7	990	40		51713			2157
In respect of risks incepted in this financial vear	For periods of 12 months	14	146910	176932	2	2526	2526 2		144384			174632
уса	For periods of more than 12 months	15	603	2413	3	22		60		581		2353
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	208051	4459	9	1500				206551		4459

408267

186001

5038

2400

403229

19

Company

GL/

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

UK/ registration Category number CM units number month year R21 21487 GL 31 12 2008 £000 340 Gross premiums written Reinsurers' share Net of reinsurance Earned in previous Earned in previous Premiums receivable during the financial year Earned in previous financial years financial years financial years 3 5 1 11 In respect of risks incepted in previous financial years Unearned at end of Unearned at end of Unearned at end of Earned in this Earned in this Earned in this financial year this financial year financial year this financial year financial year this financial year 2 6 12 In respect of risks incepted in previous financial years For periods of less than 12 months 13 5130 692 59 50 5071 642 In respect of risks 14 333 incepted in this financial For periods of 12 months 338 338 8 5 330 vear 15 For periods of more than 12 months Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to 16 1465 11 50 1415 11 the financial year 19 Total (12 to 16) 6933 1041 117 55 6816 986

Company

GL/

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

Name of insurer

Aviva International Insurance Limited

11

12

13

14

15

16

19

Global business

In respect of risks

the financial year

Total (12 to 16)

vear

incepted in this financial

Financial year ended 31st December 2008

Premiums receivable during the financial year

In respect of risks incepted in previous financial years

In respect of risks incepted in previous financial years

Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to

For periods of less than 12 months

For periods of more than 12 months

For periods of 12 months

FSA general insurance business reporting category

Company GL/ UK/ registration Category number CM units number month year R21 21487 GL 31 12 2008 £000 409 Gross premiums written Reinsurers' share Net of reinsurance Earned in previous Earned in previous Earned in previous financial years financial years financial years 5 3 1 20211 (20211) Unearned at end of Earned in this Earned in this Unearned at end of Earned in this Unearned at end of financial year this financial year financial year this financial year financial year this financial year 2 6 15051 5291 901 9 14150 5282 25183 25973 6953 6283 18230 19690 75 156 10726 25 81 10701 42457 16299 3307 1663 39150 14636 82847 58289 11236 7980 71611 50309

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

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Proportional Reinsurance	Treaty	Business	accepted
---------------------------------------	--------	----------	----------

UK/ registration Category number CM units number month year R21 21487 GL 31 12 2008 £000 600 Gross premiums written Reinsurers' share Net of reinsurance Premiums receivable during the financial year Earned in previous Earned in previous Earned in previous financial years financial years financial years 3 5 11 In respect of risks incepted in previous financial years (4809)(4809) Unearned at end of Earned in this Unearned at end of Earned in this Earned in this Unearned at end of financial year this financial year financial year this financial year financial year this financial year 2 3 6 12 In respect of risks incepted in previous financial years 356 356 For periods of less than 12 months 13 204259 15992 204259 15992 In respect of risks 14 incepted in this financial For periods of 12 months 989359 1034486 989359 1034486 vear 15 6333 9768 6333 9768 For periods of more than 12 months Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to 16 1030845 9227 1030845 9227 the financial year 19 Total (12 to 16) 2231152 1069473 2231152 1069473

Company

GL/

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Name of insurer

Global business

Aviva International Insurance Limited

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Business

		r	Compa egistr numbe	ation	GL/ UK/ CM		day	mont	h year	ur	nits	Category number
		R22	21	487	GL		31	12	2008	£0	000	001
				forwal previous ye	t brought rd from s financial ear		Amount payable receivabl this finar year 2	/ le	Amount carr forward to n financial ye	ext	attrib	Amount utable to this ancial year
	Gross amount		11		4147076		147	3685	3069	787		396396
Claims incurred in respect	Reinsurers' share				592368		8	8725	589	960		86317
of incidents occurring prior to this financial year	Net (11-12)				3554708		138	4960	2479	827	310079	
	Claims management costs				65876		6	9964	40	895	44983	
Claims incurred in respect of incidents occurring in this financial year	Gross amount						1258063		1342118		2600181	
	Reinsurers' share		16				2	0903	20)400	41303	
	Net (15-16)		17				123	7160	1321	718		2558878
	Claims management costs		18				124495		27	702		152197
Provision for unexpired risk	(S		19									
	Commissions		21		666992		110	2130	657024		1112098	
	Other acquisition e	expenses	22		176254	276		6805	13728			315777
Net operating	Administrative exp	enses	23				198140				198140	
expenses	Reinsurance comprofit participations		24		205165		(5097)		178	8689	21379	
	Total (21+22+23-2	4)	29		638081		158	2172	615	617		1604636
Adjustments for	Gross amount		31		202084				393	3032		190948
discounting in respect of	Reinsurers' share		32		105142				107	000		1858
the items shown at lines 11 to 18 above	Claims manageme	ent costs	33									
TT to 16 above	Total (31-32+33)		39		96942				286	032		189090
Split of line 29	Prior financial yea	rs	41				(-	4491)				(4491)
Opin of fille 23	This financial year		42		638081		158	6664	615	617		1609128
Split of line 39	Incidents occurring financial year	g prior to this	51		96942				286	6032		189090
	Incidents occurring financial year	g in this	52									

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provisions
Name of insurer
Aviva International Insur

Global business

Aviva International Insurance Limited

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

	,		Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	21	487	GL	31	12	2008 £0		000 002	
				forw previou	nt brought ard from us financial year	Amoun payable receival in this fina year	e/ ole	Amount care forward to n financial ye	ext	attrib	Amount utable to this ancial year
	ı				1	2		3			4
	Gross amount		11		2736409	78	8759	2365	710		418060
Claims incurred in respect of incidents occurring prior to this financial year					553006	8	34150	537	193		68337
	Net (11-12)				2183403	70	4609	1828	3517	349723	
	Claims management costs				41095	1	9550	27	7937	6392	
Claims incurred in respect of incidents occurring in this financial year	Gross amount					36	7757	717543		1085300	
	Reinsurers' share		16			2	20903	20)400	41303	
	Net (15-16)		17			34	6854	697	' 143		1043997
	Claims managem	ent costs	18			3	7951	11	028		48979
Provision for unexpired risk	(S		19								
	Commissions		21		474155	66	2607	470217		666545	
	Other acquisition	expenses	22	84426		94421		53732		125115	
Net operating	Administrative exp	enses	23			53782				53782	
expenses	Reinsurance com profit participation		24		205165	(5097)		178689		21379	
	Total (21+22+23-2	24)	29		353416	81	5907	345	260		824063
A 11	Gross amount		31		202084			393	3032		190948
Adjustments for discounting in respect of	Reinsurers' share		32		105142			107	000		1858
the items shown at lines	Claims managem	ent costs	33								
11 to 18 above	Total (31-32+33)		39		96942			286	6032		189090
0 11 11 00	Prior financial yea	rs	41				(4491)				(4491)
Split of line 29	This financial year	r	42		353416	82	0399	345	260		828555
Calit of line 20	Incidents occurrin financial year	g prior to this	51		96942			286	6032		189090
Split of line 39	Incidents occurrin financial year	g in this	52								

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provisions
Name of insurer
Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

·	·		Compa registr numbe	ation	GL/ UK/ CM	day	mont	:h year	ur	nits	Category number
		R22	21	487 GL		31	12	2008 £		000	003
				forw previou	nt brought ard from us financial year	Amoun payable receival in this fina year 2	e / ole	Amount car forward to n financial ye	ext	attrib	Amount utable to this ancial year
	Gross amount		11		1410667		34926		1077		(21664)
Claims incurred in respect					39362		4575		2767		17980
of incidents occurring prior to this financial year					1371305	68	30351	-	1310		(39644)
	Claims management costs		13 14		24781		50414		2958	38591	
Claims incurred in respect of incidents occurring in this financial year	Gross amount		15				90306	624575		151488	
	Reinsurers' share		16								
	Net (15-16)		17			89	90306	624	1575		1514881
tino intanolal your	Claims management costs		18			8	86544	16674		103218	
Provision for unexpired risk	(S		19								
	Commissions		21		192837	43952		186807		445553	
	Other acquisition	expenses	22		91828	18	32384	83550		19066	
Net operating	Administrative ex	penses	23			144358				144358	
expenses	Reinsurance com profit participation		24								
	Total (21+22+23-	24)	29		284665	76	6265	270	357		780573
A -1:	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines 11 to 18 above	Claims managem	ent costs	33								
TI to 18 above	Total (31-32+33)		39								
Split of line 29	Prior financial yea	ars	41								
Split of lifte 29	This financial yea	r	42		284665	76	6265	270	357		780573
Split of line 20	Incidents occurring	g prior to this	51								
Split of line 39	Incidents occurring	ig in this	52								

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provisions

Aviva International Insurance Limited

Global business

Financial year ended

Name of insurer

31st December 2008

FSA general insurance business reporting category

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

			Compa registr numbe	ation	GL/ UK/ CM	da	ıy	mont	h year	uı	nits	Category number
		R22	22 214		GL	31		12	2008 £		000	160
				forwar previous	t brought rd from s financial ear	paya rece in this t	finan ear	/ e	Amount ca forward to financial	next	attrib	Amount utable to this ancial year
	T-				1		2		3			4
	Gross amount		11		161336		135	5323		35284		9271
Claims incurred in respect of incidents occurring prior to this financial year	Reinsurers' share		12		18147		20	0196		6333		8382
	Net (11-12)		13		143189		115	5127	;	28951		889
	Claims manageme	ent costs	14		981			976		450	445	
Claims incurred in respect of incidents occurring in this financial year	Gross amount		15				77	7157	59755		136912	
	Reinsurers' share		16				8	3852		1893		10745
	Net (15-16)		17				68	3305		57862		126167
	Claims manageme	ent costs	18				1	1656		257		1913
Provision for unexpired risk	(S		19									
	Commissions		21		51357		92	2196		49647		93906
	Other acquisition e	expenses	22		1273			513		1475		311
Net operating	Administrative exp	enses	23				2	2505				2505
expenses	Reinsurance comprofit participations		24		8908		(3	3522)		711		4675
	Total (21+22+23-2	:4)	29		43722		98	3736		50411		92047
A -1:	Gross amount		31									
Adjustments for discounting in respect of	Reinsurers' share		32									
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39									
0-14-41:00	Prior financial year	rs	41					(540)				(540)
Split of line 29	This financial year		42		43722		99	276		50411		92587
Coults of line 200	Incidents occurring financial year	g prior to this	51									
Split of line 39	Incidents occurring financial year	g in this	52									

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provisions
Name of insurer
Aviva International Insurance Limited

Global business

Financial year ended

31st December 2008

FSA general insurance business reporting category

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

			Compa registr numbe	ation	GL/ UK/ CM	day	mon	th year	uı	nits	Category number
		R22	21	487	GL	31	12	2008	£0	000	180
				forwa previous y	t brought rd from s financial ear	Amou payabl receiva in this fina year	e / ble ancial	Amount ca forward to financial	next	attrib	Amount utable to this ancial year
	Gross amount		11		119133		62935		66995		10797
Claims incurred in respect			12		37562		28953		28348		19739
of incidents occurring prior to this financial year	Net (11-12)		13		81571		33982		38647		(8942)
to this interioral year	Claims manageme	ent costs	14		1470		1557		841		928
	Gross amount		15				71336	-	74105		145441
Claims incurred in respect	Reinsurers' share		16				11534		14064		25598
of incidents occurring in this financial year	Net (15-16)		17				59802	(50041		119843
	Claims manageme	ent costs	18				7401		1111		8512
Provision for unexpired risk	(S		19								
	Commissions		21		258554	1	97028	24	11633		213949
	Other acquisition 6	expenses	22		5811		6703		5651		6863
Net operating	Administrative exp	enses	23				5154				5154
expenses	Reinsurance comprofit participation		24		193925	(12525)	16	60212		21188
	Total (21+22+23-2	24)	29		70440	2	21410	8	37072		204778
A diverse and for	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims manageme	ent costs	33								
TITIO 18 above	Total (31-32+33)		39								
Split of line 29	Prior financial yea	rs	41				(794)				(794)
Split of lifle 29	This financial year		42		70440	2	22205	8	37072		205573
Split of line 39	Incidents occurring financial year	g prior to this	51								
Split of lifte 39	Incidents occurring financial year	g in this	52								

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provisions Name of insurer

Global business

Aviva International Insurance Limited

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

			Compa registr numbe	ation	GL/ UK/ CM		day	mont	h yea	ar	unit	s	Category number
		R22	21	487	GL		31	12	200	80	£00	0	220
				forwar previous	brought d from financial ear	l .	Amount payable receivab this finar year	/ le	Amoun forward financ	to ne	xt a	attribu	mount table to this ncial year
				•	1		2			3	ightharpoonup		4
	Gross amount		11		159556		4	4374		907	61		(24421)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		1164			1238			13		87
to this financial year	Net (11-12)		13		158392		4	3136		907	48		(24508)
	Claims manageme	ment costs			3466			2043		21	51		728
	Gross amount		15				1	9386		307	91		50177
Claims incurred in respect	Reinsurers' share		16										
of incidents occurring in this financial year	Net (15-16)	iale					1	9386		307	91		50177
,	Claims manageme	ent costs	18					2023		7	03		2726
Provision for unexpired risk	(S		19										
	Commissions		21		14572		1	5081		84	84		21169
	Other acquisition e	expenses	22		3761			4622		32	87		5096
Net operating	Administrative exp	enses	23					7223					7223
expenses	Reinsurance comprofit participation		24										
	Total (21+22+23-2	24)	29		18333		2	6926		117	71		33488
	Gross amount		31										
Adjustments for discounting in respect of	Reinsurers' share		32										
the items shown at lines	Claims manageme	ent costs	33										
11 to 18 above	Total (31-32+33)		39										
	Prior financial yea	rs	41					(198)			\neg		(198)
Split of line 29	This financial year		42		18333		2	7124		117	71		33686
Calit of line 20	Incidents occurring financial year	g prior to this	51										
Split of line 39	Incidents occurring financial year	g in this	52										

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provisions

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Name of insurer

Aviva International Insurance Limited

Company

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

			registr numbe	ation	UK/ CM	day	mont	h year	uı	nits	Category number
		R22	21	487	GL	31	12	2008	£0	000	260
				forwa previou	nt brought ard from us financial year	Amoun payable receival in this fina year	e / ole	Amount ca forward to financial	next	attrib	Amount utable to this ancial year
	I		_		1	2		3			4
	Gross amount		11		586066	28	34522		09620		(91924)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		73838		6351		57079		(10408)
to this financial year	Net (11-12)		13		512228	27	78171	15	52541		(81516)
	Claims manageme	ent costs	14		8588		5081		2538		(969)
	Gross amount		15			16	3611	24	47967		411578
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				260		1143		1403
this financial year	Net (15-16)		17			16	3351	24	46824		410175
-	Claims manageme	ent costs	18				15036		3232		18268
Provision for unexpired risk	(S		19								
	Commissions		21		110693	24	12167	10	02346		250514
	Other acquisition e	expenses	22		46588	į	58549		23017		82120
Net operating	Administrative exp	enses	23			2	25127				25127
expenses	Reinsurance comr profit participations		24		1932		3234		3235		1931
	Total (21+22+23-2	4)	29		155349	32	22609	12	22128		355830
	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39								
	Prior financial year	rs	41				(1889)				(1889)
Split of line 29	This financial year		42		155349	32	24498	12	22128		357719
0-14-411	Incidents occurring financial year	prior to this	51								
Split of line 39	Incidents occurring financial year	g in this	52								

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provisions
Name of insurer
Aviva

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

			Compa registr numbe	ation	GL/ UK/ CM	(day	mont	h year	ur	nits	Category number
		R22	21	487	GL		31	12	2008	£0	000	270
				forwar previous	brought d from financial ear	pa rec in this	mount ayable ceivabl s finan year	/ e	Amount car forward to r financial y	next	attrib	Amount utable to this ancial year
					1		2		3			4
	Gross amount		11		1591730		238	3999	191	6334		563603
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		419672		26	6571	44	2228		49127
to this financial year	Net (11-12)		13		1172058		212	2428	147	4106		514476
	Claims manageme	ent costs	14		23660		8	8802	2	0074		5216
	Gross amount		15				11	1685	27	1092		282777
Claims incurred in respect of incidents occurring in	Reinsurers' share		16									
this financial year	Net (15-16)		17				11	1685	27	1092		282777
	Claims manageme	ent costs	18				8	8874	:	3851		12725
Provision for unexpired risl	KS		19									
	Commissions		21		26840		93	3578	3	9029		81389
	Other acquisition 6	expenses	22		17223		33	3760	1	6799		34184
Net operating	Administrative exp	enses	23				10	0437				10437
expenses	Reinsurance comprofit participation		24									
	Total (21+22+23-2	24)	29		44063		137	7775	5	5828		126010
A !!	Gross amount		31		202084				39	3032		190948
Adjustments for discounting in respect of	Reinsurers' share		32		105142				10	7000		1858
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39		96942				28	6032		189090
0-14-41	Prior financial yea	rs	41					(968)				(968)
Split of line 29	This financial year		42		44063		138	3743	5	5828		126978
Calit of line 20	Incidents occurring financial year	g prior to this	51		96942				28	6032		189090
Split of line 39	Incidents occurring	g in this	52									

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provisions
Name of insurer
Aviva International Insurance Limited

Global business

Financial year ended

31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

			Compa registr numbe	ation	GL/ UK/ CM	day	mon	th year	u	nits	Category number
		R22	21	487	GL	31	12	2008	3 £0	000	340
				forwa previous y	t brought rd from s financial ear	Amo paya receiv in this fi ye.	ole / able nancial ar	Amount of forward to financia	o next	attrib	Amount utable to this ancial year
	Gross amount		11		14832		484		2887		(11461)
Claims incurred in respect	Reinsurers' share		12								
of incidents occurring prior to this financial year	Net (11-12)		13		14832		484		2887		(11461)
, , , , , , , , , , , , , , , , , , , ,	Claims manageme	ent costs	14		427		27		303		(97)
	Gross amount		15				2237		767		3004
Claims incurred in respect	Reinsurers' share		16								
of incidents occurring in this financial year	Net (15-16)		17				2237		767		3004
,	Claims manageme	ent costs	18				522		83		605
Provision for unexpired risk	s		19								
	Commissions		21		3989		1672		806		4855
	Other acquisition 6	expenses	22		2391		1498		343		3546
Net operating	Administrative exp	enses	23				1313				1313
expenses	Reinsurance comprofit participation		24								
	Total (21+22+23-2	:4)	29		6380		4483		1149		9714
A division anta for	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines 11 to 18 above	Claims manageme	ent costs	33								
TI to 18 above	Total (31-32+33)		39								
Calit of line 20	Prior financial yea	rs	41								
Split of line 29	This financial year		42		6380		4483		1149		9714
Split of line 20	Incidents occurring financial year	g prior to this	51								
Split of line 39	Incidents occurring	g in this	52								

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provisions Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

	, (,		Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	21	487	GL	31	12	2008	£0	000	409
		•	•	forw previou	int brought vard from us financial year	Amour payable receival in this fina year	e / ole	Amount car forward to n financial ye	ext	attrib	Amount utable to this ancial year
	Gross amount		11		103756		22122		3829		(37805)
Claims incurred in respect	Reinsurers' share		12		2623		841	3	3192		1410
of incidents occurring prior to this financial year	Net (11-12)		13		101133	2	21281	40	0637		(39215)
to triis iiriariolar year	Claims managem	ent costs	14		2503		1064	1	1580		141
	Gross amount		15			2	22345	33	3066		55411
Claims incurred in respect	Reinsurers' share)	16				257	3	3300		3557
of incidents occurring in this financial year	Net (15-16)		17			2	22088	29	9766		51854
,	Claims managem	ent costs	18				2439	1	1791		4230
Provision for unexpired risk	(S		19								
	Commissions		21		8150	2	20885	28	3272		763
	Other acquisition	expenses	22		7379	(-	11224)	3	3160		(7005)
Net operating	Administrative ex	penses	23				2023				2023
expenses	Reinsurance com profit participation		24		400		7716	14	4531		(6415)
	Total (21+22+23-	24)	29		15129		3968	16	5901		2196
Adjustments for	Gross amount		31								
discounting in respect of	Reinsurers' share)	32								
the items shown at lines 11 to 18 above	Claims managem	ent costs	33								
TI to 10 above	Total (31-32+33)		39								
Split of line 29	Prior financial yea	ars	41				(102)				(102)
Opin of mile 20	This financial yea	ır	42		15129		4070	16	5901		2298
Split of line 39	Incidents occurrir financial year	ng prior to this	51								
John of litte 3a	Incidents occurrir financial year	ng in this	52								

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provisions
Name of insurer
Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

			registr numbe	ation	UK/ CM	day	mont	h year	un	its	Category number
		R22	21	487	GL	31	12	2008	£0	00	500
				forware previous	nt brought ard from us financial year	Amoun payable receival in this fina year 2	e / ole	Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
	Gross amount		11		51262		6615		2700		(11947)
Claims incurred in respect	Reinsurers' share		12								, ,
of incidents occurring prior to this financial year	Net (11-12)		13		51262	1	6615	2	2700		(11947)
to tino imanolal your	Claims manageme	ent costs	14								, ,
	Gross amount		15								
Claims incurred in respect	Reinsurers' share		16								
of incidents occurring in this financial year	Net (15-16)		17								
,	Claims manageme	ent costs	18								
Provision for unexpired risk	(S		19								
	Commissions		21								
	Other acquisition e	expenses	22								
Net operating	Administrative exp	enses	23				180				180
expenses	Reinsurance comr profit participations		24								
	Total (21+22+23-2	4)	29				180				180
A !!	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39								
Split of line 29	Prior financial year	rs	41								
Split of line 29	This financial year		42				180				180
Split of line 20	Incidents occurring financial year	g prior to this	51								
Split of line 39	Incidents occurring financial year	g in this	52								

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provisions Name of insurer

Global business

Aviva International Insurance Limited

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

			Compa registr numbe	ation	GL/ UK/ CM		day	mont	h year	ur	nits	Category number
		R22	21	487	GL		31	12	2008	£0	000	600
				forwar previous ye	brought d from financial ear	ı	Amount payable receivab this finar year	/ le	Amount ca forward to financial y	next	attrib	Amount utable to this ancial year
	I			1	1		2		3			4
	Gross amount		11		1359405			8311		1377		(9717)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		39362			4575	5	2767		17980
to this financial year	Net (11-12)		13		1320043		66	3736	62	8610		(27697)
	Claims manageme				24781		5	0414	1	2958		38591
	Gross amount		15				89	0306	62	4575		1514881
Claims incurred in respect of incidents occurring in	Reinsurers' share											
this financial year	Net (15-16)	liale					89	0306	62	4575		1514881
	Claims manageme	ent costs	18				8	6544	1	6674		103218
Provision for unexpired risk	(S		19									
	Commissions		21		192837		43	9523	18	6807		445553
	Other acquisition e	expenses	22		91828		18	2384	8	3550		190662
Net operating	Administrative exp	enses	23				14	4178				144178
expenses	Reinsurance comprofit participation		24									
	Total (21+22+23-2	24)	29		284665		76	6085	27	0357		780393
	Gross amount		31									
Adjustments for discounting in respect of	Reinsurers' share		32									
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39									
	Prior financial yea	rs	41									
Split of line 29	This financial year		42		284665		76	6085	27	0357		780393
Cally of the coo	Incidents occurring financial year	g prior to this	51									
Split of line 39	Incidents occurring financial year	g in this	52									

Category number

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

Printed 02/04/2009 11:41:51

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Business

										R2	23	21487	'	GL	31	12	2008	£000	001
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard		aims out brought f	standing forward	Cla	ims rred	Deducti discou	-	Earned		erioration / urplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred b not reporte (net)	d deve (other durin	year) or loped years) g this al year -6-7-8)	from cl outstar carri forward	aims nding ed	(net)	`	original eserve %	
			1	2	3	4	5	6	7		8		9	10		11		12	13
12	2008	11				1237160	987611	334107				25	58878			40049	985		63.9
12	2007	12	1330188	1383973		792570	552280	38601	106	60383	3235	0	(522)			38922	241		69.7
12	2006	13	1077505	1364149	686454	188401	408168	13496	57	74548	461	8	(10621)			40474	129	(5.0)	58.7
12	2005	14	1003367	1418909	776374	141197	237126	23773	41	10734	381	16	(46834)			40861	87	(16.9)	53.4
12	2004	15	884217	1416106	867757	96767	132340	4400	29	91466	144	1	(72370)			39018	329	(22.2)	50.9
12	2003	16	848236	1349261	893125	47402	86181	1240	15	6426	93	7	(31000)			35480)19	(23.8)	52.9
12	2002	17	905754	1241862	932071	24212	61511	1899	10	2598	27	1	(17717)			33138	362	(17.9)	58.1
12	2001	18	801291	1065422	919152	8017	36107	569	5	6078	11	0	(12575)			27099	934	(9.5)	65.1
12	2000	19	811722	1095938	1046497	5183	15241	175	1	18726	6	8	1225			25437	775	(2.6)	73.9
12	1999	20	870249	1136064	1034898	3586	26584	90	3	32188	4	57	(2385)			26048	330	(6.2)	74.3
Prior accide	ent years	21				77625	251785	588261	28	30586	1342	7 5	02878	28	86032				
Reconcilia	ation	22																	
Total (11	to 22)	29				2622120	2794934	1006611	298	33733	5709	'5 28	868957	28	86032				

Company

registration number GL/

UK/ CM

day month

year

units

Category number

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

Printed 02/04/2009 11:41:51

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

										R2	23 2	1487	GL	31	12	2008	£000	002
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forw		Cla	aims ou brought	tstanding forward	Claims incurred	Deduction	- 1	Earned premiums		rioration /	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) of developed (other years) during this financial year (4+5+6-7-8)	from clai outstand carried forward (ims ding d	(net)	` or	riginal erve %	
			1	2	3	4	5	6	7		8	9	10		11		12	13
12	2008	11				346854	517957	179186				104399	,		177383	33		58.9
12	2007	12	446743	795002		381918	329435	30099	61	4781	180221	(5355))		188700	07	(6.7)	63.0
12	2006	13	372545	720076	330949	92966	224108	11307	31	0371	30335	(1232	5)		209137	79	(8.4)	49.3
12	2005	14	397950	778835	392670	70782	132230	23028	21	9179	31580	(2471	9)		221786	69	(20.6)	45.8
12	2004	15	352387	758904	438716	52468	80703	4109	16	9072	9263	(4105	5)		206704	14	(24.1)	44.9
12	2003	16	343204	754621	485943	20625	54422	1113	7	'8049	5578	(746	7)		176309	90	(25.5)	51.3
12	2002	17	423677	705293	510149	10209	43157	1859	6	7211	2580	(1456	5)		169929	94	(19.8)	58.2
12	2001	18	630107	872397	749299	5862	32945	566	4	8469	1164	(1026	0)		21632	14	(9.6)	65.6
12	2000	19	811196	1093719	1045228	5183	15241	175	1	8726	648	122	5		253928	33	(2.6)	73.9
12	1999	20	869847	1124788	1031926	3586	26581	90	3	2185	457	(238	5)		25988	54	(5.6)	74.3
Prior accide	ent years	21				61010	245188	572161	25	6643	106891	51482	286	6032				
Reconcilia	ation	22																
Total (11	to 22)	29		_		1051463	1701967	823693	181	4686	368717	139372	286	6032				

Company

registration number GL/

UK/ CM

day month

year

units

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

Printed 02/04/2009 11:41:51

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

											registra numbe	ation U	JK/ CM	day	month	year	units	Category number
										R23	3 21	487	GI	_ 31	12	2008	£000	003
Accident y Month	Year		Claims paid (net) during the accident year	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	Reported (net)	Incurred but not reported (net)	Reported		Incurred but not reported (net)	Claims incurred (latest year) developed (other year) during this financial year) (4+5+6-7-8	or d rs) s ear f	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	s (sur	plus) of riginal erve %	Claims ratio %
40	0000	44	1	2	3	4	5	6	7		8	9	104	10	11	-0	12	13
12		11				890306	469654	154921				15148	-		22311			67.9
12	2007	12	883445	588971		410652	222845	8502	445	_	143369	530			200523	34	9.0	76.1
12	2006	13	704960	644073	355505	95435	184060	2189	264	177	15803	17	'04		19560	50	(1.1)	68.6
12	2005	14	605417	640074	383704	70415	104896	745	191	555	6616	(221	15)		18683°	18	(12.5)	62.4
12	2004	15	531830	657202	429041	44299	51637	291	122	394	5148	(313	315)		183478	35	(20.1)	57.6
12	2003	16	505032	594640	407182	26777	31759	127	78	377	3819	(235	33)		178492	29	(21.7)	54.4
12	2002	17	482077	536569	421922	14003	18354	40	35	387	161	(31	51)		161456	68	(15.3)	58.0
12	2001	18	171184	193025	169853	2155	3162	3	7(609	26	(23	315)		54672	20	(9.2)	63.4
12	2000	19	526	2219	1269										449	92	(42.8)	40.0
12	1999	20	402	11276	2972		3			3					597	76	(73.6)	56.5
Prior accide	ent years	21				16615	6597	16100	23	943	27316	(119	947)					
Reconcilia	ation	22																
Total (11	to 22)	29				1570657	1092967	182918	1169	047	202258	14752	237					

Company

GL/

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

Printed 02/04/2009 11:41:52

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

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

									_		registra numbe	ation l	UK/ CM		day	month	year	units	Category number
										R2	23 21	487	G	iL	31	12	2008	£000	160
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard		ims out rought t	standing forward	Claims incurred		Deductio		Earned		erioration / urplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported	i (net)	Incurred but not reported (net)	(latest year developed (other year during thi financial year (4+5+6-7-	d rs) is ear	from cla outstand carrie forward	ims ding ed	(net)	1 .	original eserve %	
			1	2	3	4	5	6	7		8	9		10	-	11		12	13
12	2008	11				68305	53286	4576				1261	167			2130			59.2
12	2007	12	117287	88836		74511	9792	1322	79	9595	9241	(32	211)			2479	27	(3.6)	81.8
12	2006	13	121241	79984	63468	13169	4697	143	11	1809	3345	28	355			3298	13	1.9	61.5
12	2005	14	133632	115696	88380	5945	2269	33	4	4648	3585		14			3611	80	(16.5)	63.8
12	2004	15	129492	207480	90500	4183	670	18		886	2961	10	024			3635	17	(54.0)	61.9
12	2003	16	93840	207546	122022	7781	2055	7	:	3967	3433	24	143			3199	23	(36.5)	70.5
12	2002	17	141811	156477	110598	4306	2795	3	-	7480	52	(4	428)			3520	49	(24.8)	73.7
12	2001	18	213068	177757	157804	3321	2739	2	-	7321	48	(13	307)			5265	24	(7.8)	71.6
12	2000	19	261730	228609	249589	653	267	4		145	3	7	776			6314	33	9.6	81.1
12	1999	20	216258	212889	202447	464	34			113	1	3	384			4941	97	(4.7)	84.8
Prior accid	ent years	21				794	2101		4	4556		(16	661)						
Reconcili	ation	22																	
Total (11	to 22)	29				183432	80705	6108	120	0520	22669	1270	056						

Company

GL/

Printed 02/04/2009 11:41:52

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

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2008

FSA general insurance business reporting category

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

									_		registr numbe	ation (GL/ UK/ CM		day	month	year	units	Category number
										R2	21	487	G	SL	31	12	2008	£000	180
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv	anding carried vard	b	orought		Claims incurred	1	Deduction		Earned premium:		terioration / urplus) of	Claims ratio %
Month	Year		the accident year		since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year develope (other yea during th financial ye (4+5+6-7-	d irs) is ear	from clai outstand carried forward (r	ms ing	(net)	`	original eserve %	
			1	2	3	4	5	6	7		8	9		10		11		12	13
12	2008	11				59802	32199	27842				1198				2648			45.3
12	2007	12	41449	36797		24096	6837	3377	20	0807	15990	(24	487)			3507	96	(6.8)	21.6
12	2006	13	54230	51197	38938	7346	1015	2447		8997	3026	(12	215)			3533	31	(2.8)	29.4
12	2005	14	56982	66196	50075	591	1906	3515	:	2798	2686		528			3661	73	(15.3)	30.9
12	2004	15	47228	75019	58359	994	995	799		1803	855		130			3359	96	(18.5)	32.3
12	2003	16	44237	70880	51633	346	1204	586		1723	613	(2	200)			2531	91	(24.1)	38.7
12	2002	17	39510	71347	52116	126	576	1178		522	1188		170			2119	18	(24.3)	44.1
12	2001	18	44843	79739	69090	27	322	258		487	263	(-	143)			2213	67	(12.6)	51.7
12	2000	19	60254	91522	78906	263	721	66		751	69	2	230			2368	98	(12.6)	59.2
12	1999	20	72870	100449	70367	11	109	53		159	53		(39)			2760	00	(29.8)	52.0
Prior accid	ent years	21				182	12666	17	18	8764	17	(59	916)						
Reconcili	ation	22																	
Total (11	to 22)	29				93784	58550	40138	56	6811	24760	1109	901						

Company

GL/

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

Printed 02/04/2009 11:41:53

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

									_		registra numbe	ation (JK/ CM	day	month	yea	ar units	Category number
										R23	3 21	487	G	L 31	12	200	000£	220
Accident y	Year		Claims paid (net) during 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 outsta forv Reported (net)	/ard				Claims incurred (latest year) developed (other year during this financial ye (4+5+6-7-1)	or d s) s	Deduction for discounting from claims outstanding carried forward (net)	Earned premium (net)		Deterioration / (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7		8	9		10	11		12	13
12	2008	11				19386	25734	5057				501	77		609	14		82.4
12	2007	12	23990	46210		15293	18525	299	39	642	6568	(120	93)		776	05	(26.2)	74.9
12	2006	13	22733	48089	14534	6388	18876	87	27	'280	331	(22	260)		936	98	(17.1)	66.8
12	2005	14	25087	51623	14889	5563	12139	26	22	2343	81	(46	96)		1016	50	(36.8)	56.8
12	2004	15	19393	33338	26087	4940	9524	13	18	8602	26	(41	51)		847	07	21.7	70.8
12	2003	16	23820	40731	32250	2193	8193	4	11	371	10	(9	991)		957	79	4.7	69.4
12	2002	17	42883	58544	44427	1991	1997		4	748	3	(7	'63)		1514	-88	(17.3)	60.3
12	2001	18	108978	125249	103471	430	5500	1	5	5227		7	'04		3233	09	(12.7)	67.5
12	2000	19	157354	175253	167179	756	2593		1	628		17	'21		4298	35	(2.7)	76.3
12	1999	20	170299	169915	172167	895	5072		6	332		(3	365)		3833	11	4.8	90.9
Prior accide	ent years	21				4687	7899		14	200		(16	614)					
Reconcilia	ation	22																
Total (11	to 22)	29				62522	116052	5487	151	373	7019	256	69					

Company

GL/

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

Printed 02/04/2009 11:41:53

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

									_		registr numbe	ation	UK/ CM		day	month	year	units	Category number
										R2	3 21	487	C)L	31	12	2008	£000	260
Accident y	Year		Claims paid (net) during 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 outsta forv Reported (net)	/ard		rought for	standing orward Incurred but not reported (net)	Claims incurred (latest yea develope (other yea during the financial years)	d ar) or ed ars) nis ear	Deduction discourt from classification classification carried forward	nting aims ding ed	Earned premium (net)	s (:	surplus) of original reserve %	Claims ratio %
			11	2	3	4	5	6	7		8	9		10		11		12	13
12	2008	11				163351	182175	64649				410	175			7534	32		54.4
12	2007	12	233457	362755		212130	87820	7177	28	5568	77187	(55	628)			7509	74	(15.3)	72.0
12	2006	13	147073	258290	170049	24921	20095	1443	6	1774	5476	(20	791)			8006	29	(16.2)	45.4
12	2005	14	165678	226071	160304	19057	11146	411	29	9115	1472		27			8442	17	(15.5)	42.2
12	2004	15	113482	157434	140273	10028	5390	14	10	3903	306	1	223			7436	17	(1.1)	36.2
12	2003	16	132063	164517	116470	7168	7115	4	12	2504	16	1	767			5366	10	(20.5)	49.0
12	2002	17	127626	131263	93367	837	3546	2	8	8061	8	(3	684)			4589	59	(25.5)	49.1
12	2001	18	124004	149856	135506	755	1890		4	4962	2	(2	319)			3986	50	(7.8)	65.8
12	2000	19	133581	195025	202858	1385	741		2	2675		((549)			3908	48	5.1	86.6
12	1999	20	197862	187193	168736	1157	1604		2	2005			756			5734	58	(8.4)	64.4
Prior accide	ent years	21				733	4143		7	7194		(2	318)						
Reconcilia	ation	22																	
Total (11	to 22)	29			_	441522	325665	73700	427	7761	84467	328	659						

Company

GL/

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

Printed 02/04/2009 11:41:53

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

									_		registr numbe	ation	UK/ CM	c	lay	month	year	units	Category number
										R2	23 21	487	C	il :	31	12	2008	£000	270
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard		aims out orought t	tstanding forward	Claims incurred	t l	Deduction discounti		Earned		erioration /	Claims ratio %
Month	Year		the accident year	(net) as at end	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis ear	from clair outstandi carried forward (n	ns ng	(net)	` (original serve %	
- 10	2222		1	2	3	4	5	6	7		8	9		10		11	20	12	13
12	2008	11				11685	200212	70880				282				4032			70.1
12	2007	12	5379	226312		39599	201517	17175	16	0522	65790	31	979			3897	46	14.1	67.7
12	2006	13	7413	249475	32149	39306	173565	6994	18	4799	17707	17	359			41378	86	1.0	62.7
12	2005	14	4905	278033	56295	38614	101634	18986	15	3153	23661	(17	580)			4457	11	(22.5)	49.5
12	2004	15	5951	221315	100837	31679	62592	3228	12	6822	5086	(34	409)			4218	77	(10.4)	48.4
12	2003	16	6578	201574	129307	2903	35365	398	4	7512	1406	(10	252)			3381	96	(16.7)	51.6
12	2002	17	6341	207605	143047	2492	31929	148	4	0665	798	(6	894)			2601	25	(14.4)	70.7
12	2001	18	7968	187135	151537	973	15304	19	2	0633	561	(4	898)			2275	58	(10.3)	77.3
12	2000	19	10118	195156	143136	2016	8647		1	0520	469	(326)			2444	37	(21.2)	67.1
12	1999	20	11489	251074	213738	881	15816		1	8477	366	(2	146)			28573	32	(8.2)	84.7
Prior accide	ent years	21				53965	208645	572144	18	6237	106874	541	643	2860	32				
Reconcilia	ation	22																	
Total (11	to 22)	29				224113	1055226	689972	94	9340	222718	797	253	2860	32				

Company

GL/

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

Printed 02/04/2009 11:41:54

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

									_		registra numbe	ation U	JK/ SM	day	month	yea	ar units	Category number
										R23	3 21	487	G	L 31	12	200	000£ 80	340
Accident y	Year		Claims paid (net) during 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 outsta forv Reported (net)	/ard				Claims incurred (latest year) developed (other year: during this financial ye: (4+5+6-7-8	or d rs) s ar	Deduction for discounting from claims outstanding carried forward (net)	Earned premium (net)		Deterioration / (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7		8	9	5)	10	11		12	13
12	2008	11				2237	756	11				30	04		68	316		44.1
12	2007	12	2806	10604		182	794	12	10	509	95	(96	16)		66	378	(90.7)	56.8
12	2006	13	2226	1451	196	10	612	2	1	038	7	(4	21)		75	39	(43.5)	40.4
12	2005	14	1975	2665	652	111	434	3	1	030		(4	82)		73	347	(55.0)	43.2
12	2004	15	2626	3132	635	11	270			532		(2	251)		91	82	(70.8)	38.6
12	2003	16	1510	1182	737	64	208			258			14		73	867	(14.6)	34.2
12	2002	17	2053	1533	1732	74	160			348		(1	14)		62	282	28.2	64.0
12	2001	18	2038	2104	1415	32	210			771		(5	29)		68	867	(21.2)	53.8
12	2000	19	2112	1917	1802		38			73		((35)		68	869	(4.0)	57.5
12	1999	20	2329	1698	2271		19			41		((22)		67	'34	34.9	68.6
Prior accid	ent years	21					125			130			(5)					
Reconcili	ation	22																
Total (11	to 22)	29				2721	3626	28	14	1730	102	(84	57)					

Company

GL/

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

Printed 02/04/2009 11:41:54

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

									_		registr numbe	ation	UK/ CM		day	month	year	units	Category number
										R2	23 21	487	(3L	31	12	2008	£000	409
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta	vard	t	orought f		Claims incurred	b	Deduction	nting	Earned premium	s (si	urplus) of	Claims ratio %
Month	Year		the accident year		since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	develope (other yea during th financial y (4+5+6-7	ed ars) nis ear	from cla outstan carrie forward	ding ed	(net)		original serve %	
			11	2	3	4	5	6	7		8	9		10		11		12	13
12	2008	11				22088	23595	6171				51	854			716	11		72.4
12	2007	12	22375	23488		16107	4150	737	1	8138	5350	(2	494)			632	81	(10.6)	68.5
12	2006	13	17629	31590	11615	1826	5248	191	1-	4674	443	(7	'852)			925	83	(40.2)	39.4
12	2005	14	9691	38551	22075	901	2702	54		6092	95	(2	2530)			915	91	(33.3)	38.7
12	2004	15	34215	61186	22025	633	1262	37		6524	29	(4	621)			1081	48	(60.8)	53.8
12	2003	16	41156	68191	33524	170	282	114		714	100	((248)			2120	24	(50.0)	35.5
12	2002	17	63453	78524	64862	383	2154	528	:	5387	531	(2	853)			2584	73	(13.5)	50.8
12	2001	18	129208	150557	130476	324	6980	286		9068	290	(1	768)			4589	39	(8.3)	58.2
12	2000	19	186047	206237	201758	110	2234	105		2934	107	((592)			5989	63	(1.0)	65.2
12	1999	20	198740	201570	202200	178	3927	37	:	5058	37	((953)			5794	22	2.4	69.9
Prior accid	ent years	21				649	9609		2	5562		(15	304)						
Reconcili	ation	22																	
Total (11	to 22)	29			_	43369	62143	8260	9	4151	6982	12	639						

Company

GL/

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

Printed 02/04/2009 11:41:54

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

									_		registr numbe	ation (GL/ UK/ CM		day	month	year	units	Category number
										R2	23 21	487	(3 L	31	12	2008	£000	500
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard	Cla	aims out	tstanding forward	Claims incurred	i	Deduc		Earned		erioration /	Claims ratio %
Month	Year		the accident year	(net) as at end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year developed (other yead during this financial yead (4+5+6-7-	ed ars) iis ear	from o outsta car forwar	claims anding ried d (net)	(net)	(original serve %	
12	2008	11	1	2	3	4	5	6	7		8	9		1	0	11		12	13
12	2008	12																	
<u> </u>	2007	13																	
12	2005	14																	
12	2005																		
<u> </u>		15																	
12	2003	16 17																	
12	2002																		
12	2001	18																	
12	2000	19																	
12		20	10	9858	1561		3			3						31:	23	(84.1)	50.4
Prior accid	ent years	21				16615	6597	16100	2:	3943	27316	(119	947)						
Reconcili	ation	22																	
Total (11	to 22)	29				16615	6600	16100	2	3946	27316	(119	947)						

Company

GL/

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

Printed 02/04/2009 11:41:55

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

									_		regist numb	ration (JK/ CM		day	month	year	units	Category number
										R2	23 2	1487	G	iL	31	12	2008	£000	600
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			tstanding forward	Claims incurred		Deductio		Earned		erioration / urplus) of	Claims ratio %
Month	Year		the accident year		since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) developed (other year during this financial ye (4+5+6-7-6	d rs) is ear	from cla outstand carrie forward	ding ed	(net)	`	original eserve %	
			1	2	3	4	5	6	7		8	9		10		11		12	13
12	2008	11				890306	469654	154921				15148	381			22311	52		67.9
12	2007	12	883445	588971		410652	222845	8502	44	5602	143369	530)28			20052	34	9.0	76.1
12	2006	13	704960	644073	355505	95435	184060	2189	26	4177	15803	17	704			19560	50	(1.1)	68.6
12	2005	14	605417	640074	383704	70415	104896	745	19	1555	6616	(221	115)			18683	18	(12.5)	62.4
12	2004	15	531830	657202	429041	44299	51637	291	12	2394	5148	(313	315)			18347	85	(20.1)	57.6
12	2003	16	505032	594640	407182	26777	31759	127	7	8377	3819	(235	533)			17849	29	(21.7)	54.4
12	2002	17	482077	536569	421922	14003	18354	40	3	5387	161	(31	151)			16145	68	(15.3)	58.0
12	2001	18	171184	193025	169853	2155	3162	3		7609	26	(23	315)			5467	20	(9.2)	63.4
12	2000	19	526	2219	1269											44	92	(42.8)	40.0
12	1999	20	392	1418	1411											28	53	(.5)	63.2
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				1554042	1086367	166818	114	5101	174942	14871	184						

Company

GL/

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

Printed 02/04/2009 11:41:56

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Busi	iness												_		regis numb	tration		K/ :M		day	month	yea	r	units	Category number
													R	R24	2	1487		GL		31	12	200	8	£000	001
	Underwriting y	ear ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
	1			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
	Gross Amoun	t	11	53		11		16		424		10													514
Premiums written	Reinsurers' sh	nare	12	407		17		335		(1026)		10													(257)
	Net (11-12)		19	(354)		(6)		(319)		1450															771
	Gross Amoun	t	21	24905		750		3098		3847		2827		1476											36903
Claims paid	Reinsurers' sh	nare	22	24620		697		2695		(451)		2827		1476											31864
Pala	Net (21-22)		29	285		53		403		4298															5039
Claims mana	gement costs		39																						
	Commissions		41	17		72		115		(207)		67													64
	Other acquisit	ion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' com	missions and profit	44	33		1		27		(80)		67													48
	Payable net (4	11+42+43-44)	49	(16)		71		88		(127)															16
	Brought	Undiscounted	51	61614		5724		7672		27672															102682
	forward	Adjustment for discounting	52	26000																					26000
Technical provisions	Carried	Undiscounted	53	8831		3527		10730		24313															47401
	forward	Adjustment for discounting	54																						
	Increase (decrease year (53-54-51+	ase) in the financial	59	(26783)		(2197)		3058		(3359)															(29281)
Balance on eac		ar (19-29-39-49-59)	69	26160		2067		(3868)		638															24997

Company

GL/

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

I Otal Prim	ary (Direct) and Facultat	ive	Business											regis numb	tration per		K/ :M		day	month	yea	ır	units	Category number
													F	R24	2	1487		GL		31	12	200	8	£000	002
ı	Inderwriting y	rear ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
				29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
	Gross Amour	nt	11	32		9		9		667		(6)													711
Premiums written	Reinsurers' s	hare	12	367		18		330		(504)		(6)													205
	Net (11-12)		19	(335)		(9)		(321)		1171															506
	Gross Amour	nt	21	17496		633		3063		4883		2247		1457											29779
Claims paid	Reinsurers' s	hare	22	17326		598		2678		(916)		2247		1457											23390
·	Net (21-22)		29	170		35		385		5799															6389
Claims mana	gement costs		39																						
	Commissions	3	41	19		62		115		(227)		68													37
Net	Other acquisi	tion expenses	42																						
operating	Administrative	e expenses	43																						
expenses	Reinsurers' con participations	nmissions and profit	44	36		1		26		(124)		68													7
	Payable net (41+42+43-44)	49	(17)		61		89		(103)															30
	Brought	Undiscounted	51	59801		5351		6062		22606															93820
	forward	Adjustment for discounting	52	26000																					26000
Technical provisions	Carried	Undiscounted	53	7858		3372		9371		20825															41426
,	forward	Adjustment for discounting	54																						
	Increase (decre	ase) in the financial	59	(25943)		(1979)		3309		(1781)															(26394)
Balance on eac		,	69	25455		1874		(4104)		(2744)															20481

Company

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

UK/ registration Category number CM units number month year **R24** 21487 GL 31 12 2008 £000 003 Prior Underwriting year ended Total all MM ΥY ММ ΥY ММ ΥY мм ΥY MM ΥY MM ΥY MM ΥY MM ΥY MM ΥY MM ΥY underwriting columns 99 00 12 02 29 29 12 12 01 12 12 03 12 04 12 05 12 06 12 07 12 08 99 99 Gross Amount 11 21 2 (243)16 (197) Premiums 12 Reinsurers' share 40 (1) 5 (522)16 (462)written 19 Net (11-12) (19)3 2 279 265 21 7409 35 7124 Gross Amount 117 (1036)580 19 Claims 22 7294 99 17 19 8474 Reinsurers' share 465 580 paid 29 Net (21-22) 115 18 18 (1501)(1350)39 Claims management costs 41 (2) Commissions 10 20 (1) 27 42 Other acquisition expenses Net 43 operating Administrative expenses expenses Reinsurers' commissions and profit 44 (3) (1) 41 participations Payable net (41+42+43-44) 49 (1) (14) 10 (24)51 Undiscounted 1813 373 1610 5066 8862 Brought forward Adjustment for 52 discounting Technical 53 973 155 3488 5975 Undiscounted 1359 provisions Carried forward Adjustment for 54 discounting Increase (decrease) in the financial 59 (840)(218)(251)(1578)(2887)year (53-54-51+52) Balance on each underwriting year (19-29-39-49-59) 69 705 193 236 3382 4516

Company

GL/

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

Printed 02/04/2009 11:41:58

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

																numl	oer	C	M		day	month	yea	ır	units		mber
														R	24	2	1487		GL		31	12	200	8	£000	2	60
U	Inderwriting y	ear ended		Prio underwi year	riting	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY		al all ımns								
	1			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99
	Gross Amour	nt	11																								
Premiums written	Reinsurers' s	hare	12																								
	Reinsurers snare Net (11-12) Gross Amount Reinsurers' share Net (21-22) Ins management costs Commissions Other acquisition expenses Administrative expenses Reinsurers' commissions and prof participations Payable net (41+42+43-44) Brought forward Adjustment for discounted Adjustment for discounting Carried forward Adjustment for discounting Undiscounted Adjustment for discounting		19																								
	Gross Amount Reinsurers' share Net (11-12) Gross Amount Reinsurers' share Net (21-22) Ins management costs Commissions Other acquisition expenses Reinsurers' commissions and prof participations Payable net (41+42+43-44) Brought forward Carried visions Carried forward Carried Adjustment for discounted Adjustment for discounted Adjustment for Adjustm				11																						11
Claims paid	Reinsurers' s	hare	22		11																						11
	Net (21-22)		29																								
Claims mana	Gross Amount Reinsurers' share Net (11-12) Gross Amount Reinsurers' share Net (21-22) ms management costs Commissions Other acquisition expenses Reinsurers' commissions and profparticipations Payable net (41+42+43-44) Brought forward Participations Payable net (41+42+43-44) Brought forward Carried forward Discounted Adjustment for discounting Increase (decrease) in the financial year (53-54-51+52)		39																								
	Gross Amount Reinsurers' share Net (11-12) Gross Amount Reinsurers' share Net (21-22) ms management costs Commissions Other acquisition expenses Reinsurers' commissions and prof participations Payable net (41+42+43-44) Brought forward Provisions Carried forward Forward Increase (decrease) in the financial provisions Increase (decrease) in the financial provisions Identify the company of the		41																								
Not	Other acquisi	tion expenses	42																								
operating	Administrative	e expenses	43																								
expenses	Reinsurers' con participations	nmissions and profit	44																								
	Payable net (4	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
		Adjustment for discounting	52																								
Technical provisions	Carried		53																								
providiono		Adjustment for discounting	54																								
		ase) in the financial	59																								
Balance on eac			69																								

Company registration

GL/ UK/

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

Printed 02/04/2009 11:41:58

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

,																numk		C	M		day	month	yea	ır	units	numbe	
														R	24	2	1487		GL		31	12	200	8	000	270	
Underwriting year ended				Prior underwriti years	ng	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all									
				29 2	9	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99	9
I	Gross Amount 1		11																								
Premiums written	Reinsurers' share		12																								
No	Net (11-12)		19																								
G	Gross Amount 21		21	8	73																					87	73
Claims paid	Reinsurers' share 22		22	8	73																					87	73
	Net (21-22) 29		29																								
Claims management costs		39																									
Co	Commissions 4		41																								
Net O	Other acquisition expenses		42																								
operating A	Administrative expenses 43		43																								
expenses Re	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
Technical provisions	Carried forward	Undiscounted	53																								
proviolono		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
, , ,			69																								

Company registration

GL/ UK/

Printed 02/04/2009 11:41:59

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

UK/ registration Category number CM units number month year **R24** 21487 GL 31 12 2008 £000 330 Prior Underwriting year ended Total all MM ΥY ММ ΥY ММ ΥY мм ΥY MM ΥY MM ΥY MM ΥY MM ΥY MM ΥY MM ΥY underwriting columns 02 03 29 29 12 99 12 00 12 01 12 12 12 04 12 05 12 06 12 07 12 08 99 99 Gross Amount 11 32 9 9 667 (6) 711 Premiums 12 Reinsurers' share 367 18 330 (504)(6) 205 written 19 Net (11-12) (335)(9) (321)1171 506 21 499 427 Gross Amount 3063 4883 2247 1457 12576 Claims 22 Reinsurers' share 329 392 2678 (916) 2247 1457 6187 paid 29 Net (21-22) 170 35 385 5799 6389 Claims management costs 39 41 62 Commissions 19 115 (227)68 37 42 Other acquisition expenses Net 43 operating Administrative expenses expenses Reinsurers' commissions and profit 44 36 26 (124)68 participations Payable net (41+42+43-44) 49 (17)61 89 (103)30 51 Undiscounted 8801 5351 6062 22606 42820 Brought forward Adjustment for 52 discounting Technical 53 7858 3372 20825 Undiscounted 9371 41426 provisions Carried forward Adjustment for 54 discounting Increase (decrease) in the financial 59 (943)(1979)3309 (1781)(1394)year (53-54-51+52) Balance on each underwriting year (19-29-39-49-59) 455 1874 (4104)(2744)(4519)

Company

Category

Printed 02/04/2009 11:42:00

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

number CM units number month year **R24** 21487 GL 31 12 2008 £000 340 Prior Underwriting year ended Total all MM ΥY ММ ΥY ММ ΥY MM ΥY underwriting columns 29 29 12 99 12 00 12 01 12 02 12 03 12 04 12 05 12 06 12 07 12 08 99 99 Gross Amount 11 Premiums 12 Reinsurers' share written 19 Net (11-12) 21 Gross Amount 15293 206 15499 Claims 22 15293 15499 Reinsurers' share 206 paid 29 Net (21-22) 39 Claims management costs 41 Commissions 42 Other acquisition expenses Net 43 operating Administrative expenses expenses Reinsurers' commissions and profit 44 participations Payable net (41+42+43-44) 49 51 Undiscounted 51000 51000 Brought forward Adjustment for discounting 52 26000 26000 Technical 53 Undiscounted provisions Carried forward Adjustment for 54 discounting Increase (decrease) in the financial 59 (25000)(25000)year (53-54-51+52) Balance on each underwriting year (19-29-39-49-59) 69 25000 25000

Company

registration

GL/

UK/

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

Printed 02/04/2009 11:42:01

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Balance o	f all primar	y (direct) and	fac	ultativ	e bus	sines	s									Compregis	tration	ι	SL/ JK/ SM		day	month	yea	ır	units	Category number
														F	R24	2	1487		GL		31	12	200	8	£000	409
	Jnderwriting y	ear ended		Pri underw yea	vriting	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	Total all columns
	<u> </u>			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
	Gross Amoun	t	11																							
Premiums written	Reinsurers' sh	nare	12																							
	Net (11-12)		19																							
	Gross Amoun	t	21		820																					820
Claims paid	Reinsurers' sh	nare	22		820																					820
paid	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commissions		41																							
	Other acquisit	ion expenses	42																							
Net operating	Administrative	expenses	43																							
expenses	Reinsurers' com	nmissions and profit	44																							
	Payable net (4	11+42+43-44)	49																							
	Danwaht	Undiscounted	51																							
	Brought forward	Adjustment for discounting	52																							
Technical	Carried	Undiscounted	53																							
provisions	forward	Adjustment for	54																							
	Increase (decre-	discounting ase) in the financial 52)	59																							
Balance on eac	17	ar (19-29-39-49-59)	69																							

Category

3034

Printed 02/04/2009 11:42:01

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

MM YY

12 99

MM YY

12 00

100

92

8

167

56

(111)

103

MM YY

12 01

27

15

12

25

12

13

(2)

(2)

1610

1359

(251)

252

MM YY

12

20

20

(806)

54

(860)

(2)

(2)

2261

462

(1799)

2681

02

56

56

Name of insurer Aviva International Insurance Limited

Global business

Premiums

written

Claims

paid

Net

operating

expenses

Technical

provisions

Financial year ended 31st December 2008

FSA general insurance business reporting category

Underwriting year ended

Gross Amount

Net (11-12)

Net (21-22)

Commissions

participations

Brought forward

Carried forward

year (53-54-51+52)

Balance on each underwriting year (19-29-39-49-59)

Other acquisition expenses

Reinsurers' commissions and profit

Undiscounted

Adjustment for discounting

Undiscounted

Adjustment for

discounting
Increase (decrease) in the financial

Payable net (41+42+43-44)

Administrative expenses

Claims management costs

Gross Amount

Reinsurers' share

Reinsurers' share

Total Non-Proportional Reinsurance Treaty Business accepted

Prior

underwriting

17

3

14

4801

4802

(1)

(2)

(2)

16

35

19

(2)

29 29

11

12

19

21

22

29

39

41

42

43

44

49

51

52

53

54

59

Company GL/
registration UK/
number CM day

units number month year **R24** 21487 GL 31 12 2008 £000 500 Total all MM ΥY MM ΥY MM ΥY MM ΥY MM ΥY MM ΥY columns 12 03 12 04 12 05 12 06 12 07 12 08 99 99 64 18 46 4176 5016 (840)(6) 4054 1912 (2142)

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

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Proportional Reinsurance	Treaty	Business	accepted
--------------------------------	--------	----------	----------

Total Prop	ortional R	einsurance Tr	eaty	/ Busines	s acc	epted									Com regis	tration	- (GL/ JK/ CM		day	month	yea	r	units	Category number	
													R	R24	2	1487		GL		31	12	200	8	£000	600	
L	Inderwriting y	ear ended		Prior underwritin years	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	Total all	
	ı			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99	
Premiums	Gross Amour	nt	11		4	2		(20)		(263)		16													(26	i1)
written	Reinsurers' s	hare	12	3	7	(1)		(10)		(522)		16													(48	(0)
	Net (11-12)		19	(3	3)	3		(10)		259															21	9
	Gross Amour	nt	21	260	3	17		10		(230)		524		19											294	.8
Claims paid	Reinsurers' s	hare	22	249	2	7		5		411		524		19											345	8
	Net (21-22)		29	11	3	10		5		(641)															(51	0)
Claims mana	gement costs		39																							
	Commissions	3	41			10		2		22		(1)													3	33
NI-4	Other acquisi	tion expenses	42																							
Net operating	Administrative	e expenses	43																							
expenses	Reinsurers' cor participations	nmissions and profit	44	(3)			1		44		(1)													4	‡ 1
		41+42+43-44)	49		3	10		1		(22)															((8)
	Brought	Undiscounted	51	179	7	206				2805															480)8
	forward	Adjustment for discounting	52																							П
Technical provisions	Carried	Undiscounted	53	93	3	99				3026															406	 53
hiovisions	forward	Adjustment for discounting	54																							\exists
	Increase (decre	ase) in the financial	59	(85	9)	(107)				221															(74	ι 5)
Balance on eac		ear (19-29-39-49-59)	69	70	7	90		(16)		701															148	\dashv

47402

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

Printed 02/04/2009 11:42:03

Name of insurer **Aviva International Insurance Limited**

25

29

8831

3527

10730

24314

specified by way of supplementary note)

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

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Company GL/ **Total Business** UK/ registration Category number CM units number day month year **R25** 21487 GL 31 12 2008 £000 001 Underwriting year ended Total all MM ΥY MM ΥY MM YY MM ΥY underwriting columns years 99 99 29 29 12 99 12 00 12 01 12 02 12 03 12 04 12 05 12 06 12 07 12 08 Reported 11 Gross Amount 373383 21691 85813 12333 8422 5913 507555 claims 12 Reinsurers' share 366439 19420 77064 7226 8422 5913 484484 outstanding 13 Claims Gross Amount 271513 8462 1981 19207 7576 2213 310952 incurred but not reported | Reinsurers' share 14 269626 7206 7576 2213 286621 15 Claims management costs 16 101500 101500 Gross Amount Adjustment Reinsurers' share 17 101500 101500 discounting 18 Claims management costs Allocation to / (from) another risk category of 19 anticipated surplus 20 Balance of the fund Claims outstanding 21 8831 3527 10730 24314 47402 (11-12+13-14+15-16+17-18+19+20) 22 Provision for unearned premiums 23 Provision for unexpired risks 24 Deferred acquisition costs Other technical provisions (particulars to be

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

Printed 02/04/2009 11:42:03

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Total Prim	ary (Direct) and Facul	tati	ve Busines	s										regi	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		21487	7	GL	.	31	12	20	80	£000	002
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	мм	YY	ММ	YY	Total all columns
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	189732		20050		82287		8688		4578		5439											310774
outstanding	Reinsurers' share	12	183492		17880		74832		5497		4578		5439											291718
Claims	Gross Amount	13	63865		8018		1916		17634		4118		2036											97587
incurred but not reported	Reinsurers' share	14	62247		6816						4118		2036											75217
Claims mana	gement costs	15																						
A dissatan ant	Gross Amount	16	28546																					28546
Adjustment for	Reinsurers' share	17	28546																					28546
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of olus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21	7858		3372		9371		20825															41426
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	7858		3372		9371		20825															41426

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

Printed 02/04/2009 11:42:04

Name of insurer

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

Total Trea	ty Reinsurance Accep	ted	Business											reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		2148	7	GL	.	31	12	20	80	£000	003
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	183651		1641		3526		3645		3844		474											196781
outstanding	Reinsurers' share	12	182947		1540		2232		1729		3844		474											192766
Claims	Gross Amount	13	207648		444		65		1573		3458		177											213365
incurred but not reported	Reinsurers' share	14	207379		390						3458		177											211404
Claims mana	gement costs	15																						
A divistment	Gross Amount	16	72954																					72954
Adjustment for	Reinsurers' share	17	72954																					72954
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	from) another risk category of blus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 15-16+17-18+19+20)	21	973		155		1359		3489															5976
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	973		155		1359		3489															5976

Category number

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

Printed 02/04/2009 11:42:05

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

Company	GL/				
registration	UK/				
number	CM	day	month	year	units

													R25		2148	7	GL	-	31	12	20	80	£000	260
Un	derwriting year ended		Prior underwriting years	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	Total all columns
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	1187	,	318																			1505
	Reinsurers' share	12	1187	,	318																			1505
Claims incurred but	Gross Amount	13	790		2276																			3066
not reported	Reinsurers' share	14	790		2276																			3066
Claims manag	gement costs	15																						
A dissature a mt	Gross Amount	16																						
Adjustment for	Reinsurers' share	17																						
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21																						
Provision for u	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29																						

Category number

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

Printed 02/04/2009 11:42:05

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

Company	GL/				
registration	UK/				
number	CM	day	month	year	units

													R25		21487	7	GL	.	31	12	20	80	£000	2	70
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Tota colu									
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	99	99
Reported claims	Gross Amount	11	6213																						6213
	Reinsurers' share	12	6213																						6213
Claims incurred but	Gross Amount	13	4135																						4135
not reported	Reinsurers' share	14	4135																						4135
Claims mana	gement costs	15																							
A divistment	Gross Amount	16																							
Adjustment	Reinsurers' share	17																							
discounting	Claims management costs	18																							
Allocation to / (f anticipated surp	rom) another risk category of lus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21																							
Provision for (unearned premiums	22																							
Provision for u	unexpired risks	23																							
Deferred acqu	uisition costs	24																							
	provisions (particulars to be y of supplementary note)	25																							
Total (21+22+	-23-24+25)	29																							

Printed 02/04/2009 11:42:06

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

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total primary (direct) and facultative aviation business

Company	GL/					
registration	UK/					Catego
number	СМ	day	month	year	units	numb

													R25		2148	7	GL	.	31	12	20	80	£000	330
Un	derwriting year ended		Prior underwriting years	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	Total all columns
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	17036		2961		82287		8688		4578		5439											120989
	Reinsurers' share	12	10796		791		74832		5497		4578		5439											101933
Claims incurred but	Gross Amount	13	4276		1545		1916		17634		4118		2036											31525
not reported	Reinsurers' share	14	2658		343						4118		2036											9155
Claims mana	gement costs	15																						
A divistment	Gross Amount	16	606																					606
Adjustment	Reinsurers' share	17	606																					606
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of olus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21	7858		3372		9371		20825															41426
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	7858		3372		9371		20825															41426

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

Printed 02/04/2009 11:42:07

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total prima	ary (direct) and faculta	ativ	e marine bu	usine	ss									reg	mpany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		2148	7	GL		31	12	20	80	£000	340
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	158305		14535																			172840
outstanding	Reinsurers' share	12	158305		14535																			172840
Claims	Gross Amount	13	51439		3638																			55077
incurred but not reported	Reinsurers' share	14	51439		3638																			55077
Claims manag	ement costs	15																						
A -11:	Gross Amount	16	26790																					26790
Adjustment for	Reinsurers' share	17	26790																					26790
discounting	Claims management costs	18																						
Allocation to / (franticipated surp	om) another risk category of lus	19																						
Balance of the	fund	20																						
Claims outstand (11-12+13-14+1	ing 5-16+17-18+19+20)	21																						
Provision for u	nearned premiums	22																						
Provision for ι	nexpired risks	23																						
Deferred acqu	isition costs	24																						
Other technical properties of the specified by way	provisions (particulars to be of supplementary note)	25																						
Total (21+22+	23-24+25)	29																						

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

Printed 02/04/2009 11:42:07

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Balance of	f all primary (direct) a	nd f	acultative l	busine	ess									reg	npany istratio nber	n	GL/ UK/ CM		day	month	yea	ar	units	Category number	
													R25		21487	7	GL		31	12	200	08	£000	409	
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	Total all columns	
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99	_
Reported claims	Gross Amount	11	6991		2236																			9227	′
outstanding	Reinsurers' share	12	6991		2236																			9227	1
Claims	Gross Amount	13	3225		559																			3784	1
incurred but not reported	Reinsurers' share	14	3225		559																			3784	1
Claims mana	gement costs	15																							
A divistment	Gross Amount	16	1150																					1150)
Adjustment for	Reinsurers' share	17	1150																					1150)
discounting	Claims management costs	18																							
Allocation to / (f anticipated surp	rom) another risk category of olus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20	21																							
Provision for	unearned premiums	22																							
Provision for	unexpired risks	23																							
Deferred acqu	uisition costs	24																							
	provisions (particulars to be y of supplementary note)	25																							
Total (21+22+	+23-24+25)	29																							

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

Total Non-	Proportional Reinsur	anc	e Treaty Bu	usines	ss acc	epted	t							reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		21487	7	GL	.	31	12	20	80	£000	500
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	Total all columns
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	127317		1561		2250		161		412													131701
outstanding	Reinsurers' share	12	127289		1524		943		25		412													130193
Claims	Gross Amount	13	87595		402		52		327		371													88747
incurred but not reported	Reinsurers' share	14	87588		383						371													88342
Claims mana	gement costs	15																						
A -1:	Gross Amount	16	36849																					36849
Adjustment	Reinsurers' share	17	36849																					36849
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of olus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20	21	35		56		1359		463															1913
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	35		56		1359		463															1913

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

Printed 02/04/2009 11:42:08

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

Total Prop	ortional Reinsurance	Tre	aty Busine	ss ac	cepte	ed								regi	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		21487	7	GL	.	31	12	20	80	£000	600
Un	derwriting year ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	ΥΥ	ММ	YY	Total all columns
			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	56334		80		1276		3484		3432		474											65080
outstanding	Reinsurers' share	12	55658		16		1289		1704		3432		474											62573
Claims	Gross Amount	13	120053		42		13		1246		3087		177											124618
incurred but not reported	Reinsurers' share	14	119791		7						3087		177											123062
Claims mana	gement costs	15																						
A divistment	Gross Amount	16	36105																					36105
Adjustment	Reinsurers' share	17	36105																					36105
discounting	Claims management costs	18																						
Allocation to / (f	rom) another risk category of blus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21	938		99				3026															4063
Provision for	unearned premiums	22																						
Provision for	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29	938		99				3026															4063

Currency

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Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional accident & health

										numb	er	CM		day	month	year	units		code
									R26	2	1487		GL	31	12	2008	000	610	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried	(laims ou brought	tstanding forward		Claims		Deduction fo		ned niums	Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the		this financial year	Reported (net)	Incurred but not reported (net)		ed (net)	Incurred b not reporte (net)		(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis rear	from claims outstanding carried forward (net	(n	et)	original reserve %	
			1	2	3	4	5	6		7	8		9		10	1	1	12	13
12	2008	11				181168	7842	20860)				209	870		3	304926		68.8
12	2007	12	146438	26284		18181	1743	60)	8180	181	04	(6	300)		2	251591	(24.0)	66.1
12	2006	13	120214	24133	19610	473	2291	8	3	2894		69	((191)		2	219405	(7.3)	65.0
12	2005	14	88122	33390	24805	103	105		ı	456		5	((252)		1	82269	(25.1)	62.1
12	2004	15	67442	26977	14066	234	121		1	424		2		(70)		2	201711	(46.5)	40.6
12	2003	16	60880	23496	20780	1	109		ı	221		1	((111)		1	187014	(11.1)	43.7
12	2002	17	59724	22445	18793	1	47		I	98				(49)		1	168112	(16.1)	46.7
12	2001	18	23572	8023	6425		10			9				1			49653	(19.8)	60.4
12	2000	19																	
12	1999	20																	
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				200161	12268	20932	2	12282	181	81	202	898					

Company

registration

GL/ UK/

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Name of insurer **Aviva International Insurance Limited**

Global business Currency **British pound**

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional motor

										regist numb	ration	UK/ CM	day	month	year	Moneta units	, ,	Currency code
									R26	2	1487	GL	31	12	2008	000	620	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		nding carried ard	C	laims ou brought	tstanding forward	Clair	ed .	Deduction fo			Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year		since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	Incurred bu not reported (net)		ed (net)	Incurred bu not reporte (net)	ו אבעבור	ped ears) this year	from claims outstanding carried forward (net	·	et)	original reserve %	
			1	2	3	4	5	6	7	7	8	9		10	1		12	13
12	2008	11				415382	298396	10307					6850			61486		85.0
12	2007	12	362492	349920		192633	192055	596	1 2	59694	9022	26 4	0729		8	75705	11.6	86.0
12	2006	13	371858	427385	183470	74933	171124	135	4 2	41303	816	60	(2052)		9	79302	0.8	82.0
12	2005	14	344016	454872	240126	54234	97179	41	9 1	73020	170)4 (2	2892)		9	85527	(13.8)	74.7
12	2004	15	292096	440417	274389	38794	49239	11	В 1	14765	64	1 (2	27255)		9	65420	(17.7)	67.8
12	2003	16	262449	421867	291508	25442	28642	4	7	73119	20	9 (9197)		9	37635	(18.1)	64.9
12	2002	17	250627	359238	261593	12572	16037		3	34964	5	57	(6409)		8	51751	(19.2)	63.5
12	2001	18	92337	126902	117119	1878	2711		2	7174		4	(2587)		3	37149	(4.1)	63.5
		19																
		20																
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				815868	855383	11097	6 9	04039	10100	1 77	7187					

Company

GL/

Currency

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Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional property

										numb		CM		day	month	year	units	, ,	code
									R26	2	1487		GL	31	12	2008	000	660	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried	С	laims ou brought	tstanding forward		Claims		Deduction fo		ned niums	Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the		this financial year	Reported (net)	Incurred but not reported (net)	Reporte	d (net)	Incurred b not reporte (net)		(latest year developed (other year during the financial y (4+5+6-7	ed ars) nis rear	from claims outstanding carried forward (net	(n	et)	original reserve %	
			1	2	3	4	5	6	7		8		9		10	1	1	12	13
12	2008	11				263444	136421	20580					420	445		7	715832		58.7
12	2007	12	341185	186792		180454	21585	1377	1	59769	270	23	16	624		6	34213	8.9	85.9
12	2006	13	188903	149760	125880	16855	5076	385		8739	64	53	7	124		5	525574	(1.0)	64.1
12	2005	14	152891	106389	94025	13972	5169	107		10430	43	60	4	458		4	152949	6.5	58.8
12	2004	15	131833	154632	109119	3439	688	35		751	42	02	((791)		4	147532	(26.7)	54.8
12	2003	16	143611	111005	67502	741	1833	15		1115	34	60	(1	986)		4	137395	(36.9)	48.9
12	2002	17	128387	128069	117054	688	1563	3		121		10	2	123		3	396694	(6.8)	62.4
12	2001	18	41387	38646	37583	169	204			18		1		354		1	17674	(1.8)	67.4
12	2000	19																	
12	1999	20																	
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				479762	172539	22502	1	30943	455	09	448	351					

Company

registration

GL/ UK/

Currency

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Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional liability (excluding motor)

										numb		CM		day	month	year	units		code
									R26	21	1487		GL	31	12	2008	000	670	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv	anding carried vard			tstanding forward		Claims	s d	Deduction fo	r Ear		Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the	since the end of the accident	this financial year	Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred bu not reporte (net)	- 1	(latest year develope (other ye during the financial y (4+5+6-7)	ed ars) his /ear	from claims outstanding carried forward (net)	· (ne	et)	original reserve %	
			1	2	3	4	5	6	7		8		9		10	1	1	12	13
12	2008	11				13913	17957	5183					37	7053			70765		52.4
12	2007	12	13364	16140		11348	5359	610	12	2925	321	15	1	177			57845	7.3	53.0
12	2006	13	6459	13376	5673	2108	4908	151	9	9271	36	67	(2	2471)			35948	(4.0)	53.7
12	2005	14	6113	11936	8309	1703	1581	49	2	2762	17	70		401			34189	(2.5)	51.9
12	2004	15	956	12887	7943	1611	1469	35	2	2658	9	99		358			17688	(14.2)	67.9
12	2003	16	1936	9516	6976	516	1091	20	2	2405	5	55		(833)			17191	(9.6)	61.3
12	2002	17	2520	8150	7286	713	654	10		81	5	56	1	240			10909	6.3	102.5
12	2001	18	121	10573	5262	98	231	1		369	2	21		(60)			5617	(47.1)	101.7
12	2000	19																	
12	1999	20																	
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				32010	33250	6059	30	0471	398	33	36	865					

Company

registration

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Name of insurer **Aviva International Insurance Limited**

Global business Currency **British pound**

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional financial lines

										regist numb	ration	UK/ CM		day	month	year	Moneta units		Currency code
									R26	2	1487	C	GL	31	12	2008	000	680	GBP
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard		laims ou brought	tstanding forward		Claims incurred		Deduction for		ned I	Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (net)	not reported (net)		, ,	Incurred bu not reporte (net)	ed	(latest year developed (other yeaduring this financial yead (4+5+6-7-	or d rs) is ear	from claims outstanding carried forward (net	i) (n	et)	original reserve %	
40	0000	44	1	2	3	4	5	6	7	'	8		9	200	10	_	1	12	13
12	2008	11				16399	9038	5226					306			-	78089		17.2
12	2007	12	19965	9835		8036	2103	494	1	5034	480)1	7	798		1	185395	8.1	16.5
12	2006	13	17526	29419	20889	1066	661	291	l l	1970	75	54	(7	706)		1	194942	(22.1)	20.7
12	2005	14	14275	33487	16299	403	862	169	9	4887	37	77	(38	330)		2	213805	(47.0)	15.0
12	2004	15	39502	22287	23664	221	120	102	2	3796	20)4	(35	557)		2	202434	8.2	31.4
12	2003	16	36156	24756	20416	77	84	44	1	1517	9	94	(14	406)		2	205694	(16.7)	27.6
12	2002	17	40839	18670	17196	29	53	23	3	123	3	37		(55)		1	187102	(7.3)	31.1
12	2001	18	13758	8872	2445	10	6			39				(23)			36372	(72.3)	44.6
12	2000	19	526	2219	1269												4492	(42.8)	40.0
12	1999	20	392	1418	1411												2853	(0.5)	63.2
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				26241	12927	6349	9	17366	626	67	218	384					

Company

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Name of insurer **Aviva International Insurance Limited**

Global business **British pound** Currency

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional accident & health

								_		regist numb	ration	UK/ CM		day	month	year	Moneta units		Currency code
									R27	2	1487	GL		31	12	2008	000	610	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during		anding carried	C	laims ou brought	tstanding forward		Claims incurred itest year)	اما	Deduction for iscounting from			Deterioration / (surplus) of	·
Month	Year		the accident year	(gross) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred by not reporte (gross)			Incurred b not reporte (gross)	ut o	developed er years) d financial y 4+5+6-7-8	luring rear (claims outstanding carried forward (gross)	· (gro			Claims ratio %
			1	2	3	4	5	6	7	,	8		9		10	1	1	12	13
12	2008	11				181168	7842	2086	60				2098	370		3	04926		68.8
12	2007	12	146438	26284		18181	1743	6	60	8180	1810	04	(63	300)		2	51591	(24.0)	66.1
12	2006	13	120214	24133	19610	473	2291		8	2894	(69	('	191)		2	20281	(7.3)	64.7
12	2005	14	88122	33390	24805	103	105		1	456		5	(2	252)		1	82269	(25.1)	62.1
12	2004	15	67442	26977	14066	234	121		1	424		2		(70)		2	01711	(46.5)	40.6
12	2003	16	60880	23496	20780	1	109		1	221		1	('	111)		1	87014	(11.1)	43.7
12	2002	17	59724	22445	18793	1	47		1	98				(49)		1	68112	(16.1)	46.7
12	2001	18	23572	8023	6425		10			9				1			49653	(19.8)	60.4
12	2000	19																	
12	1999	20																	
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				200161	12268	2093	32	12282	1818	31	2028	398					

Company

GL/

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Name of insurer **Aviva International Insurance Limited**

Global business Currency **British pound**

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional motor

								_		regist numb	ration	UK/ CM		day	month	year	Moneta units		Currency code
									R27	2	1487		GL	31	12	2008	000	620	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during		anding carried vard		laims ou brought	tstanding forward		Claims incurred (latest year		Deduction for discounting fro			Deterioration / (surplus) of	Ċ
Month	Year		the accident year	(gross) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred bu not reporte (gross)			Incurred b not reporte (gross)		develope (other years) this financial (4+5+6-7	d during year	claims outstanding carried forwar (gross)	d (gro	oss)	original reserve %	Claims ratio %
			1	2	3	4	5	6	7	,	8		9		10	1	1	12	13
12	2008	11				415382	298396	10307	2				816	850		9	61486		85.0
12	2007	12	362492	349920		192633	192055	596	31 2	59694	902	26	40	729		8	75705	11.6	86.0
12	2006	13	371858	427385	183470	74933	171124	135	54 2	41303	81	60	(2	2052)		9	79302	0.8	82.0
12	2005	14	344016	454872	240126	54234	97179	41	9 1	73020	17	04	(22	2892)		9	85527	(13.8)	74.7
12	2004	15	292096	440417	274389	38794	49239	11	8 1	14765	6	41	(27	'255)		9	65420	(17.7)	67.8
12	2003	16	262449	421867	291508	25442	28642	4	7	73119	2	09	(19	197)		9	37635	(18.1)	64.9
12	2002	17	250627	359238	261593	12572	16037		3	34964		57	(6	6409)		8	51751	(19.2)	63.5
12	2001	18	92337	126902	117119	1878	2711		2	7174		4	(2	2587)		3	37149	(4.1)	63.5
		19																	
		20																	
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				815868	855383	11097	6 9	04039	1010	01	777	187					

Company

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Name of insurer **Aviva International Insurance Limited**

Global business Currency **British pound**

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional property

										regist numb	tration	UK/ CM		day	month	year	Moneta units		Currency code
									R27	2	1487	G	L	31	12	2008	000	660	GBP
Accident y	ear ended		Claims paid (gross) during the accident	Claims outstanding (gross) since	Total claims paid (gross) since the end of the accident	Claims paid (gross) during this financial		anding carried vard Incurred bu		brought	itstanding forward Incurred b	ut 📄 🗋	Claims incurred (latest year) developed	or	Deduction for liscounting from claims		iums	Deterioration / (surplus) of original	Claims ratio %
Month	Year		year	the end of the accident year	year, but prior to this financial year	year	(gross)	not reporte (gross)	d (gro	ss)	not reporte (gross)	thi	her years) o is financial y (4+5+6-7-6	/ear	outstanding carried forward (gross)	t l	,	reserve %	
			1	2	3	4	5	6	7		8		9		10	1	1	12	13
12	2008	11				263444	136421	2058	0				420	445		7	15832		58.7
12	2007	12	341185	186792		180454	21585	137	7 1	59769	270	23	160	624		6	34213	8.9	85.9
12	2006	13	188903	149760	125880	16855	5076	38	5	8739	64	53	7	124		5	25574	(1.0)	64.1
12	2005	14	152891	106389	94025	13972	5169	10	7	10430	43	60	4	458		4	52949	6.5	58.8
12	2004	15	131833	154632	109119	3439	688	3	5	751	42	02	(791)		4	47532	(26.7)	54.8
12	2003	16	143611	111005	67502	741	1833	1	5	1115	34	60	(1	986)		4	37395	(36.9)	48.9
12	2002	17	128387	128069	117054	688	1563		3	121		10	2	123		3	96694	(6.8)	62.4
12	2001	18	41387	38646	37583	169	204			18		1	;	354		1	17674	(1.8)	67.4
12	2000	19																	
12	1999	20																	
Prior accide	nt years	21																	
Reconcilia	ition	22																	
Total (11	o 22)	29				479762	172539	2250	2 18	30943	455	09	448	351					

Company

GL/

Form 27
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Currency

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional liability (excluding motor)

										numb	er	CM	da	y month	year	units	, ,	code
									R27	2	1487	GL	3	l 12	2008	000	670	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during	Claims outsta forw		CI	aims ou brought	tstanding forward	ir	laims curred at year) or	Deduction for discounting fro			Deterioration / (surplus) of	
Month	Year		the accident year	(gross) since the end of the accident year	since the end of the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Repo (gro		Incurred bu not reporte (gross)	t de d (other) this fir	veloped ears) during ancial year 5+6-7-8)	claims outstanding carried forwar (gross)	(gro			Claims ratio %
			1	2	3	4	5	6	7		8		9	10	1	1	12	13
12	2008	11				13913	17957	5183					37053			70765		52.4
12	2007	12	13364	24126		11531	14485	610	2	20911	321	5	2500			57845	10.4	69.1
12	2006	13	(6518)	26353	5933	3290	22187	151	2	24694	36	7	567			35948	19.8	69.7
12	2005	14	6113	11936	(3409)	2975	13463	49		11162	17	0	5155			34189	9.6	56.1
12	2004	15	956	12887	1662	2252	9817	35		7017	9	9	4988			17688	6.8	83.2
12	2003	16	1936	9516	3892	1620	5655	20		4762	5	5	2478			17191	17.6	76.3
12	2002	17	2520	8150	6160	906	2204	10		918	5	6	2146			10909	13.9	108.2
12	2001	18	121	10573	5262	98	249	1		369	2	1	(42)			5617	(46.9)	102.0
12	2000	19																
12	1999	20																
Prior accid	ent years	21																
Reconcili	ation	22																
Total (11	to 22)	29				36585	86017	6059	(69833	398	3	54845					

Company

registration

GL/

UK/

Currency

Printed 02/04/2009 11:42:13

Monetary Category

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportional financial lines

										numb	er	CM		day	month	year	units		code
									R27	2	1487		GL	31	12	2008	000	680	GBP
Accident y	ear ended		Claims paid (gross) during	Claims outstanding	Total claims paid (gross)	Claims paid (gross) during	Claims outsta forw				tstanding forward		Claims incurred (latest year)	l d	Deduction for iscounting from	Ear prem		Deterioration / (surplus) of	
Month	Year		the accident year	(gross) since	since the end of the accident year, but prior to this financial year	this financial year	Reported (gross)	Incurred but not reported (gross)	Repo (gro		Incurred b not reporte (gross)		developed (other years) d this financial y (4+5+6-7-8	l luring /ear	claims outstanding carried forward (gross)	gro (gro			Claims ratio %
			1	2	3	4	5	6	7		8		9		10	1	1	12	13
12	2008	11				16399	9038	5226					306	663		1	78089		17.2
12	2007	12	19965	9835		8036	2103	494		5034	48	01	7	798		1	85395	8.1	16.5
12	2006	13	17526	29419	20889	1066	661	291		1970	7	54	(7	706)		1	94993	(22.1)	20.7
12	2005	14	14275	33487	16439	403	862	169		4887	3	77	(38	830)		2	13872	(46.6)	15.0
12	2004	15	39851	22359	23423	221	120	102		3796	2	04	(3	557)		2	202434	6.7	31.5
12	2003	16	36377	24756	20048	77	84	44		1517		94	(14	406)		2	206571	(18.2)	27.4
12	2002	17	41533	18738	17862	29	53	23		123		37		(55)		1	87490	(4.1)	31.7
12	2001	18	14062	9865	2481	10	6			39				(23)			38863	(74.7)	42.6
12	2000	19	837	3229	2328												6999	(27.9)	45.2
12	1999	20	707	2415	2391												4929	(1.0)	62.9
Prior accide	ent years	21																	
Reconcilia	ation	22																	
Total (11	to 22)	29				26241	12927	6349		17366	62	67	218	384					

Company

registration

GL/ UK/

Printed 02/04/2009 11:42:14

Name of insurer **Aviva International Insurance Limited**

Global business Currency **US** dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-prop	ortional ma	rine													npany stration ber	n	GL/ UK/ CM		day	month	ye		Monetary units		tegory ımber		rency ode
													R28	:	21487	7	GL		31	12	20	80	000		540	US	SD
	Jnderwriting y	ear ended		unde	Prior rwriting ears	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	Tota colu	
	Т			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99
Dan estimate	Gross Amoun	t	11																								
Premiums written	Reinsurers' sl	nare	12																								
	Net (11-12)		19																								
	Gross Amoun	t	21		2436		170																				2606
Claims paid	Reinsurers' sl	nare	22		2436		170																				2606
,	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	i	41																								
	Other acquisit	tion expenses	42																								
Net operating	Administrative	expenses	43																								
expenses	Reinsurers' com	nmissions and profit	44																								
	Payable net (4	41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
Piovisions	forward	Adjustment for discounting	54																								
	Increase (decre	ase) in the financial	59																								$\overline{}$
Balance on each	17 \	ar (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

Name of insurer **Aviva International Insurance Limited** (continuation sheet) Printed 02/04/2009 11:42:14

Global business Currency **US** dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-propo	ortional ma	rine													npany stratior iber	1	GL/ UK/ CM		day	month	ye		/lonetar units		egory mber		rency ode
													R28		21487	,	GL		31	12	20	80	000	5	40	U	SD
	Jnderwriting y	ear ended		мм	YY	мм	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY
			Г	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87
	Gross Amour	t	11												1		•								Ī		•
Premiums written	Reinsurers' s	nare	12																								
	Net (11-12)		19																								
	Gross Amour	t	21		365		(25)		(37)		17		(2)		324		94		(31)		19		29		(132)		1815
Claims paid	Reinsurers' sl	nare	22		365		(25)		(37)		17		(2)		324		94		(31)		19		29		(132)		1815
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	i	41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	•	43																								
expenses	Reinsurers' con participations	nmissions and profit	44																								
	Payable net (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial 52)	59																								
Balance on eac	ch underwriting ye	ar (19-29-39-49-59)	69																								

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Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-prope	ortional lial	oility (non-mo	tor)								_			npany stratior nber	n	GL/ UK/ CM		day	month	ye		Monetar units		egory mber	Curre	
												R28		21487	7	GL	.	31	12	20	80	000	5	70	US	SD
	Underwriting y	rear ended		Prior underwriting years	ММ	YY	мм	YY	ММ	YY	мм	YY	мм	YY	ММ		мм	YY	ММ	YY	ММ		ММ	YY	Tota colur	mns
	1		Ш	29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99
Dramiuma	Gross Amour	nt	11																							
Premiums written	Reinsurers' s	hare	12																							
	Net (11-12)		19																							
	Gross Amour	nt	21	5138																						5138
Claims paid	Reinsurers' s	hare	22	5138																						5138
	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commissions	3	41																							
Net	Other acquisi	tion expenses	42																							
operating	Administrative	e expenses	43																							
expenses	Reinsurers' cor	nmissions and profit	44																							
	Payable net (41+42+43-44)	49																							
	Brought	Undiscounted	51																							
	forward	Adjustment for discounting	52																							
Technical provisions	Carried	Undiscounted	53																							
Providions	forward	Adjustment for discounting	54																							
	Increase (decre	ease) in the financial	59																							
Balance on eac		ear (19-29-39-49-59)	69																							

Company

Name of insurer Aviva International Insurance Limited

(continuation sheet)
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Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-prop	ortional liab	oility (non-mo	tor)												stration ber		UK/ CM		day	month	ye		Monetary units		egory nber		rency ode
												6	R28	2	21487	'	GL	.	31	12	200	80	000	5	70	U	SD
	Underwriting y	ear ended		мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	мм	ΥΥ	ММ	YY
			Г	12	82																						
	Gross Amoun	t	11				•										•										
Premiums written	Reinsurers' sh	nare	12																								
	Net (11-12)		19																								
	Gross Amoun	t	21		5138																						
Claims paid	Reinsurers' sh	nare	22		5138																						
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions		41																								
Not	Other acquisit	ion expenses	42																								
Net operating	Administrative	expenses	43																								
expenses	Reinsurers' com participations	missions and profit	44																								
	Payable net (4	11+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial	59																								
Balance on each		ar (19-29-39-49-59)	69																								

Company

Printed 02/04/2009 11:42:16

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	nal propert	у										_			npany stratior nber	n	GL/ UK/ CM		day	month	ye		/lonetar units		egory mber		rency ode
													R28	:	21487	7	GL	.	31	12	20	80	000	6	60	GI	BP
	Jnderwriting y	rear ended		ye	writing ars	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ		ММ	YY	ММ	YY	ММ	YY	ММ	YY	Tota colu	mns
	Gross Amour	nt	11	29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99
Premiums	Reinsurers' s		12																								
written	Net (11-12)		19																								
	Gross Amour	nt	21		44																						44
Claims paid	Reinsurers' s	hare	22		44																						44
paid	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	3	41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	e expenses	43																								
expenses	Reinsurers' cor participations	nmissions and profit	44																								
	Payable net (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51-	ease) in the financial +52)	59																								
Balance on eac	ch underwriting ye	ear (19-29-39-49-59)	69																								

Company

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 02/04/2009 11:42:16

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	nal propert	у										_			npany stration ber	n 1	GL/ UK/ CM		day	month	ye		/lonetar units		egory mber		rency ode
													R28		21487	,	GL		31	12	20	80	000	6	60	GI	BP
	Underwriting y	ear ended		мм	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	ММ	YY								
			\blacksquare	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87
	Gross Amour	nt	11																								
Premiums written	Reinsurers' s	hare	12																								
William	Net (11-12)		19																								
	Gross Amour	nt	21												1				27		5		11				
Claims paid	Reinsurers' s	hare	22												1				27		5		11				
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions	3	41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	•	43																								
expenses	Reinsurers' con participations	nmissions and profit	44																								
	Payable net (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51-	ase) in the financial -52)	59																								
Balance on eac	ch underwriting ye	ear (19-29-39-49-59)	69																								

Company

Printed 02/04/2009 11:42:17

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	nal liability	(excluding m	otor	·)										stration ber		UK/ CM		day	month	ye		Monetary units		egory nber	Currency code
												R28	2	21487	7	GL		31	12	20	80	000	6	70	USD
	Underwriting y	ear ended		Prior underwriting years	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ми	I YY	ММ	YY	Total all columns
	1			29 29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	80	99 99
Dramiuma	Gross Amoun	t	11																						
Premiums written	Reinsurers' sh	nare	12																						
	Net (11-12)		19																						
	Gross Amoun	t	21	3973																					3973
Claims paid	Reinsurers' sh	nare	22	3973																					3973
	Net (21-22)		29																						
Claims mana	gement costs		39																						
	Commissions		41																						
	Other acquisit	ion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' com	missions and profit	44																						
	Payable net (4	11+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53																						
proviolono	forward	Adjustment for discounting	54																						
	Increase (decre	ase) in the financial	59																						
Balance on each		ar (19-29-39-49-59)	69																						

Company

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

Form 28

Name of insurer Aviva International Insurance Limited

(continuation sheet)
Printed 02/04/2009 11:42:17

Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	nal liability	(excluding me	otor)											tration ber		UK/ CM		day	month	ye		Monetary units		egory nber		rency ode
												6	R28	2	21487	'	GL	.	31	12	200	80	000	6	70	U	SD
	Underwriting y	ear ended		ММ	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	мм	ΥΥ	ММ	YY
			Г	12	82																						
	Gross Amoun	t	11								•						•										
Premiums written	Reinsurers' sh	nare	12																								
	Net (11-12)		19																								
	Gross Amoun	t	21		3973																						
Claims paid	Reinsurers' sh	nare	22		3973																						
	Net (21-22)		29																								
Claims mana	gement costs		39																								
	Commissions		41																								
Net	Other acquisit	ion expenses	42																								
operating	Administrative	•	43																								
expenses	Reinsurers' com participations	missions and profit	44																								
	Payable net (4	11+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
'	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51+	ase) in the financial 52)	59																								
Balance on each	ch underwriting ye	ar (19-29-39-49-59)	69																								

Company

Printed 02/04/2009 11:42:18

Name of insurer **Aviva International Insurance Limited**

Global business Currency **US** dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-propo	ortional marine													Compa registr numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		Category number	Currency code
												R	29	21	487		GL	31	12	2	2008	000		540	USD
Unde	rwriting year ended		unde	rior rwriting ears	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11		134385		1500																			135885
outstanding	Reinsurers' share	12		134385		1500																			135885
Claims incurred but	Gross Amount	13		50512		375																			50887
	Reinsurers' share	14		50512		375																			50887
Claims manag	gement costs	15																							
Adimeter	Gross Amount	16		22885																					22885
Adjustment for	Reinsurers' share	17		22885																					22885
discounting	Claims management costs	18																							
Allocation to / (f of anticipated su	rom) another risk category urplus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	unearned premiums	22																							
Provision for u	unexpired risks	23																							
Deferred acqu	uisition costs	24																							
Other technical prov by way of suppleme	isions (particulars to be specified ntary 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

Form 29 (continuation sheet) Printed 02/04/2009 11:42:18

Name of insurer **Aviva International Insurance Limited**

Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-proportional marine										Company registration number		UK/	GL/ UK/ CM		mor	nth	year	Moneta units		ategory umber	Currency code					
								R	R29		21487		GL		12	2 2	2008	000		540	U	SD				
Underwriting year ended			мм	YY	ММ	YY	мм	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	мм	YY	ММ	YY	ММ	YY
		П	12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87
Reported	Gross Amount	11		728		1257		542		942		962		1290		1760		2853		6956		28794		25361		5906
Reported claims outstanding Re Claims incurred but not reported Re Claims managem Adjustment for discounting Claims outstanding Re Claims managem Adjustment for discounting Claims outstanding (11-12+13-14+15-16) Re Claims outstanding (11-12+13-14+15-16) Provision for une: Provision for une: Deferred acquisit Other technical provisions by way of supplementary	Reinsurers' share	12		728		1257		542		942		962		1290		1760		2853		6956		28794		25361		5906
	Gross Amount	13		182		591		739		735		1197		702		1144		878		1893		6475		10157		1478
	Reinsurers' share	14		182		591		739		735		1197		702		1144		878		1893		6475		10157		1478
Claims management costs		15																								
Adjustment	Gross Amount	16																								
for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
	rom) another risk category	19																								
Balance of the	fund	20																								
	Claims outstanding (11-12+13-14+15-16+17-18+19+20)																									
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

Form 29 (continuation sheet)
Printed 02/04/2009 11:42:18

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-proportional marine								registration number		UK/ CM	day		moi	month		Moneta units		Category number		Currency code						
												R:	29	21	487		GL	31	1:	2	2008	000		540	U	SD
Underwriting year ended			ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
			12	86	12	85																				
Reported claims	Gross Amount	11	42707		14327																					
outstanding	Reinsurers' share	12	42707		14327																					
Claims				10686	13655																					
incurred but not reported	Reinsurers' share	14	10686		13655																					
Claims management costs		15																								
A -11: 4: 4	Gross Amount	16		14399		8486																				
Adjustment for	Reinsurers' share	17		14399		8486																				
discounting	Claims management costs	18																								
	Allocation to / (from) another risk category of anticipated surplus																									
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	Claims outstanding (11-12+13-14+15-16+17-18+19+20)																									
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

Form 29

Printed 02/04/2009 11:42:19

Name of insurer Aviva International Insurance Limited

Global business Currency **US dollar**

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-propo	ortional liability (n	on-	motor))										Compa registr numbe	ation	GL/ UK/ CM	'	day	mor	nth	year	Moneta units		ategory umber	Currency code
												R	29	21	487		GL	31	12	2 2	2008	000		570	USD
Unde	rwriting year ended		Pri underv yea	vriting	ММ	YY	ММ	YY	ММ	YY	мм	ΥΥ	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11		47445																					47445
outstanding	Reinsurers' share	12		47445																					47445
Claims incurred but	Gross Amount	13	;	87825																					87825
not reported	Reinsurers' share	14		87825																					87825
Claims manag	gement costs	15	;	30972																					30972
Adimeter	Gross Amount	16	;	30972																					30972
Adjustment for	Reinsurers' share	17																							
discounting	Claims management costs	18																							
Allocation to / (for of anticipated su	rom) another risk category urplus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	unearned premiums	22																							
Provision for u	unexpired risks	23																							
Deferred acqu	uisition costs	24																							
Other technical prov	isions (particulars to be specified ntary 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

Form 29 (continuation sheet)
Printed 02/04/2009 11:42:19

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-propo	ortional liability (n	on-ı	notor)										registr numbe	ation	UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2 :	2008	000		570	U	SD
Unde	rwriting year ended		ММ	YY	мм	YY	ММ	YY	мм	YY	ММ	ΥΥ	мм	YY	мм	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY
			12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87
Reported claims	Gross Amount	11																				1458		343		23
outstanding	Reinsurers' share	12																				1458		343		23
Claims incurred but	Gross Amount	13																				211		50		3
not reported	Reinsurers' share	14																				211		50		3
Claims manag	gement costs	15																								
A.P	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (for of anticipated su	rom) another risk category	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Company

GL/

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

Form 29 (continuation sheet)
Printed 02/04/2009 11:42:20

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Non-propo	rtional liability (n	on-ı	motor)										registra numbe	ation	UK/ CM		day	moi	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	1:	2	2008	000		570	U	SD
Unde	rwriting year ended		мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY
			12	86	12	85	12	84	12	83	12	82														
Reported claims	Gross Amount	11				53						45568														
outstanding	Reinsurers' share	12				53						45568														
Claims	Gross Amount	13				8						87553														
incurred but not reported	Reinsurers' share	14				8						87553														
Claims manag	gement costs	15										30972														
A discontinuo a sat	Gross Amount	16										30972														
Adjustment	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (for of anticipated su	rom) another risk category	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	nexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Company

GL/

Form 29

Printed 02/04/2009 11:42:20

Name of insurer **Aviva International Insurance Limited**

Global business Currency **British pound**

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	al property													Compa registra numbe	ation	GL/ UK/ CM		day	mor	nth	year	Moneta units		ategory umber	Currency code
												R	29	21	487		GL	31	12	2 2	2008	000		660	GBP
Under	rwriting year ended		Prior underwritin years	g I	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns								
			29 29	_	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	93	2																					932
outstanding	Reinsurers' share	12	93	2																					932
Claims incurred but	Gross Amount	13	25	5																					255
	Reinsurers' share	14	25	5																					255
Claims manag	gement costs	15																							
A -11: 4: 4	Gross Amount	16																							
Adjustment for	Reinsurers' share	17																							
discounting	Claims management costs	18																							
Allocation to / (fr of anticipated su	rom) another risk category	19																							
Balance of the	fund	20																							
Claims outstand (11-12+13-14+1	ing 5-16+17-18+19+20)	21																							
Provision for u	nearned premiums	22																							
Provision for u	nexpired risks	23																							
Deferred acqu	isition costs	24																							
Other technical provi	sions (particulars to be specified ntary 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

Form 29 (continuation sheet)
Printed 02/04/2009 11:42:20

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	al property													registra numbe	ation	UK/ CM		day	mor	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	12	2	2008	000		660	G	ВР
Unde	rwriting year ended		мм	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY										
			12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87
Reported claims	Gross Amount	11								21		38		49		43		71		41	ı [69		7		78
outstanding	Reinsurers' share	12								21		38		49		43		71		41	1	69		7		78
Claims	Gross Amount	13								13		97		13		20		23		13	3	5		3		50
incurred but not reported	Reinsurers' share	14								13		97		13		20		23		13	3	5		3		50
Claims manag	gement costs	15																								
A 17	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (for of anticipated su	rom) another risk category	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov	isions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Company

GL/

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

Form 29 (continuation sheet)
Printed 02/04/2009 11:42:20

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	nal property													registr numbe	ation	UK/ CM		day	moi	nth	year	Moneta units		ategory number		rency ode
												R	29	21	487		GL	31	1:	2 :	2008	000		660	G	ВР
Unde	rwriting year ended		ММ	YY	мм	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
			12	86	12	85	12	84																		
Reported claims	Gross Amount	11				479		36																		
outstanding	Reinsurers' share	12				479		36																		
Claims	Gross Amount	13				18																				
incurred but not reported		14				18																				
Claims manag	gement costs	15																								
A -1:	Gross Amount	16																								
Adjustment for	Reinsurers' share	17																								
discounting	Claims management costs	18																								
Allocation to / (for of anticipated su	rom) another risk category urplus	19																								
Balance of the	e fund	20																								
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21																								
Provision for u	unearned premiums	22																								
Provision for u	unexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical prov by way of supplement	risions (particulars to be specified entary note)	25																								
Total (21+22+	+23-24+25)	29																								

Company

GL/

Form 29

Printed 02/04/2009 11:42:21

Name of insurer Aviva International Insurance Limited

Global business Currency **US dollar**

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	al liability (exclud	ding	moto	r)										registr numbe	ation	UK/ CM		day	mor	nth	year	Moneta units		ategory umber	Currency code
												R	29	21	487		GL	31	12	2 :	2008	000		670	USD
Under	rwriting year ended		Pri underv yea	vriting	ММ	YY	ММ	YY	ММ	YY	ММ	ΥΥ	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	Total all columns
			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99 99
Reported claims	Gross Amount	11	4	49306																					49306
outstanding	Reinsurers' share	12		49306																					49306
Claims incurred but	Gross Amount	13	17	76491																					176491
not reported	Reinsurers' share	14	17	76491																					176491
Claims manag	gement costs	15																							
A.P	Gross Amount	16		52332																					52332
Adjustment for	Reinsurers' share	17		52332																					52332
discounting	Claims management costs	18																							
Allocation to / (from of anticipated su	rom) another risk category	19																							
Balance of the	fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	inearned premiums	22																							
Provision for u	nexpired risks	23																							
Deferred acqu	uisition costs	24																							
Other technical provi	isions (particulars to be specified ntary note)	25																							
Total (21+22+	23-24+25)	29																							

GL/

Company

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

Form 29 (continuation sheet)
Printed 02/04/2009 11:42:21

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2008

FSA general insurance business reporting category

Proportion	al liability (exclud	ding	moto	or)										registr numbe	ation	UK/ CM		day	moi	nth	year	Moneta units		ategory umber		rency ode
												R	29	21	487		GL	31	1:	2	2008	000		670	U	SD
Under	rwriting year ended		ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	мм	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY	ММ	YY
			12	82					-										Ī		-					\Box
Reported claims	Gross Amount	11		49306																						
outstanding	Reinsurers' share	12		49306																						
Claims incurred but	Gross Amount	13	1	76491																						
not reported	Reinsurers' share	14	1	76491																						
Claims manag	gement costs	15																								
Adjustment	Gross Amount	16		52332																						
Adjustment	Reinsurers' share	17		52332																						
discounting	Claims management costs	18																								
Allocation to / (from anticipated su	rom) another risk category irplus	19																								
Balance of the	fund	20																								
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																								
Provision for u	inearned premiums	22																								
Provision for u	inexpired risks	23																								
Deferred acqu	uisition costs	24																								
Other technical provi by way of supplement	sions (particulars to be specified ntary note)	25																								
Total (21+22+	23-24+25)	29																								

Company

GL/

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

Form 30

(Sheet 1)
Printed 02/04/2009 11:42:22 Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

									Company registration number	GL/ UK/ CM	day	montl	n year	units
								R30	21487	GL	31	12	2008	£000
	Reporting territory code		Total admissible assets as shown on	hypothecated to cover the provision	Expected income from assets included in	Yield %	Technical provisions	Provision for claims being	outstanding g discounted	Unwind in the discount in the next financial			nterest at w is being dis	
Major currencies			Form 13	for outstanding claims being discounted	column 2			Before deduction for discounting	Deduction for discounting	year	High	nest	Lowest	Average rate
			1	2	3	4	5	6	7	8	9)	10	11
GBP	AA	11	13614992	454286	15900	3.5	709299	709299	286032	15900		5.2	2.6	3.5
		12												
		13												
		14												
		15												
		16												
		17												
		18												
		19												
		20												
Other currencies		21												
Total		29	13614992	454286			709299	709299	286032	15900				

Form 30 (Sheet 2) Printed 02/04/2009 11:42:22

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

			•		Company registration number	GL/ UK/ CM		day	month	year	units
				R30	21487		GL	31	12	2008	£000
Type of Asset			Value admissible as show Form	assets n on	Admissible asse hypothecated to cover the provision for outstanding claims being discounted	on f	rom ass	ted incor sets inclu olumn 2	uded	Yiel %	
			1		2			3		4	
Land and buildings		31									
Fixed interest securities	Approved securities	32									
Fixed interest securities	Other	33									
Variable interest and variable yield securities (excluding	Approved securities	34									
items shown in line 36)	Other	35									
Equity shares and holdings in collective investment schemes		36									
Loans secured by mortgages		37									
All other coasts	Producing income	38									
All other assets	Not producing income	39									
Total		49									

Form 31

Printed 02/04/2009 11:42:23

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008 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	2008	000	160	GBP	AA

Accident	year ended		Number	of claims	Gross cla	aims paid	Gr	oss claims carried	outstand forward	ing		s outstanding t forward	Claims incurred	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 financ	ial Re	ported	Incurred repor		Reported	Incurred but not reported	(latest year) or developed (other years) during this financial year (4+5+6-7-8)		
			1	2	3	4		5	6		7	8	9	10	11
12	2008	11	72255	33011		771:	57	55179		4576			136912	245839	55.7
12	2007	12	190503	12336	129720	880	10	16083		1322	91429	10723	3263	276438	85.1
12	2006	13	193376	3603	190560	166	66	4697		143	13717	3618	4171	367150	57.8
12	2005	14	216734	558	223416	61	70	2269		33	4648	3585	239	383600	60.5
12	2004	15	169006	135	223727	45	38	670		18	886	2961	1379	373709	61.3
12	2003	16	203912	370	219172	78	10	2055		7	3967	3433	2472	329731	69.5
12	2002	17	308725	545	259410	43	09	2795		3	7480	52	(425	365973	72.8
12	2001	18	385677	588	379486	33:	21	2739		2	7321	48	(1307	543660	70.9
12	2000	19	522921	62	505371	9:	53	267		4	445	3	776	649731	78.0
12	1999	20	182427	5	425213	6	14	34			263	1	384	507698	83.9
Prior accident	years	21		373		29	31	2143			6756		(1682)	
Total (11 to 2	1)	29		51586		2124	79	88931		6108	136912	24424	146182		
Line 29 expre	ssed in sterling	30				2124	79	88931		6108	136912	24424	146182		

Reporting

territory

code

Currency

code

Monetary Category

number

units

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008 Reporting territory United Kingdom other than home foreign

Company

number

registration

GL/

UK/

СМ

month

vear

FSA general insurance business reporting category

Creditor

						_		Hullibei		CIVI	uay	month	yeai	นเแเธ	IIuIII	ibei code	code
							R31	214	187	GL	31	12	2008	000	18	32 GBP	AA
Accident y	/ear ended		Number	of claims	Gross cla	aims paid	G	ross claims carried		ng	Gross clai	ms outsta		Claims		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 financ	cial R	eported	Incurred t report		Reported	- 1	red but not eported	(latest year develope (other year during the financial year (4+5+6-7	ed ars) his /ear	,	
			1	2	3	4		5	6		7		8	9		10	11
12	2008	11	65662	15248		600	015	40840	2	27842				128	8697	452940	28.4
12	2007	12	74655	17336	37996	487	725	22806		3377	4218	6	15990	10	6732	367113	30.8
12	2006	13	83840	3293	89788	100	013	5401		10857	1587	'8	11435	(1042)	645048	18.0
12	2005	14	87641	162	113938	13	314	1104		4015	306	52	2686		685	496294	24.3
12	2004	15	120694	240	130638	17	716	1114		799	252	22	855		252	415875	32.3
12	2003	16	115192	206	127975	5	570	607		586	125	3	613		(103)	343150	37.8
12	2002	17	159258	270	126025	1	176	581		1178	71	4	1188		33	325868	39.3
12	2001	18	189566	62	140687		34	419		258	43	80	263		18	329932	42.9
12	2000	19	205270	30	148849	2	261	57		66	2	24	69		291	315094	47.4
12	1999	20	211717	28	150548			35		53	3	13	53		2	332211	45.3
Prior accident	years	21		124			1	478		17	21	6	17		263		
Total (11 to 2	1)	29		36999		1228	325	73442		49048	6631	8	33169	14	5828		
Line 29 expre	ssed in sterling	30				1228	325	73442		49048	6631	8	33169	14	5828		

Form 31

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Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008 Reporting territory United Kingdom other than home foreign

FSA general insurance business reporting category

Commercial property (including livestock and crops but excluding energy)

Company GL/ Reporting registration number UK/ Monetary Category Currency territory CM day month year units number code code R31 21487 12 2008 GL 31 000 261 **GBP** AA

		1												
Accident y	year ended		Number	of claims	Gross cla	aims paid		ns outstandi d forward	ng		s outstanding t forward	Claims incurred	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 financia year		Incurred I report		Reported	Incurred but not reported	(latest year) or developed (other years) during this financial year (4+5+6-7-8)		
			1	2	3	4	5	6		7	8	9	10	11
12	2008	11	53414	20639		13614	166288	3	58115			360543	703035	51.3
12	2007	12	126035	16889	204124	18543	90154	1	6285	244887	65446	(28456)	686418	70.8
12	2006	13	97958	5530	263133	2853	4 31083	3	1320	78736	4850	(22649)	727088	44.6
12	2005	14	123697	1001	279931	1951	2 14564	1	382	31729	1296	1433	751035	41.9
12	2004	15	126577	906	221332	630	5229)	12	10314	288	945	620338	37.5
12	2003	16	57161	1125	214896	690	2 7433	3	4	11809	15	2515	547485	41.9
12	2002	17	76710	531	188404	110	0 4007	,	2	7887	8	(2786)	468325	41.3
12	2001	18	62126	602	238790	172	318	5		6637	2	(1728)	406786	59.9
12	2000	19	81134	171	307730	69	2 138	5		2554		(477)	398824	77.7
12	1999	20	366009	156	299778	64	7 2062	2		2240		469	585161	51.7
Prior accident	years	21		735		48	2 2284	ı		5460		(2694)		
Total (11 to 2	1)	29		48285		38747	9 327674	Į (66120	402253	71905	307115		
Line 29 expre	ssed in sterling	30				38747	9 327674		66120	402253	71905	307115		

Form 31

Printed 02/04/2009 11:42:24

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008 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
21487	GL	31	12	2008	000	262	GBP	AA

Accident	year ended		Number	of claims	Gross cla	aims paid		s outstanding d forward	1		s outstanding forward	Claims incurred	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 financia year	II Reported	Incurred but reported		Reported	Incurred but not reported	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	·	
			1	2	3	4	5	6		7	8	9	10	11
12	2008	11	351	347		591	9326	30	017			18255	94970	19.2
12	2007	12	2186	176	18512	1665	11021	-	732	41825	7725	(21138)	95911	48.9
12	2006	13	1262	21	24988	121	1 2624		86	5006	482	(1567)	94139	30.7
12	2005	14	822	4	25219	41	1 622		15	1851	133	(936)	95933	27.4
12	2004	15	751	132	14864	37	9 42			567	9	(155)	71676	21.3
12	2003	16	1016	48	17502	121	363			2093		(517)	68680	27.8
12	2002	17	1275	85	17431	2	5 10			35			57928	30.2
12	2001	18	1772	2	26662	2	2 29			29		22	52273	51.1
12	2000	19	2766	110	49529	13.	2 483			182		433	52730	95.1
12	1999	20	2470	15	39212	15	876			181		848	67068	60.0
Prior accident	t years	21		46		2	7 553			452		128		
Total (11 to 2	1)	29		986		2614	1 25949	3	850	52221	8349	(4627)		
Line 29 expre	essed in sterling	30				2614	1 25949	38	850	52221	8349	(4627)		

Form 31

Reporting

territory

code

Monetary

units

Category

number

Currency

code

Printed 02/04/2009 11:42:24

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008 Reporting territory United Kingdom other than home foreign

Company

number

registration

GL/

UK/

CM

day

month

year

FSA general insurance business reporting category

Employers liability

R31 GL **GBP** AA Gross claims paid Accident year ended Number of claims Gross claims outstanding Gross claims outstanding Claims Claims ratio Gross earned carried forward brought forward incurred premiums (latest year) or Closed at some Reported claims In previous In this financial Reported Incurred but not Reported Incurred but not cost during this outstanding financial years reported reported developed year or previous (other years) during this financial years Month Year financial year (4+5+6-7-8)64.7 59.1 56.2 (13145)55.8 (20652)59.4 58.8 (1041)(771)91.1 (261)89.9 (220)109.4 122.0 Prior accident years Total (11 to 21) Line 29 expressed in sterling

Form 31 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Printed 02/04/2009 11:42:24

Global business Currency British pound

Financial year ended 31st December 2008 Reporting territory United Kingdom other than home foreign

FSA general insurance business reporting category

Employers liability

Company GL/ Reporting registration number UK/ Monetary Category Currency territory CM day month year units number code code R31 21487 2008 GL 31 12 000 271 **GBP** AA

		_										
Accident	year ended	Number	of claims	Gross cla	aims paid		outstanding forward	Gross claims brought	outstanding forward	Claims incurred	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	(latest year) or developed (other years) during this financial year (4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1998	9935	705	128391	125	9626	4847	4596	2069	7933	124927	114.5
12	1997	8507	455	128037	328	4561	6704	5472	3942	2179	126032	110.8
12	1996	7961	375	119486	144	2865	4923	3530	3077	1325	121986	104.5
12	1995	7523	352	112324	571	3354	8539	3872	5200	3392	118035	105.7
12	1994	32281	742	112566	915	6177	12630	5199	10809	3714	110913	119.3
12	1993	18839	333	91277	497	4049	10514	3539	8204	3317		
12	1992	19175	366	71426	886	1234	18842	2323	7129	11510		
12	1991	19043	320	72104	596	1093	19447	1721	7390	12025		
12	1990	17310	308	70209	1228	1029	18162	2445	4976	12998		
12	1989	16946	290	57162	801	2179	16963	1660	4759	13524		
12	1988	16688	404	52253	1062	989	19776	1994	5749	14084		
12	1987	16491	306	40460	508	2140	14443	1792	5217	10082		
12	1986	19105	267	42249	712	883	19722	1405	8723	11189		

Form 31 (continuation sheet)
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Name of insurer Aviva International Insurance Limited

Currency British pound

Financial year ended 31st December 2008

Reporting territory United Kingdom other than

home foreign

FSA general insurance business reporting category

Employers liability

Global business

Company GL/ Reporting registration number UK/ Monetary Category Currency territory CM day month year units number code code R31 21487 2008 GL 31 12 000 271 **GBP** AA

Accident	year ended	Number	of claims	Gross cla	aims paid		outstanding forward	Gross claims brought	outstanding forward	Claims incurred	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	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	·	
		1	2	3	4	5	6	7	8	9	10	11
12	1985	12747	178	36856	407	1711	14255	1533	4538	10302		
12	1984	12917	333	33011	529	2692	17978	2370	8014	10815		
12	1983	12857	156	33044	682	2435	15842	2245	5558	11156		
12	1982	13421	197	32238	1063	2005	13572	2240	3427	10973		
12	1981	9498	189	21075	513	2134	9806	2406	3295	6752		
12	1980	9598	202	19971	588	2143	10718	1555	3075	8819		
12	1979	9696	217	17397	284	2114	12920	1928	4782	8608		
12	1978	9377	115	16416	287	1260	12694	1309	4240	8692		
12	1977	10329	144	22201	6080	3572	56873	1789	6022	58714		
12	1976	13731	263	18850	1004	2009	13286	1263	3895	11141		
12	1975	29991	4655	74484	16642	130781	407357	89963	148181	316636		

Form 31

Reporting

territory

code

Monetary

units

Category

number

Currency

code

Printed 02/04/2009 11:42:25

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008 Reporting territory United Kingdom other than home foreign

Company

number

registration

GL/

UK/

CM

day

month

year

FSA general insurance business reporting category

Professional indemnity

R31 GL **GBP** AA Gross claims paid Gross claims outstanding Accident year ended Number of claims Gross claims outstanding Claims Claims ratio Gross earned carried forward brought forward incurred premiums Reported (latest year) or Closed at some Reported claims In previous In this financial Reported Incurred but not Incurred but not cost during this outstanding financial years reported reported developed year or previous (other years) financial years during this Month Year financial year (4+5+6-7-8)99.7 99.7 65.5 (5032)52.8 (7497)53.9 (3571) 61.5 (3177)68.8 (627)81.8 62.3 (1108)75.9 Prior accident years Total (11 to 21) Line 29 expressed in sterling

Form 31 (continuation sheet)

Name of insurer Aviva International Insurance Limited

Printed 02/04/2009 11:42:25

Global business Currency British pound

Financial year ended 31st December 2008 Reporting territory United Kingdom other than home foreign

FSA general insurance business reporting category

Professional indemnity

Company GL/ Reporting UK/ registration Monetary Category Currency territory number CM day month year units number code code R31 21487 12 2008 GL 31 000 272 **GBP** AA

		·								01.1		01.1
Accident	year ended	Number	of claims	Gross cla	aims paid		s outstanding forward		s outstanding t forward	Claims incurred	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		Incurred but not reported		Incurred but not reported	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	promisino	,,
		1	2	3	4	5	6	7	8	9	10	11
12	1998	699	52	16057	10009	2937		9990	1	2955	31963	90.7
12	1997	534	42	16186	2033	3541		5854		(280)	31566	68.9
12	1996	467	34	19295	250	72		207		115	33168	59.1
12	1995	37	23	4411	95	85		331		(151)		
12	1994	43	26	1471	589	561		475		675		
12	1993	40	8	1221	151	207		484		(126)		
12	1992	37	12	807	57	179		479		(243)		
12	1991	27	14	444	30	134		935		(771)		
12	1990	18	10	149	104	4		35		73		
12	1989	16	4	590	5	7		3		9		
12	1988	16	3	(272)	21	16		446		(409)		
12	1987	17	1	405	5	450		525		(70)		
12	1986	7	1	5		3		1		2		

Form 31 (continuation sheet)

1

Name of insurer Aviva International Insurance Limited

Printed 02/04/2009 11:42:25

Reporting

Global business Currency British pound

2

49

Financial year ended 31st December 2008 Reporting territory United Kingdom other than

home foreign
FSA general insurance business reporting category

Professional indemnity

12

12

12

12

12

1979

1978

1977

1976

1975

2

3

1

UK/ registration Monetary Category Currency territory СМ number day month year units number code code R31 21487 GL 31 12 2008 000 272 **GBP** AA Accident year ended Number of claims Gross claims paid Gross claims outstanding Gross claims outstanding Claims Claims ratio Gross earned carried forward brought forward incurred premiums (latest year) or Closed at some Reported claims In previous In this financial Reported Incurred but not Reported Incurred but not cost during this outstanding financial years reported reported developed year or previous (other years) financial years during this Month Year financial year (4+5+6-7-8) 1 2 3 4 5 6 7 8 10 11 3 32 19 12 1985 5 202 162 (111)10 780 100 305 501 (96) 12 1984 2 3 6 (2) 12 1983 1 1 1 12 1982 1 1 1 1 12 1981 4 12 1980

2

1

Company

GL/

Form 31

Reporting

territory

code

Monetary

units

Category

number

Currency

code

Printed 02/04/2009 11:42:25

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008 Reporting territory United Kingdom other than home foreign

Company

number

registration

GL/

UK/

CM

day

month

year

FSA general insurance business reporting category

Public and products liability

R31 GL **GBP** AA Gross claims paid Accident year ended Number of claims Gross claims outstanding Gross claims outstanding Claims Claims ratio Gross earned carried forward brought forward incurred premiums (latest year) or Closed at some Reported claims In previous In this financial Reported Incurred but not Reported Incurred but not cost during this outstanding financial years reported reported developed year or previous (other years) during this financial years Month Year financial year (4+5+6-7-8)61.5 58.8 52.5 41.1 (6417)31.6 (6042)35.8 (2644)62.9 (55)84.2 (554) 96.0 (1660)82.8 Prior accident years Total (11 to 21) Line 29 expressed in sterling

Form 31 (continuation sheet)

Name of insurer Aviva International Insurance Limited

31st December 2008

Printed 02/04/2009 11:42:25

Global business Currency British pound

Reporting territory United Kingdom other than

home foreign

FSA general insurance business reporting category

Public and products liability

Financial year ended

	Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code
R31	21487	GL	31	12	2008	000	273	GBP	AA

Accident	year ended	Number	of claims	Gross cla	aims paid	Gross claims carried	outstanding forward	Gross claims brought	outstanding forward	Claims incurred	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	(latest year) or developed (other years) during this financial year (4+5+6-7-8)		
		1	2	3	4	5	6	7	8	9	10	11
12	1998	22709	253	138732	2905	12898	1885	11689	1751	4248	164461	95.1
12	1997	21532	197	118448	185	6210	451	6795	359	(308)	161365	77.6
12	1996	19021	96	98621	411	1808	29	1712	35	501	160574	62.8
12	1995	18718	84	116627	597	1763	1327	5068	1477	(2858)	189421	63.5
12	1994	19622	39	110163	177	1560	399	1363	222	551	196545	57.1
12	1993	25240	50	116526	165	664	322	419	224	508		
12	1992	26936	26	108431	224	1689	27	677	28	1235		
12	1991	29707	24	97941	130	509	111	918	84	(252)		
12	1990	29840	13	118084	3	569	49	613	35	(27)		
12	1989	28467	24	89489	27	884	9	974	118	(172)		
12	1988	28060	18	65680	1062	314	9	1593	9	(217)		
12	1987	32740	20	69017	26	239	9	315	9	(50)		
12	1986	33355	16	56355	8	1629	9	1635	9	2		

Form 31 (continuation sheet)

Currency

code

Name of insurer Aviva International Insurance Limited

31st December 2008

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Reporting

territory

code

Global business Currency British pound

Reporting territory United Kingdom other than

Monetary Category

units

home foreign

number

FSA general insurance business reporting category

Public and products liability

Financial year ended

						R31	214	87	GL	31	12	2008	000	27	73	GBP	AA
Accident	year ended	Number	of claims	Gross cla	aims paid	Gr	oss claims o		g	Gross clair broug	ns outstar		Claim: incurre	-	Gross		Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ	ial Re	ported	Incurred bu reporte		Reported	Incurre	ed but not oorted	(latest yea develop (other ye during t financial y	ed ears) his year	•		
		1	2	3	4		5	6		7		8	9		1	0	11
12	1985	34888	10	43587		10	660		504	664	ı	351		159			
12	1984	41828	9	42579		11	135		20	148	3	16		2			
12	1983	44632	4	40306		1	183		20	178	3	16		10			
12	1982	44604	10	31893	2	63	1454		9	2024	ı	9		(307)			
12	1981	41475	11	23945	:	22	465		9	492	2	9		(5)			
12	1980	34942	5	22972		8	133		14	734	ı	13		(592)			
12	1979	36122	4	17903		61	211		142	354	ı	77		(17)			
12	1978	34054	5	18186			192		22	27	5	22		(83)			
12	1977	33235	3	12470		70	67		22	133	3	22		4			
12	1976	41072	7	14709		1	536		128	53	5	96		34			
12	1975	38445	27	41092	1	97	2245		818	4480		686	((1906)			

Company

number

registration

GL/ UK/

CM

day

month

year

Reporting

territory

Currency

Monetary Category

Printed 02/04/2009 11:42:26

Name of insurer Aviva International Insurance Limited

Global business Currency British pound

Financial year ended 31st December 2008 Reporting territory United Kingdom other than home foreign

Company

registration

GL/

UK/

FSA general insurance business reporting category

Motor other

								n	ımber	CM	day	month	year	units	number	code	code
								R32	21487	GL	31	12	2008	000	223	GBP	AA
Accident y	ear ended		Number	of claims	Gross cla	aims paid		ms outstanding ed forward		ns outstanding ht forward		Claims incurred	Gross ea		ms 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 bu not reported		Incurred bu not reported	d of (ot	est year) or eveloped ther years) uring this ancial year +5+6-7-8)	F. 5			. ,	
			1	2	3	4	5	6	7	8		9	10		11	12	13
12	2008	11	12249	10962		13702	2201	5 393	1			39648	47	541	83.4	103	22.5
12	2007	12	20492	7317	17171	12107	1576	2 26	31348	526	3	(8477)	54	154	83.7	121	23.0
12	2006	13	21203	4658	24988	4958	1317	9 7	7 19649	28	8	(1723)	64	904	66.6	122	21.2
12	2005	14	25076	2250	28968	1003	747	3 2	11896	7	1	(3468)	61	963	60.5	114	24.0
12	2004	15	24665	401	27044	4224	845	7 1	15686	3 2	3	(3016)	75	154	52.9	138	18.2
12	2003	16	21531	39	18650	4966	675	6	12051		9	(335)	54	531	55.7	105	20.5
12	2002	17	23962	23	25372	1418	78	6	3400)	3	(1199)	50	810	54.3	102	23.5
12	2001	18	25457	11	43153	359	103	1	2954	1		(1564)	60	773	73.3	128	19.9
12	2000	19	43825	563	69023	259	7	6	1091			(756)	84	366	82.2	207	21.4
12	1999	20	44378	28	76366	395	8	8	600)		(117)	82	756	92.9	211	21.0
Prior accide	ent years	21		304		932	104	7	1685	5		294					
Total (11	to 21)	29		26556		44323	7667	0 431	1 100360	565	7	19287				_	
Line 29 expres sterling	ssed in	30				44323	7667	0 431	1 100360	565	7	19287					

Form 34

Reporting

territory

code

Currency

code

Monetary Category

number

units

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Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2008 Reporting territory World Wide

FSA general insurance business reporting category

Aviation liability (including liability part of airline packages)

						Humber	CIVI	uay monin	yeai	นเแธ	number C	oue coue
					R34	21487	GL	31 12	2008	£000	331 L	SD WW
Under year			Gross cla	aims paid	Gross claims carried			ns outstanding ht forward		Claims incurred	Gross premiun written	Claims ratio
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred bu reporte	d (atest year) or developed other years) during this nancial year (2+3+4-5-6)		
			1	2	3	4	5	6		7	8	9
12	2008	11										
12	2007	12										
12	2006	13										
12	2005	14										
12	2004	15										
12	2003	16	10181	2121	7534	2820	910) 1	0598	(7223	8153	1 27.8
12	2002	17	27454	3373	5963	5365	1004	3	0784	(26126	11664	8 36.1
12	2001	18	56707	5200	30690	6428	2215	5 4	7842	(27679) 1260	5 78.6
12	2000	19	57504	4385	100659	9870	13280	9 8	4983	(102878	4821	0 357.6
12	1999	20	47894	598	3707	1934	473	1	6709	(5204	2988	1 181.2
Prior underwriting years	3	21		818	24860	6351	2273) 1	0618	(1328)	
Total (11 to 21)		29		16495	173413	32768	20158) 19	1534	(170438	(1)	
Line 29 expressed in ste	erling	30		11473	120618	22792	14021	13	3223	(118550))	

Company

number

registration

GL/

UK/

СМ

month

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Form 34

Reporting

territory

code

Currency

code

Monetary Category

units

number

Printed 02/04/2009 11:42:27

Name of insurer Aviva International Insurance Limited

Global business Currency US dollar

Financial year ended 31st December 2008 Reporting territory World Wide

FSA general insurance business reporting category

Marine liability

								,	,			
					R34	21487	GL	31 12	2008	£000	341 U	SD WW
Under year			Gross cla	aims paid	Gross claims carried	outstanding forward		ns outstanding ht forward		Claims incurred	Gross premium written	s Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but reported	fi (atest year) or developed other years) during this nancial year (2+3+4-5-6)		
			1	2	3	4	5	6		7	8	9
12	2008	11										
12	2007	12										
12	2006	13										
12	2005	14										
12	2004	15										
12	2003	16										
12	2002	17										
12	2001	18										
12	2000	19										
12	1999	20	48692	148	3597	900	417	1	236	(765)	5642	6 94.5
Prior underwriting years		21		21964	150826	50993	19229	3 147	105	(115620))	
Total (11 to 21)		29		22112	154423	51893	19647	2 148	341	(116385)		
Line 29 expressed in ste	erling	30		15380	107410	36094	13665	7 103	179	(80952)		

Company

number

registration

GL/

UK/

CM

day

month

year

 Currency rates
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Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

		Company registration number	GL/ UK/ CM	day	month	year
	R36	21487	GL	31	12	2008
Name of currency		Currency	code		f units t terling	to £
US dollar		USE)		1.4	37700

Global business

Financial year ended 31st December 2008

						Compregistrumk	tration	GL/ UK/ CM	day	month	year	units
					R37	2	1487	GL	31	12	2008	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Busine groupin (nuclea	g D	grou (non-pro	iness ping E oportional eaty)	All bus group			nsurance ness
Calculation of the maximum provision		1	2	3	4			5	6			7
Total net premiums written in the previous 4 years	11	6316792	339143	42311								
Net premiums written in the current year	12	1582466	95220	7010								
Maximum provision	13	315970	17375	3946						337291		905
Calculation of the transfer to/from the provision												
Equalisation provision brought forward	21									303953		150
Transfers in	22	47474	2857	421						50752		
Total abnormal loss	23											
Provisional transfers out	24											
Excess of provisional transfer out over fund available	25											
Provisional amount carried forward (21+22-24+25)	26									354705		150
Excess, if any, of 26 over 13	27									17414		_
Equalisation provision carried forward (26-27)	28									337291		150
Transfer in/(out) for financial year (28-21)	29									33338		

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Equalisation provisions technical account: Accident year accounting

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

					Company registration number	GL/ UK/ CM		day	mont	h year	units
				R38	21487		GL	31	12	2008	£000
		Business grouping A (property)	group	ness	Business grouping C (marine and aviation)		gro	usiness uping l uclear)	D	Busir group (non-prop trea	ing E portional
Other than credit business	_	1	2	2	3			4		5	;
Net premiums earned	11	1588723		95528	65	97					
Claims incurred net of reinsurance	12	910545		(4627)	61	87					
Trigger claims value	13	1151824		69258	62	67					
Abnormal loss	19										
Trigger claims	s ratio	72.5 %	72.	5 %	95 %			25 %		100	%

Credit business

Net premiums earned	21	4773
Claims incurred net of reinsurance	22	(6252)
Claims management costs	23	
Net operating expenditure	24	
Technical surplus / (deficit) (21-22-23-24)	29	11025

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Equalisation provisions technical account: Underwriting year accounting

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended 31st December 2008

					number	CM		day	month	h year	units
				R39	21487	G	Ţ	31	12	2008	£000
		Business grouping A (property)	Busii group (busi interru	ing B ness	Business grouping C (marine and aviation)		gro	usiness uping I uclear)	D	Busir group (non-prop trea	ng E portional
Other than credit business		1	2	2	3			4		5	
Net premiums written	11				5	06					
Claims net of reinsurance	12				(200	05)					
Trigger claims value	13				4	81					
Abnormal loss	19										
Trigger claims	ratio	72.5%	72.	5%	95%			25%		100	%

Company registration

GL/ UK/

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	

Global business

Financial year ended 31st December 2008

Additional information as required by rule 9.25 of the Accounts and Statements Rules

Reinsurer details As required by rule 9.25;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a)	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Renaissance Reinsurance Ltd, Renaissance House, 8 - 20 East Broadway, Pembroke HM 19, Bermuda	None		2,786	820			
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			173,041		867,101	
HSBC Insurance (Ireland) Limited, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2, Ireland	None	22,125		6,139		14,109	
Aioi Insurance Company Limited, 1-28-1 Ebisu Shibuya-Ku, Tokyo150-8488, Japan	None			57		8,540	
Millea Group, Tokio Marine and Fire Insurance Company Limited, 2-1 Marunouchi 1- Chome, Chiyoda-Ku, Tokyo 100-8050, Japan	None		167	72		94	
Tokio Millenium Re, Wellesley House North, 90 Pitts Bay Road, Pembroke HM08, Bermuda	None						Subsidiary of Millea Group Tokio Marine and Fire Insurance Company Limited

Global business

Financial year ended 31st December 2008

Additional information as required by rule 9.25 of the Accounts and Statements Rules

Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
None		57,406				
None		17,314	3,489		11,397	
None	8,324	11,999	5,301		32,621	
None						With effect from 2007 included in Munich Re
None						With effect from 2007 included within relevant parent group
Fellow group undertaking		8,356	1,525		22,961	
None		1,166	2,785		5,215	
None		2,313	5		1,517	
	(Para 1(b)) None None None None None None None None	(Para 1(b)) (Para 1(c)(i)) £000 None None None None Pellow group undertaking None	Treaties RI Treaties (Para 1(b)) (Para 1(c)(ii)) (E)(00) (E)(00)	Treaties RI Treaties (Para 1(b)) (Para 1(c)(i)) (Para 1(c)(i)) (Para 1(c)(i)) (Para 1(c)(i)) (Para 1(d)) (Para 1(c)(i)) (Para 1(d)) (P	Treaties RI Treaties Rec.d (Para 1(b)) (Para 1(c)(i)) £000	Treaties

Global business

Financial year ended 31st December 2008

Additional information as required by rule 9.25 of the Accounts and Statements Rules

Reinsurer details As required by rule 9.25;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a)	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii)) £000	(Para 1(d)) £000	(Para 1(e)) £000	(Para 1(f)) £000	
Montpelier Reinsurance Limited, 94 Pitts Bay Road, Pembroke HM08, Hamilton, Bermuda	None	1(c)(i)) £000	1(c)(ii))			1(f)) £000	

Global Business

Financial year ended 31st December 2008

Additional information as required by rule 9.26 of the Accounts and Statements Rules

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

Global Business

Financial year ended 31st December 2008

Additional information as required by rule 9.27 of the Accounts and Statements Rules

Cedant details	Connection	Premiums receivable	Deposits made included at F13L57	Debts outstanding included at F13L74	Comments
As required by Rule 9.27 (Para 1(a))	(Para 1(b))	(Para 1(c)) £000	(Para 1(d)) £000	(Para 1(e)) £000	
Norwich Union Insurance Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	1,729,043			60% quota share agreement
London and Edinburgh Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	282,209			60% quota share agreement
Gresham Insurance Company Ltd PO Box 6, Surrey Street Norwich NR1 3NS	Subsidiary	253,536			100% quota share agreement

Global business

Financial year ended 31st December 2008

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 Annual Aggregate XoL Reinsurance Programme
- 1.4: UK Catastrophe Top Layer Programme

2. Property Per Risk Cover

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

4. Miscellaneous

- 4.1: Group Marine Programme
- 4.2: UK Professional Indemnity Risk Programme
- 4.3: UK Professional Indemnity Clash Programme
- 4.4: Latent Defects Programme
- 4.5: Bonds and Guarantees Quota Share
- 4.6: HSBC Corporate Partner Quota Share
- 4.7 CUNA Mutual Limited Corporate Partner Quota Share
- 4.8 British Land Corporate Partner Quota Share
- 4.9 British Land Corporate Partner Quota Share 2
- 4.10 Hamilton Insurance "Non-Venture" Quota Share

5. Maximum net probable losses

6. Reinsurance Premiums Analysis

Global business

Financial year ended 31st December 2008

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

1. Property Per Event Catastrophe Covers

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 Reinsurance

Business Reinsured: UK companies and branches (excluding Saga)

Details: UK
From Ground up Cover - £1,800m
Deductible - £210m
Reinstatements - 1

Comments - None

Period of Cover: 01/04/2008 - 31/03/2009

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 - £259.672m Deductable - £40.236m

Reinstatements - 1

Comments - Programme is rated on the aggregate sums insured. Total cover is

0.219436% xs 0.040236% of aggregate sums insured. Figures given above are based on original aggregate sums insured estimate at expiry of policy.

Reinstatement Premium Protection is in place.

Period of Cover: 01/03/2008 - 28/02/2009

Global business

Financial year ended 31st December 2008

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

1.3: UK Catastrophe Annual Aggregate XoL Reinsurance Programme

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Catastrophe Annual Aggregate Excess of Loss

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £400m Deductible - £300m Reinstatements - 0

Comments - AAD eroded by individual event losses exceeding franchise (£50m). Per

event maximum £100m recoverable, total recoverable: £200m during 3

years of contract

Period of Cover: 23/01/2008 - 31/12/2010

1.4: UK Catastrophe Top Layer Programme

Type of Business Covered: Personal & Commercial Property

Type of Cover: Property Catastrophe Top Layer Protection reinsurance

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £2,260m Deductible - £2,060m Reinstatements - 0

Comments Total recovery possible is £400m during 3 year contract term

Period of Cover: 01/04/2008 - 31/03/2011

Global business

Financial year ended 31st December 2008

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

2. Property Per Risk Cover

2.1: Aviva Property, Engineering and CAR Per Risk Programme

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

Type of Cover: Per Risk Excess of Loss Reinsurance

Business Reinsured UK Companies and branches

Details: UK
From Ground up Cover - £200m
Deductible - £10m

Reinstatements Layer 1 = 4 reinstatements

Layer 2 = 3 reinstatements Layer 3 = 2 reinstatements Layer 4 = 1 reinstatement

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

Period of Cover: - 01/01/2008 - 31/12/2008

2.2: Aviva Property, Engineering and CAR Per Risk Conflagration Programme

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

Type of Cover: Per Risk Excess of Loss Conflagration Reinsurance

Business Reinsured UK companies and branches

Details:

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

Comments - None

Period of Cover: 01/01/2008 - 31/12/2008

Global business

Financial year ended 31st December 2008

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

3. Casualty - Motor and Liability Covers

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 Reinsurance

Business Reinsured UK companies and branches

Details:

From Ground up Cover - Unlimited
Deductible - £10m
Reinstatements - Unlimited

Comments - None

Period of Cover: - 01/07/2008 - 30/06/2009

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 Reinsurance

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £65m Deductible - £10m

Reinstatements - Employers' Liability = 3

Public Liability = 2

Comments - None.

Period of Cover: 01/07/2008 – 30/06/2009

Global business

Financial year ended 31st December 2008

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 Reinsurance

Business Reinsured UK companies and branches

Details:

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

Comments - None

Period of Cover: - 01/07/2008 - 30/06/2009

3.4: UK Casualty - Personal Accident

Type of Business Covered: Personal Accident, Sickness and Travel

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured UK companies and branches

Details:

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

Comments - None

Period of Cover: - 01/07/2008 - 30/06/2009

Global business

Financial year ended 31st December 2008

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

4. Miscellaneous

4.1: Group Marine Programme

Type of Business Covered: Marine business

Type of Cover: Marine Excess of Loss Reinsurance

Business Reinsured: UK and Non-UK companies and branches

Details:

From Ground up Cover - £40m Deductible - £1m

Reinstatements Layers 1, 2 & 3 - 2 reinstatements, Layers 4 & 5 – 1 Reinstatements

Comments - Reinstatement Premium Protection is in place

Period of Cover: - 01/01/2008 – 31/12/2008

4.2: UK Professional Indemnity - Risk Programme

Type of Business Covered: Professional Indemnity Liability Insurance

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 - 30/06/2008

Global business

Financial year ended 31st December 2008

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

4.3: UK Professional Indemnity - Clash Programme

Type of Business Covered: Professional Indemnity Liability Insurance

Type of Cover: Clash Excess of Loss Reinsurance

Details:

From Ground up Cover - £25m 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 - 30/06/2008

4.4: Latent Defects Programme

Type of Business Covered: Commercial Property

Type of Cover: Quota Share and Surplus Treaty

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £60m

Deductible - Maximum retention £10m

Comments - None

Period of Cover: - 01/01/2008 - 31/12/2008

4.5: Bonds and Guarantees Quota Share

Type of Business Covered: Bonds & Guarantees

Type of Cover: Variable Quota Share

Business Reinsured UK companies and branches

Details:

From Ground up Cover - £20m

Deductible - Maximum retention £4m

Comments - None

Period of Cover: 01/01/2008 - 31/12/2008

Global business

Financial year ended 31st December 2008

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

4.6: 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 50% of business

Comments Ceded business is not covered by the reinsurance programmes outlined

above

Period of Cover: - 01/01/2008 - 31/12/2008

4.7: 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 50% of business written on the CUNA Mutual account.

Comments - None

Period of Cover: - 01/08/2008 - 31/07/2009

Global business

Financial year ended 31st December 2008

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

4.8: 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 - None

Period of Cover: - 24/06/2008 – 23/06/2009 (4th year of account)

4.9: 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: - 24/06/2008 – 23/06/2009 (4th year of account)

4.10: 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 AII

which is not covered by the joint venture agreement.

Period of Cover: - 01/01/2008 - 31/12/2008

Global business

Financial year ended 31st December 2008

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

5. Maximum net probable losses (£'s)

UK

 Property per Event
 £250,236,000

 Property per Risk
 £10,000,000

 Casualty
 £10,000,000

 Professional Indemnity
 £2,500,000

 Marine
 £1,000,000

 Latent Defects
 £10,000,000

 Bonds & Guarantees
 £4,000,000

Aviva International Insurance Limited

Global business

Name of insurer

Financial year ended 31st December 2008

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

6. Reinsurance Premiums Analysis

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Accident & health (110)		33,282	33,282
Personal lines motor (120)		6	6
Household and domestic all risks (160)		11,067	11,067
Personal lines financial loss (180)		22,449	22,449
Commercial motor (220)		3,940	3,940
Commercial lines property (260)	577	116,041	116,618
Commercial lines liability (270)	186	5,660	5,846
Commercial lines financial loss (280)		5	5
Aviation (330)		205	205
Marine (340)		122	122
Goods in transit (350)	31	1,133	1,164
Non-proportional aviation (530)		18	18
Proportional aviation (630)		(480)	(480)
Total	794	193,448	194,242

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 2008

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

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

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

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 February 2009. 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 2009 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
Hamilton Insurance Company Limited
The Ocean Marine Insurance Company Limited
Scottish Boiler and General Insurance Company 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 2008

Solo solvency calculation	Company registration
Solo solvericy calculation	Company registration

	number	GL/UK/CM	day month year	units
R1		GL	31 12 2008	£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	(8572904)	(9205833)
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	(8572904)	(9205833)

Guarantee fund

Guarantee fund requirement	21	(7228081)	(5175964)
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	(1344823)	(4029869)

Minimum capital requirement (MCR)

General insurance capital requirement	31	(62304)	(39694)
Base capital resources requirement	33	(19357)	(17153)
Individual minimum capital requirement	34	(66519)	(44735)
Capital requirements of regulated related undertakings	35	(7201778)	(5155895)
Minimum capital requirement (34+35)	36	(7268297)	(5200630)
Excess (deficiency) of available capital resources to cover 50% of MCR	37	(4938756)	(6605519)
Excess (deficiency) of available capital resources to cover 75% of MCR	38	(3121680)	(5305362)

Capital resources requirement (CRR)

Capital resources requirement	41	(7268297)	(5200630)
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	(1304607)	(4005203)

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

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

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

calculation number R1 21487	GL/UK/CM GL	day month year 31 12 2008	units £000
K1 21407	GL	As at end of this financial year	As at end of the previous year 2
Capital resources			
Capital resources arising outside the long-term insurance fund	11	8542698	8901450
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	8542698	8901450
Guarantee fund		·	
Guarantee fund requirement	21	7436230	5361175
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	1106468	354027
Minimum capital requirement (MCR)			
General insurance capital requirement	31	397355	338039
Base capital resources requirement	33	2518	223
Individual minimum capital requirement	34	397355	338039
Capital requirements of regulated related undertakings	35	7303778	524849
Minimum capital requirement (34+35)	36	7701133	5586534
Excess (deficiency) of available capital resources to cover 50% of MCR	37	4692132	610818
Excess (deficiency) of available capital resources to cover 75% of MCR	38	2766848	4711550
Capital resources requirement (CRR)			
Capital resources requirement	41	7701133	5586534
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	841565	3314916
Contingent liabilities		<u>.</u>	

51

1826000

2026000

Form 1

Statement of solvency – general insurance business

Name of insurer

Aviva Insurance Limited

Global business

Financial year ended

31st December 2008

Adjusted Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	SC2116	GL	31 12 2008	£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	8228178	8907885
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	8228178	8907885

Guarantee fund

Guarantee fund requirement	21	6921995	4876440
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	1306183	4031445

Minimum capital requirement (MCR)

General insurance capital requirement	31	277550	265283
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	277550	265283
Capital requirements of regulated related undertakings	35	6829478	4788012
Minimum capital requirement (34+35)	36	7107028	5053295
Excess (deficiency) of available capital resources to cover 50% of MCR	37	4674664	6381238
Excess (deficiency) of available capital resources to cover 75% of MCR	38	2897907	5117914

Capital resources requirement (CRR)

Capital resources requirement	41	7107028	5053295
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	1121150	3854590

Contingent liabilities

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	2.1		
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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 2008

long-term insurance business as shown in a supplementary note to Form 15

Solo solvency calculation

Solo solvency calculation	Company registration number	GL/UK/CM	day ı	mont	h year	units	
R1	SC8140	GL	31	12	2008	£000	
				t end incial 1	of this year	As at end of the previous year 2	
Capital resources							
Capital resources arising outsifund	de the long-term insurance	11			130637	203438	
Capital resources allocated too business arising outside the lo		12					
Capital resources available to business capital resources req		13			130637	203438	
Guarantee fund							
Guarantee fund requirement		21			11965	15383	
Excess (deficiency) of available guarantee fund requirement	e capital resources to cover	22			118672	188055	
Minimum capital requiremen	nt (MCR)	-			·		
General insurance capital requ	uirement	31			35896	46149	
Base capital resources require	ement	33			2518	223 ²	
Individual minimum capital req	uirement	34			35896	46149	
Capital requirements of regula	ted related undertakings	35					
Minimum capital requirement (34+35)	36			35896	46149	
Excess (deficiency) of available 50% of MCR	e capital resources to cover	37			112689	180364	
Excess (deficiency) of available 75% of MCR	e capital resources to cover	38			103715	168826	
Capital resources requireme	ent (CRR)						
Capital resources requirement		41			35896	46149	
Excess (deficiency) of available general insurance business CF		42			94741	157289	
Contingent liabilities							
Quantifiable contingent liabilitie		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 2008

Solo	solveno	v calci	ulation

Company registration

	number	GL/UK/CM	day month year	units	
R1	94405	GL	31 12 2008	£000	
				As at end of the previous year 2	
Capital resources					

Capital resources arising outside the long-term insurance fund	11	107470	132549
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	107470	132549

Guarantee fund

Guarantee fund requirement	21	12972	12910
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	94498	119639

Minimum capital requirement (MCR)

General insurance capital requirement	31	38916	38729
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	38916	38729
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	38916	38729
Excess (deficiency) of available capital resources to cover 50% of MCR	37	88012	113185
Excess (deficiency) of available capital resources to cover 75% of MCR	38	78283	103502

Capital resources requirement (CRR)

Capital resources requirement	41	38916	38729
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	68554	93820

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

Hamilton Insurance Company Limited

Global business

Financial year ended 31st December 2008

supplementary note to Form 15

Solo solvency calculation Company registration

Solo solvency calculation	Company registration number	GL/UK/CM	day mont	h year	units
R1	1655888	GL	31 12	2008	£000
			As at end financial 1		As at end of the previous year 2
Capital resources					
Capital resources arising outsid fund	e the long-term insurance	11		59625	53464
Capital resources allocated tow business arising outside the lon		12			
Capital resources available to c business capital resources requ		13		59625	53464
Guarantee fund					
Guarantee fund requirement		21		3899	7384
Excess (deficiency) of available guarantee fund requirement	capital resources to cover	22		55726	46080
Minimum capital requirement	(MCR)				
General insurance capital requi	rement	31		11696	22151
Base capital resources requiren	nent	33		2518	2139
Individual minimum capital requ	irement	34		11696	22152
Capital requirements of regulate	ed related undertakings	35			
Minimum capital requirement (3	4+35)	36		11696	22152
Excess (deficiency) of available 50% of MCR	capital resources to cover	37		53777	42388
Excess (deficiency) of available 75% of MCR	capital resources to cover	38		50853	36850
Capital resources requiremen	at (CRR)				
Capital resources requirement		41		11696	22152
Excess (deficiency) of available general insurance business CR		42		47929	31312
Contingent liabilities					
Quantifiable contingent liabilities long-term insurance business a supplementary note to Form 15	s shown in a	51			

Form 1

Statement of solvency – general insurance business

Name of insurer

The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2008

Solo solvency calculation	Company registratio

Solo solvency calculation Company registration number		GL/UK/CM	day month year	units
R1	27204	GL	31 12 2008	£000
			As at end of this financial year 1	As at end of the previous year 2
Capital resources				
Capital resources arising outsi fund	ide the long-term insurance	11	63846	27822
Capital resources allocated to business arising outside the lo		12		
Capital resources available to business capital resources rec		13	63846	27822
Guarantee fund				
Guarantee fund requirement		21	2518	2499
Excess (deficiency) of available capital resources to cover guarantee fund requirement		22	61328	25323
Minimum capital requiremen	nt (MCR)			
General insurance capital requ	uirement	31	7496	7496
Base capital resources require	ement	33	2518	2231
Individual minimum capital req	uirement	34	7496	7496
Capital requirements of regula	ted related undertakings	35		
Minimum capital requirement ((34+35)	36	7496	7496
Excess (deficiency) of available capital resources to cover 50% of MCR		37	60098	24074
Excess (deficiency) of available capital resources to cover 75% of MCR		38	58224	22200
Capital resources requireme	ent (CRR)			
Capital resources requirement		41	7496	7496
Excess (deficiency) of availabl general insurance business Cl	e capital resources to cover RR (13-41)	42	56350	20326

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 Global business Scottish Boiler & General Insurance Company Limited

Financial year ended 31st December 2008

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	1054	GL	31 12 2008	£000
			As at end of this financial year 1	As at end of the previous year 2
Capital resources				
Capital resources arising outs fund	ide the long-term insurance	11	9911	17974
Capital resources allocated to business arising outside the lo		12		
Capital resources available to business capital resources red		13	9911	17974
Guarantee fund				
Guarantee fund requirement		21	2518	2231
Excess (deficiency) of availab guarantee fund requirement	22	7393	15743	
Minimum capital requiremen	nt (MCR)			
General insurance capital requ	uirement	31	821	1653
Base capital resources require	ement	33	2518	2231
Individual minimum capital red	quirement	34	2518	2231
Capital requirements of regula	ated related undertakings	35		
Minimum capital requirement	(34+35)	36	2518	2231
Excess (deficiency) of availab 50% of MCR	le capital resources to cover	37	8652	16858
Excess (deficiency) of availab 75% of MCR	le capital resources to cover	38	8022	16300
Capital resources requirement	ent (CRR)			
Capital resources requiremen	t	41	2518	2231
Excess (deficiency) of availab general insurance business C		42	7393	15743
Contingent liabilities				
Quantifiable contingent liabiliti long-term insurance business supplementary note to Form 1	as shown in a	51		

Form 1

Statement of solvency – general insurance business

Name of insurer

RAC Insurance Limited

Global business

Financial year ended 31st December 2008

Solo solvency calculation	Company registration number	GL/UK/CM	day month year	units
R1	2355834	GL	31 12 2008	£000
			As at end of this financial year	As at end of the previous year

1

Capital resources

Capital resources arising outside the long-term insurance fund	11	16865	17230
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	16865	17230

Guarantee fund

Guarantee fund requirement	21	1731	1534
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	15134	15696

Minimum capital requirement (MCR)

General insurance capital requirement	31	2934	2521
Base capital resources requirement	33	1731	1534
Individual minimum capital requirement	34	2934	2521
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2934	2521
Excess (deficiency) of available capital resources to cover 50% of MCR	37	15398	15970
Excess (deficiency) of available capital resources to cover 75% of MCR	38	14664	15339

Capital resources requirement (CRR)

Capital resources requirement	41	2934	2521
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	13931	14709

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

Quantifiable contingent liabilities in respect of other than

long-term insurance business as shown in a supplementary note to Form 15

Name of insurer Global business The World Auxiliary Insurance Corporation Limited

Financial year ended

31st December 2008

Solo solvency calculation	Company registration number	GL/UK/CM	day r	nont	h year	units
R1	158900	GL	31	12	2008	£000
					of this year	As at end of the previous year 2
Capital resources						
Capital resources arising out fund	side the long-term insurance	11			20599	7372
Capital resources allocated to business arising outside the		12				
Capital resources available to business capital resources re		13			20599	7372
Guarantee fund						
Guarantee fund requirement		21			2518	223′
Excess (deficiency) of availal guarantee fund requirement	ble capital resources to cover	22			18081	514
Minimum capital requireme	ent (MCR)					
General insurance capital red	quirement	31				
Base capital resources requi	rement	33			2518	223
Individual minimum capital re	equirement	34			2518	223
Capital requirements of regul	lated related undertakings	35				
Minimum capital requirement	t (34+35)	36			2518	223
Excess (deficiency) of availal 50% of MCR	ble capital resources to cover	37			19340	6256
Excess (deficiency) of availal 75% of MCR	ble capital resources to cover	38			18710	5698
Capital resources requirem	nent (CRR)					
Capital resources requirement		41			2518	2231
Excess (deficiency) of availal general insurance business (42			18081	514	
Contingent liabilities		_	1			
Ougatifiable continues t list iii	ting in an an and of other allers					

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Form 3 (Sheet 1)

Components of capital resources

Name of insurer Consolidated Adjustments

Global business

Financial year ended 31st December 2008

Company registration

		registration			
		number	GL/UK/CM	day month year	Units
	R3		GL	31 12 2008	£000
		General	Long-term	Total as at the end	Total as at the end
		insurance	insurance	of this financial	of the previous
		business	business	year	year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	(7388312)		(7388312)	(7362100)
Profit and loss account and other	12				
reserves	12	(4142820)		(4142820)	(7254799)
Share premium account	13	(3049143)		(3049143)	(3049050)
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings	10	815601		815601	2695916
Core tier one capital (sum of 11 to 16)	19	(13764674)		(13764674)	(14970033)
Tier one waivers		,		· · · · · · · · · · · · · · · · · · ·	,
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings	23				
Total tier one waivers as restricted	24				
(21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference	25				
shares as restricted	23				
Perpetual non-cumulative preference	26				
shares in related undertakings					
Innovative tier one capital as restricted	27				
Innovative tier one capital in related	28				
undertakings	20				
Total tier one capital before	31				
deductions (19+24+25+26+27+28)		(13764674)		(13764674)	(14970033)
Investments in own shares	32				
Intangible assets	33	17000		17000	16900
Amounts deducted from technical	34				
provisions for discounting		32		32	
Other negative valuation differences	35	83		83	(91)
Deductions in related undertakings	36	(5345521)		(5345521)	(4965080)
Deductions from tier one (32 to 36)	37	(5328406)		(5328406)	(4948271)
Total tier one capital after	39				
deductions (31-37)	33	(8436268)		(8436268)	(10021762)

Form 3 (Sheet 2)

Components of capital resources

Name of insurer Consolidated Adjustments

Global business

Financial year ended 31st December 2008

Company registration

		registration			
		number	GL/UK/CM	day month year	units
	R3		GL	31 12 2008	£000
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year
Tier two capital			<u> </u>	.	т
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	(183100)		(183100)	(126600)
Upper tier two capital (44 to 47)	49	(183100)		(183100)	(126600)
E di managana abana		Г	T	Г	
Fixed term preference shares Other tier two instruments	51 52				
Lower tier two instruments Lower tier two capital in related undertakings	53	(92600)		(92600)	(49300)
Lower tier two capital (51+52+53)	59	(92600)		(92600)	(49300)
- ,			•		
Total tier two capital before restrictions (49+59)	61	(275700)		(275700)	(175900)
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	(275700)		(275700)	(175900)

Form 3 (Sheet 3)

Components of capital resources

Name of insurer Consolidated Adjustments

Global business

Financial year ended 31st December 2008

		Company registration number	GL/UK/CM	day	mont	th year	units
	R3		GL	31	12	2008	£000
		General insurance business 1	Long-term insurance business 2			the end nancial nr	Total as at the end of the previous year 4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	(8711968)			((8711968)	(10197662)
Inadmissible assets other than intangibles and own shares	73	(15800)				(15800)	(879600)
Assets in excess of market risk and counterparty limits	74	(123264)				(123264)	(112229)
Deductions for related ancillary services undertakings	75						
Deductions for regulated non- insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-76-77)	79	(8572904)			((8572904)	(9205833)
Available capital resources for GENP	RU/IN	SPRU tests					
Available capital resources for guarantee fund requirement	81	(8572904)			((8572904)	(9205833)
Available capital resources for 50% MCR requirement	82	(8378004)			((8572904)	(9205833)
Available capital resources for 75% MCR requirement	83	(8561104)				(8572904)	(9205833)
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	96						

adjustments (91+92+93+94+95)

Form 3 (Sheet 1)

Components of capital resources

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

Company registration

		registration	"···// 		
		number	GL/UK/CM	day month year	Units
	R3	21487	GL	31 12 2008	£000
		General	Long-term	Total as at the end	Total as at the end
		insurance	insurance	of this financial	of the previous
		business	business	year	year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	7650430		7650430	7650430
Profit and loss account and other	12				
reserves		5601680		5601680	8969314
Share premium account	13	3639890		3639890	3639890
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings		(1627301)		(1627301)	(3277016)
Core tier one capital (sum of 11 to 16)	19	15264699		15264699	16982618
Tier one waivers					T
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings					71300
Total tier one waivers as restricted	24				
(21+22+23)					71300
Other tier one capital				T	T
Perpetual non-cumulative preference	25				
shares as restricted					
Perpetual non-cumulative preference	26				
shares in related undertakings	_				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related	28				
undertakings					
Total tier one capital before	31				
deductions (19+24+25+26+27+28)	-	15264699		15264699	17053918
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical	34				
provisions for discounting		212200		212200	70559
Other negative valuation differences	35	82500		82500	67600
Deductions in related undertakings	36	5032621		5032621	6373483
Deductions from tier one (32 to 36)	37	5327321		5327321	6511642
Total tier one capital after	39				
deductions (31-37)		9937378		9937378	10542276

Form 3 (Sheet 2)

Components of capital resources

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

Company registration

	registration	GI /UK/CM	dav	month	ı vear	units
R3	21487	GL	31	12	2008	£000
	General insurance business 1	Long-term insurance business 2	Total			Total as at the end of the previous year
41						
42						
43						
44						
45						
46						
47	183100				183100	126600
49	183100				183100	126600
51						
52						
53	92600				92600	49300
59	92600				92600	49300
61	275700				275700	175900
63 69	275700				275700	175900
	41 42 43 44 45 46 47 49 51 52 53 59 61 62 63	1	number GL/UK/CM R3 21487 GL General insurance business Long-term insurance business 2 41 42 43 44 45 46 47 183100 49 51 52 53 53 92600 59 59 92600 61 275700 62 63	number GL/UK/CM day R3 21487 GL 31 General insurance business Long-term insurance business of this 41 42 43 44 45 46 47 183100 49 49 183100 51 52 53 92600 59 92600 59 61 275700 62 63 63 63	number GL/UK/CM day month R3 21487 GL 31 12 General insurance business Long-term insurance business of this finance of this finance business 3 41 42 43 44 45 46 47 183100 49 183100 49 183100 51 52 53 92600 59 92600 59 92600 61 275700 62 63 63 64 65	Number GL/UK/CM Cay month year

Form 3 (Sheet 3)

Components of capital resources

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

		Company registration number	GL/UK/CM	day month year	units
	R3	21487	GL	31 12 2008	£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				
Total capital resources before deductions (39+69+71)	72	10213078		10213078	10718176
Inadmissible assets other than intangibles and own shares	73	462600		462600	918500
Assets in excess of market risk and counterparty limits	74	1207780		1207780	898226
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	8542698		8542698	8901450
Available capital resources for GENP	RU/IN	SPRU tests			
Available capital resources for guarantee fund requirement	81	8542698		8542698	8901450
Available capital resources for 50% MCR requirement	82	8542698		8542698	8901450
Available capital resources for 75% MCR requirement	83	8542698		8542698	8901450
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance – ceded	92				
Financial reinsurance – accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92+93+94+95)	96				

Form 3 (Sheet 1)

Components of capital resources

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2008

Company registration

		registration			
		number	GL/UK/CM	day month year	Units
	R3	SC2116	GL	31 12 2008	£000
		General	Long-term	Total as at the end	Total as at the end
		insurance	insurance	of this financial	of the previous
		business	business	year	year
		1	2	3	4
Core tier one capital					
Permanent share capital	11	6988000		6988000	6988000
Profit and loss account and other	12				
reserves	12	4102000		4102000	7144846
Share premium account	13	3049000		3049000	3049000
Positive valuation differences	14				
Fund for future appropriations	15				
Core tier one capital in related	16				
undertakings	-	(815601)		(815601)	(2695916)
Core tier one capital (sum of 11 to 16)	19	13323399		13323399	14485930
Tier one waivers					
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related	23				
undertakings	23				
Total tier one waivers as restricted	24				
(21+22+23)	24				
Other tier one capital					
Perpetual non-cumulative preference	25				
shares as restricted					
Perpetual non-cumulative preference	26				
shares in related undertakings	-				
Innovative tier one capital as restricted	27				
Innovative tier one capital in related	28				
undertakings					
Total tier one capital before	31				
deductions (19+24+25+26+27+28)	_	13323399		13323399	14485930
Investments in own shares	32				
Intangible assets	33				10300
Amounts deducted from technical	34				
provisions for discounting		66600		66600	49560
Other negative valuation differences	35	83400		83400	79400
Deductions in related undertakings	36	5140121		5140121	4563685
Deductions from tier one (32 to 36)	37	5290121		5290121	4702945
Total tier one capital after	39				
deductions (31-37)		8033278		8033278	9782985

Form 3 (Sheet 2)

Components of capital resources

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2008

Company registration

		registration number	GL/UK/CM	dav	montl	ı vear	units
	R3	SC2116	GL	31	12	2008	£000
		General insurance business 1	Long-term insurance business 2			he end ial year	Total as at the end of the previous year
Tier two capital				•			
Implicit items, (tier two waivers and amounts excluded from line 22)	41						
Perpetual non-cumulative preference shares excluded from line 25	42						
Innovative tier one capital excluded from line 27	43						
Tier two waivers, innovative tier one capital and perpetual non-cumulative 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	183100				183100	126600
Upper tier two capital (44 to 47)	49	183100				183100	126600
Fixed term preference shares	51						
Other tier two instruments	52						
Lower tier two capital in related undertakings	53	92600				92600	49300
Lower tier two capital (51+52+53)	59	92600				92600	49300
Total tier two capital before restrictions (49+59)	61	275700				275700	175900
Excess tier two capital	62						
Further excess lower tier two capital Total tier two capital after restrictions, before deductions (61-62-63)	63 69	275700				275700	175900

Form 3 (Sheet 3)

Components of capital resources

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2008

		Company registration number	GL/UK/CM			h year	units
	R3	SC2116	GL	31	12	2008	£000
		General insurance business 1	Long-term insurance business 2			the end ancial r	Total as at the end of the previous year 4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	8308978				8308978	9958885
Inadmissible assets other than intangibles and own shares	73	25800				25800	1051000
Assets in excess of market risk and counterparty limits	74	55000				55000	
Deductions for related ancillary services undertakings	75						
Deductions for regulated non- insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-76-77)	79	8228178				8228178	8907885
Available capital resources for GENP	RU/IN	SPRU tests					
Available capital resources for guarantee fund requirement	81	8228178				8228178	8907885
Available capital resources for 50% MCR requirement	82	8033278				8033278	8907885
Available capital resources for 75% MCR requirement	83	8216378				8216378	8907885
Financial engineering adjustments							
Implicit items	91						
Financial reinsurance – ceded	92						
Financial reinsurance – accepted	93			1			
Outstanding contingent loans	94						
Any other charges on future profits	95						
Sum of financial engineering adjustments (91+92+93+94+95)	96						

Form 3 (Sheet 1)

Components of capital resources

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended 31st December 2008

		Company registration		la madi an	.**.
		number	GL/UK/CM	day month year	units
	R3	SC8140	GL	31 12 2008	£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
Core tier one capital			<u> </u>	-	•
Permanent share capital	11	157000		157000	157000
Profit and loss account and other reserves	12	(3748)		(3748)	70180
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	153252		153252	227180
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				
			T		ı
Total tier one capital before deductions (19+24+25+26+27+28)	31	153252		153252	227180
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34	7200		7200	2823
Other negative valuation differences	35	15415		15415	20919
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	22615		22615	23742
Total tier one capital after deductions (31-37)	39	130637		130637	203438

Form 3 (Sheet 2)

Components of capital resources

Name of insurer CGU Bonus Limited

Global business

(61-62-63)

Financial year ended 31st December 2008

Company registration

		registration number	GL/UK/CM	day month year	units
	R3	SC8140	GL	31 12 2008	£000
		General	Long-term	Total as at the	Total as at the
		insurance	insurance	end of this	end of the
		business	business	financial year	previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers					
and amounts excluded from line	41				
22)					
Perpetual non-cumulative					
preference shares excluded from	42				
line 25					
Innovative tier one capital	43				
excluded from line 27	10				
Tier two waivers, innovative tier					
one capital and perpetual non-					
cumulative preference shares	44				
treated as tier two capital (41 to					
43)	1				
Perpetual cumulative preference	45				
Shares	1				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related	1				
undertakings	47				
Upper tier two capital (44 to 47)	49				
opportion two depiter (44 to 47)	40				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related	53				
undertakings	53				
Lower tier two capital	59				
(51+52+53)	39				
		<u></u>	T	Т	
Total tier two capital before	61				
restrictions (49+59)	62				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after	1				
restrictions, before deductions	69				
restrictions, before deductions	UJ		1		

Form 3 (Sheet 3)

Components of capital resources

Name of insurer CGU Bonus Limited

Global business

Financial year ended 31st December 2008

	R3	Company registration number SC8140	GL/UK/CM GL	day month year	Units £000
	K3	General insurance business	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year
Total capital resources		•		•	
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	130637		130637	203438
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74				
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	130637		130637	203438
Available capital resources for GEN	NPRU/I	NSPRU tests			
Available capital resources for guarantee fund requirement	81	130637		130637	203438
Available capital resources for 50% MCR requirement	82	130637		130637	203438
Available capital resources for 75% MCR requirement	83	130637		130637	203438
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance – ceded	92				
Financial reinsurance – accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits Sum of financial engineering adjustments (91+92-93+94+95)	95 96				

Form 3 (Sheet 1)

Components of capital resources

Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended 31st December 2008

	- Da	Company registration number	GL/UK/CM	day month year	units
	R3	94405	GL	31 12 2008	£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	135000		135000	135000
Profit and loss account and other reserves	12	(19641)		(19641)	1460
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	115359		115359	136460
Tier one waivers					
Unpaid share capital/unpaid initial					
funds and calls for supplementary	21				
contributions					
Implicit items	22				
Tier one waivers in related					
undertakings	23				
Total tier one waivers as restricted (21+22+23)	24				
Other tier one capital			<u> </u>		
			T	T	
Perpetual non-cumulative preference shares as restricted	25				
Perpetual non-cumulative					
preference shares in related	26				
undertakings					
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	115359		115359	136460
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical					
provisions for discounting	34				
Other negative valuation differences	35	4176		4176	
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	4176		4176	
Total tier one capital after					400400
deductions (31-37)	39	111183		111183	136460

Form 3 (Sheet 2)

Components of capital resources

Name of insurer CGU Underwriting Limited

Global business

(61-62-63)

Financial year ended 31st December 2008

		registration number	GL/UK/CM	day month year	units
	R3	94405	GL	31 12 2008	£000
	-	General	Long-term	Total as at the	Total as at the
		insurance	insurance	end of this	end of the
		business	business	financial year	previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers					
and amounts excluded from line	41				
22)					
Perpetual non-cumulative					
preference shares excluded from	42				
line 25					
Innovative tier one capital	43				
excluded from line 27	10				
Tier two waivers, innovative tier					
one capital and perpetual non-					
cumulative preference shares	44				
treated as tier two capital (41 to					
43)	-				
Perpetual cumulative preference	45				
shares					
Perpetual subordinated debt and securities	46				
Upper tier two capital in related	-				
undertakings	47				
Upper tier two capital (44 to 47)	49				
opper tier two dapital (44 to 47)	40				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related	53				
undertakings	53				
Lower tier two capital	59				
(51+52+53)	39				
Tatal Canton as 20 11 6		Т	T	Т	
Total tier two capital before	61				
restrictions (49+59)	62				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after					
restrictions, before deductions	69				
restrictions, before deductions	03				

Form 3 (Sheet 3)

Components of capital resources

Name of insurer CGU Underwriting Limited

Global business

Financial year ended 31st December 2008

	-	Company registration number	GL/UK/CM	day month year	units
	R3	94405 General	GL Long torm	31 12 2008 Total as at the end	£000 Total as at the end
		insurance	Long-term insurance	of this financial	of the previous
		business	business	year	year
		1	2	3	4
Total capital resources					
Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	111183		111183	136460
Inadmissible assets other than intangibles and own shares	73				3911
Assets in excess of market risk and counterparty limits	74	3713		3713	
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	107470		107470	132549
Available capital resources for GEN	IPRU/I	NSPRU tests			
Available capital resources for guarantee fund requirement	81	107470		107470	132549
Available capital resources for 50% MCR requirement	82	107470		107470	132549
Available capital resources for 75% MCR requirement	83	107470		107470	132549
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance – ceded	92				
Financial reinsurance – accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				_
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Form 3 (Sheet 1)

Components of capital resources

Name of insurer **Hamilton Insurance Company Limited**

Global business

31st December 2008 Financial year ended

		Company registration number	GL/UK/CM	day month year	units
ſ	R3	1655888	GL	31 12 2008	£000
	Ro	General insurance business	Long-term insurance business 2	Total as at the end of this financial year 3	Total as at the end of the previous year
Core tier one capital					
Permanent share capital	11	33212		33212	33212
Profit and loss account and other reserves	12	26578		26578	20159
Share premium account	13	93		93	93
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	59883		59883	53464
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 and conital before		1			Γ
Total tier one capital before deductions (19+24+25+26+27+28)	31	59883		59883	53464
Investments in own shares	32	 	<u> </u>		
Intangible assets	33	<u> </u>		1	
Amounts deducted from technical	34	1			l
provisions for discounting		259		259	
Other negative valuation differences	35 36	258	 	258	
Deductions in related undertakings Deductions from tier one (32 to 36)	36 37	258	 	258	
Total tier one capital after			 		
deductions (31-37)	39	59625		59625	53464

Form 3 (Sheet 2)

Components of capital resources

Name of insurer Hamilton Insurance Company Limited

Global business

Financial year ended 31st December 2008

		registration			
		number	GL/UK/CM	day month year	units
	R3	1655888	GL	31 12 2008	£000
		General	Long-term	Total as at the	Total as at the
		insurance	insurance	end of this	end of the
		business	business	financial year	previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers					
and amounts excluded from line	41				
22)					
Perpetual non-cumulative					
preference shares excluded from	42				
line 25					
Innovative tier one capital	43				
excluded from line 27	75				
Tier two waivers, innovative tier					
one capital and perpetual non-					
cumulative preference shares	44				
treated as tier two capital (41 to					
43)					
Perpetual cumulative preference	45				
shares					
Perpetual subordinated debt and	46				
securities					
Upper tier two capital in related	47				
undertakings					
Upper tier two capital (44 to 47)	49				
			T	Τ	
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related	53				
undertakings					
Lower tier two capital	59				
(51+52+53)					
Total tier two capital before			I		
restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two					
capital	63				
Total tier two capital after					
restrictions, before deductions	69				
(61-62-63)					
(01 02-00)					l

Form 3 (Sheet 3)

Components of capital resources

Name of insurer **Hamilton Insurance Company Limited**

Global business

Financial year ended 31st December 2008

		Company registration number	GL/UK/CM	dav	mont	th year	units
	R3	1655888	GL	31	12	2008	£000
		General insurance business 1	Long-term insurance business 2			the end nancial Ir	Total as at the end of the previous year 4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	59625				59625	53464
Inadmissible assets other than intangibles and own shares	73						
Assets in excess of market risk and counterparty limits	74						
Deductions for related ancillary services undertakings	75						
Deductions for regulated non- insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-75-76-77)	79	59625				59625	53464
Available capital resources for GEI	NPRU/	INSPRU tests					
Available capital resources for guarantee fund requirement	81	59625				59625	53464
Available capital resources for 50% MCR requirement	82	59625				59625	53464
Available capital resources for 75% MCR requirement	83	59625				59625	53464
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	96						

adjustments (91+92-93+94+95)

Form 3 (Sheet 1)

Components of capital resources

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2008

		Company registration number	GL/UK/CM	day	mon	th year	units
	R3	27204	GL	31	12	2008	£000
	K3	General insurance business	Long-term insurance business 2	Total	as at	the end	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	4346				4346	6513
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	63846				63846	66013
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	63846				63846	66013
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical	34						
provisions for discounting							
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	63846				63846	66013

Form 3 (Sheet 2)

Components of capital resources

Name of insurer The Ocean Marine Insurance Company Limited

Global business

(61-62-63)

Financial year ended 31st December 2008

		registration number	GL/UK/CM	day month year	Units
	R3	27204	GL	31 12 2008	£000
		General	Long-term	Total as at the	Total as at the
		insurance	insurance	end of this	end of the
		business	business	financial year	previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers					
and amounts excluded from line	41				
22)					
Perpetual non-cumulative					
preference shares excluded from	42				
line 25					
Innovative tier one capital	43				
excluded from line 27					
Tier two waivers, innovative tier					
one capital and perpetual non-	1				
cumulative preference shares	44				
treated as tier two capital (41 to 43)					
Perpetual cumulative preference					
shares	45				
Perpetual subordinated debt and	.				
securities	46				
Upper tier two capital in related	4-				
undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related	53				
undertakings					
Lower tier two capital	59				
(51+52+53)					
Total tier two capital before					1
restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two					
capital	63				
Total tier two capital after					
restrictions, before deductions	69				

Form 3 (Sheet 3)

Components of capital resources

Name of insurer The Ocean Marine Insurance Company Limited

Global business

Financial year ended 31st December 2008

		Company registration number	GL/UK/CM			th year	Units
	R3	27204	GL	31	12	2008	£000
		General insurance business 1	Long-term insurance business 2			the end ancial r	Total as at the end of the previous year 4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	63846				63846	66013
Inadmissible assets other than intangibles and own shares	73						
Assets in excess of market risk and counterparty limits	74						38191
Deductions for related ancillary services undertakings	75						
Deductions for regulated non- insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-75-76-77)	79	63846				63846	27822
Available capital resources for GEN	NPRU/	NSPRU tests					
Available capital resources for guarantee fund requirement	81	63846				63846	27822
Available capital resources for 50% MCR requirement	82	63846				63846	27822
Available capital resources for 75% MCR requirement	83	63846				63846	27822
Financial engineering adjustments							
Implicit items	91						
Financial reinsurance – ceded	92						
Financial reinsurance – accepted	93						
Outstanding contingent loans	94						
Any other charges on future profits	95						
Sum of financial engineering adjustments (91+92-93+94+95)	96						

Form 3 (Sheet 1)

Components of capital resources

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Financial year ended 31st December 2008

		Company registration number	GL/UK/CM	day month year	units
	R3	1054	GL	31 12 2008	£000
	IX3	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	4500		4500	4500
Profit and loss account and other reserves	12	6629		6629	14896
Share premium account	13	50		50	50
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	11179		11179	19446
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	11179		11179	19446
Investments in own shares	32				
Intangible assets Amounts deducted from technical	33 34				
provisions for discounting					
Other negative valuation differences	35	1268		1268	1472
Deductions in related undertakings	36	1000		100=	==
Deductions from tier one (32 to 36)	37	1268		1268	1472
Total tier one capital after deductions (31-37)	39	9911		9911	17974

> Form 3 (Sheet 2)

Components of capital resources

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

Global business

Financial year ended 31st December 2008

Company

		Company			
		registration			
		number	GL/UK/CM	day month year	units
	R3	1054	GL	31 12 2008	£000
		General	Long-term	Total as at the	Total as at the
		insurance	insurance	end of this	end of the
		business	business	financial year	previous year
		1	2	3	4
				_	
Tier two capital					
Implicit items, (tier two waivers					
and amounts excluded from line	41				
22)					
Perpetual non-cumulative					
preference shares excluded from	42				
line 25					
Innovative tier one capital					
excluded from line 27	43				
Tier two waivers, innovative tier					
one capital and perpetual non-					
cumulative preference shares	44				
treated as tier two capital (41 to					
43)					
Perpetual cumulative preference					
shares	45				
Perpetual subordinated debt and					
securities	46				
Upper tier two capital in related					
undertakings	47				
Upper tier two capital (44 to 47)	49				
opportion the capital (11 to 11)			1		
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related					
undertakings	53				
Lower tier two capital					
(51+52+53)	59				
(0.1.02.00)			1		
Total tier two capital before					
restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two					
capital	63				
Total tier two capital after					
restrictions, before deductions	69				
(61-62-63)					
(0.02.00)			I		

Form 3 (Sheet 3)

Components of capital resources

Name of insurer Scottish Boiler & General Insurance Company Limited

Global business

Financial year ended 31st December 2008

		Company registration number	GL/UK/CM	day	mont	h year	units
	R3	1054	GL	31	12	2008	£000
		General insurance business 1	Long-term insurance business 2			the end ancial r	Total as at the end of the previous year 4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	9911				9911	17974
Inadmissible assets other than intangibles and own shares	73						
Assets in excess of market risk and counterparty limits	74						
Deductions for related ancillary services undertakings	75						
Deductions for regulated non- insurance related undertakings	76						
Deductions of ineligible surplus capital	77						
Total capital resources after deductions (72-73-74-75-76-77)	79	9911				9911	17974
Available capital resources for GEN	NPRU/I	NSPRU tests					
Available capital resources for guarantee fund requirement	81	9911				9911	17974
Available capital resources for 50% MCR requirement	82	9911				9911	17974
Available capital resources for 75% MCR requirement	83	9911				9911	17974
Financial engineering adjustments							
Implicit items	91	_					
Financial reinsurance – ceded	92						
Financial reinsurance – accepted	93						
Outstanding contingent loans	94						
Any other charges on future profits	95						
Sum of financial engineering adjustments (91+92-93+94+95)	96						

Form 3 (Sheet 1)

Components of capital resources

Name of insurer **RAC Insurance Limited**

Global business

31st December 2008 Financial year ended

		Company registration number	GL/UK/CM	day month year	units
	R3	2355834	GL	31 12 2008	£000
		General insurance business	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year 4
Core tier one capital					
Permanent share capital	11	5500		5500	5500
Profit and loss account and other reserves	12	11657		11657	11936
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	17157		17157	17436
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 tion and applied before			Γ		
Total tier one capital before deductions (19+24+25+26+27+28)	31	17157		17157	17436
Investments in own shares	32				
Intangible assets Amounts deducted from technical	33				
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	17157		17157	17436

Form 3 (Sheet 2)

Components of capital resources

Name of insurer RAC Insurance Limited

Global business

Financial year ended 31st December 2008

Company

		registration			
		number	GL/UK/CM	day month year	units
	R3	2355834	GL	31 12 2008	£000
		General	Long-term	Total as at the	Total as at the
		insurance	insurance	end of this	end of the
		business	business	financial year	previous year
		1	2	3	4
Tier two capital					
Implicit items, (tier two waivers					
and amounts excluded from line	41				
22)					
Perpetual non-cumulative	40				
preference shares excluded from	42				
line 25					
Innovative tier one capital	43				
excluded from line 27					
Tier two waivers, innovative tier					
one capital and perpetual non-	44				
cumulative preference shares	44				
treated as tier two capital (41 to					
Parastrol surrolativa professora					
Perpetual cumulative preference	45				
shares Perpetual subordinated debt and					
securities	46				
Upper tier two capital in related					1
undertakings	47				
Upper tier two capital (44 to 47)	49				
opportion the depical (11 to 11)	-10				<u> </u>
Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related	5 0				
undertakings	53				
Lower tier two capital	59				
(51+52+53)	59				
Total tier two capital before	61				
restrictions (49+59)					
Excess tier two capital	62				
Further excess lower tier two	63				
capital					
Total tier two capital after					
restrictions, before deductions	69				
(61-62-63)					!

Form 3 (Sheet 3)

Components of capital resources

Name of insurer **RAC Insurance Limited**

Global business

Financial year ended 31st December 2008

Company

		Company registration number	GL/UK/CM	day month year	units
	R3	2355834	GL	31 12 2008	£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				
Total capital resources before deductions (39+69+71)	72	17157		17157	17436
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74	292		292	206
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-75-76-77)	79	16865		16865	17230
Available capital resources for GEI	NPRU/I	INSPRU tests			
Available capital resources for guarantee fund requirement	81	16865		16865	17230
Available capital resources for 50% MCR requirement	82	16865		16865	17230
Available capital resources for 75% MCR requirement	83	16865		16865	17230
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance – ceded	92				
Financial reinsurance – accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Form 3 (Sheet 1)

Components of capital resources

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business

31st December 2008 Financial year ended

		Company registration number	GL/UK/CM	day month year	units
	R3	158900	GL	31 12 2008	£000
		General insurance business	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year 4
Core tier one capital					
Permanent share capital	11	5600		5600	5600
Profit and loss account and other reserves	12	14999		14999	19194
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	20599		20599	24794
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	20599		20599	24794
Investments in own shares	32				
Intangible assets 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) Total tier one capital after	37				
deductions (31-37)	39	20599		20599	24794

Form 3 (Sheet 2)

Components of capital resources

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business

Financial year ended 31st December 2008

Company

		registration number	GL/UK/CM	day manth year	Units
	R3	158900	GL/OK/CW	day month year 31 12 2008	£000
	KS	General insurance business	Long-term insurance business 2	Total as at the end of this financial year	Total as at the end of the previous year
Tier two capital					
Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				
Fixed term preference shares Other tier two instruments	51 52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				
Total tier two capital before restrictions (49+59)	61				
Excess tier two capital Further excess lower tier two	62 63				
capital Total tier two capital after restrictions, before deductions (61-62-63)	69				

Form 3 (Sheet 3)

Components of capital resources

Name of insurer The World Auxiliary Insurance Corporation Limited

Global business

Financial year ended 31st December 2008

Company

		Company registration number	GL/UK/CM	day month year	Units
	R3	158900	GL	31 12 2008	£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				
Total capital resources before deductions (39+69+71)	72	20599		20599	24794
Inadmissible assets other than intangibles and own shares	73				
Assets in excess of market risk and counterparty limits	74				17422
Deductions for related ancillary services undertakings	75				
Deductions for regulated non- insurance related undertakings	76				
Deductions of ineligible surplus capital	77				
Total capital resources after deductions (72-73-74-76-77)	79	20599		20599	7372
Available capital resources for GEN	NPRU/	NSPRU tests			
Available capital resources for guarantee fund requirement	81	20599		20599	7372
Available capital resources for 50% MCR requirement	82	20599		20599	7372
Available capital resources for 75% MCR requirement	83	20599		20599	7372
Financial engineering adjustments					
Implicit items	91				
Financial reinsurance – ceded	92				
Financial reinsurance – accepted	93				
Outstanding contingent loans	94				
Any other charges on future profits	95				
Sum of financial engineering adjustments (91+92-93+94+95)	96				

Form 11

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

Name of insurer Consolidated Adjustments

Global business

Financial year ended 31st December 2008

	Company registration			. • •
	number	GL/UK/CM	day month year	units
R1	1	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	30497	(11477)
Premium taxes and levies (in	ncluded in line 11)	12		,
Premiums written net of taxe		13	30497	(11477)
Premiums for classes 11, 12		14		1
Premiums for "actuarial heal				
line 13	()	15		
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	30498	(11477)
Gross premiums earned	,	21	(3186)	(11425)
Premium taxes and levies (in	ncluded in line 21)	22		
Premiums earned net of taxe		23	(3186)	(11425)
Premiums for classes 11, 12	or 13 (included in line 23)	24	(1660)	
Premiums for "actuarial heal		25		
line 23	`	25		
Sub-total H (23 + 1/2 24 - 2/3	3 25	26	(4017)	(11425)
Sub-total I (higher of sub-to	tal A and sub-total H)	30	(36084)	(90017)
Adjusted Sub-total I if finar	ncial year is not a 12 month	31	(86564)	
period to produce an annual	figure	31		
Division of gross adjusted	x 0.18	32	(1303)	(16203)
premiums amount: sub-	X 0.16	32		
total I (or adjusted sub-	Excess (if any) over 53.1m	33	3535	812
total I if appropriate)	EURO x 0.02	33	(4838)	
Sub-total J (32-33)	Sub-total J (32-33)			(17015)
Claims paid in period of 3 fir	41	(4412)	(4412)	
	For insurance business			
Claims outstanding carried	accounted for on an	42		
forward at the end of the 3	underwriting year basis			
year period	For insurance business		(3)	1
,	accounted for on an	43		
	accident year basis			
Olatera da tara Para	For insurance business	4.4		
Claims outstanding	accounted for on an	44		
brought forward at the	underwriting year basis For insurance business			
beginning of the 3 year period		45		
period	accounted for on an	45		
Sub-total C (41+42+43-44-4	accident year basis	46	(4415)	(4413)
	einsurers in respect of claims	40	(416)	(416)
included in Sub-total C	ellisurers in respect of cialitis	47	(410)	(410)
Sub-total D (46-47)		48	(3999)	(3997)
Reinsurance ratio			(0000)	(0001)
(sub-total D/sub-total C or, if	more 0.50 or if less 1.00)	49	(6.52)	
		50	398	(10308)
Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and			(7)	93
net of reinsurance)	5 (aloosaning and	51	(.)	30
Provision for claims outstand		(644160)		
gross of reinsurance) if both		52	` '	
otherwise zero	•			
Brought forward amount (See instruction 4)	53	(29751)	(23247)
Greater of lines 50 and 53	,	54	(36121)	(39328)
Greater of liftes 50 and 53		54	, ,	. ,

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 2008

	Company registration	GL/UK/CM	1	. * 4 -	
	number		day month year	units	
R1	1 21487	GL	31 12 2008	£000	
			This financial year 1	Previous year 2	
Gross premiums written		11	2287356	2035146	
Premium taxes and levies (ii	ncluded in line 11)	12	3161		
Premiums written net of taxe	es and levies (11-12)	13	2284195	2035146	
Premiums for classes 11, 12	2 or 13 (included in line 13)	14	74110	59572	
Premiums for "actuarial heal	th insurance" (included in	15			
line 13					
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	2321250	2064932	
Gross premiums earned		21	2256964	2078753	
Premium taxes and levies (ii		22	3161		
Premiums earned net of taxo		23	2253803	2078753	
Premiums for classes 11, 12		24	70760	58722	
Premiums for "actuarial heal line 23	`	25			
Sub-total H (23 + ½ 24 - 2/3		26	2289183	2108114	
Sub-total I (higher of sub-to		30	2321250	2108114	
Adjusted Sub-total I if finar		31			
period to produce an annual	figure	<u>.</u>			
Division of gross adjusted	x 0.18	32	417825	379461	
premiums amount: sub-		<u> </u>	111020	070101	
total I (or adjusted sub-	Excess (if any) over 53.1m	33	45589	41422	
total I if appropriate) EURO x 0.02		0.4	070000		
Sub-total J (32-33)		34 41	372236	338039	
Claims paid in period of 3 fir		41	4922682	4936798	
	For insurance business accounted for on an	42	85179	313653	
Claims outstanding carried	underwriting year basis	42	03179	313003	
forward at the end of the 3	For insurance business				
year period	accounted for on an	43	2376353	2058264	
	accident year basis	40	2010000	2000201	
	For insurance business				
Claims outstanding	accounted for on an	44	227292	678245	
brought forward at the	underwriting year basis				
beginning of the 3 year	For insurance business				
period	accounted for on an	45	2322438	2399236	
	accident year basis				
Sub-total C (41+42+43-44-4		46	4834484	4231234	
	einsurers in respect of claims	47	(48451)	(127781)	
included in Sub-total C		•			
Sub-total D (46-47)		48	4882935	4359015	
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	1.00	1.00	
Premiums amount (Sub-total J x reinsurance ratio)		50	372236	338039	
Provision for claims outstand	51	1968927	1674260		
net of reinsurance)					
	ding (before discounting and	50			
gross of reinsurance) if both	oı.ı anu oı.∠ are zero,	52			
otherwise zero Brought forward amount (See instruction 4)	53	338039	325182	
	OGG ITISTI UCTION 4)				
Greater of lines 50 and 53		54	372236	338069	

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 2008

	Company registration number	GL/UK/CM	day month year	units	
R1		GL/OK/CIVI	day month year 31 12 2008	£000	
KI	302116	GL	This financial year	Previous year	
			1	2	
Gross premiums written		11	1562473	1584409	
Premium taxes and levies (in		12	(86)	2718	
Premiums written net of taxe		13	1562559	1581691	
Premiums for classes 11, 12		14	382002	382980	
Premiums for "actuarial heal line 13	Ith insurance" (included in	15			
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	1753560	1773181	
Gross premiums earned	,	21	1685761	1530987	
Premium taxes and levies (in	ncluded in line 21)	22	(86)	2718	
Premiums earned net of taxe		23	1685847	1528269	
Premiums for classes 11, 12		24	395777	346414	
Premiums for "actuarial heal line 23		25			
Sub-total H (23 + ½ 24 - 2/3	3 25	26	1883736	1701476	
Sub-total I (higher of sub-to		30	1883736	1773181	
Adjusted Sub-total I if finar			1000700	1770101	
period to produce an annual		31			
Division of gross adjusted					
premiums amount: sub-	x 0.18	32	339073	319173	
total I (or adjusted sub-	Excess (if any) over 53.1m				
total I if appropriate)	EURO x 0.02	33	36839	34723	
Sub-total J (32-33)				284450	
Claims paid in period of 3 fir	nancial vears	34 41	302234 2289916	1955865	
Claims paid in period of 5 iii	For insurance business	71	2200010	100000	
	accounted for on an	42	89168	69713	
Claims outstanding carried	underwriting year basis		33.33	007.10	
forward at the end of the 3	For insurance business				
year period	accounted for on an	43	1796204	1761368	
	accident year basis			1701000	
	For insurance business				
Claims outstanding	accounted for on an	44	59772	45543	
brought forward at the	underwriting year basis				
beginning of the 3 year	For insurance business				
period	accounted for on an	45	1633999	1581449	
	accident year basis				
Sub-total C (41+42+43-44-4		46	2481517	2159954	
	einsurers in respect of claims	47	202670	217206	
included in Sub-total C					
Sub-total D (46-47)		48	2278847	1942748	
Reinsurance ratio (sub-total D/sub-total C or, if	49	0.92	0.90		
Premiums amount (Sub-total J x reinsurance ratio)		50	277550	255834	
Provision for claims outstand	51	1663589	1673843		
net of reinsurance)	P (1)				
	ding (before discounting and				
gross of reinsurance) if both	51.1 and 51.2 are zero,	52			
otherwise zero	0	50	000050	005000	
Brought forward amount (See instruction 4)	53	263658	265283	
Greater of lines 50 and 53		54	277550	265283	

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 2008

Premium taxes and levies (included in line 11)		number		day month year	units	
1	R1	R11 SC8140		31 12 2008	£000	
Premium taxes and levies (included in line 11) 12 (56) 4				-	-	
Perenium taxes and levies (included in line 11)	Gross premiums written		11	(2537)	105037	
Peremiums written net of taxes and levies (11-12) 13		ncluded in line 11)			410	
Premiums for classes 11, 12 or 13 (included in line 13)	1	,			104627	
Premiums for "actuarial health insurance" (included in line 13 Sub-total A (13 + ½ 14 - 2/3 15) 16 (2853) 1232 (2656) 44 (2853) 1232 (2566) 44 (2853) 1232 (2566) 44 (2853) (285					37339	
Sub-total A (13 + ½ 14 - 2/3 15)	Premiums for "actuarial heal			(. 13)		
Cross premiums earned 21 35276 1716		3 15)	16	(2853)	123297	
Premium taxes and levies (included in line 21)		- /			171614	
Premiums earned net of taxes and levies (21-22) 23 35332 1712		ncluded in line 21)			410	
Premiums for classes 11, 12 or 13 (included in line 23)					171204	
Premiums for "actuarial health insurance" (included in line 23 Sub-total H (23 + ½ 24 - 2/3 25 26 42160 2003					58389	
Sub-total H (23 + ½ 24 - 2/3 25 26				10000	00000	
Sub-total I (higher of sub-total A and sub-total H)	line 23	·	_	404.00	000000	
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal I (or adjusted subtotal I (or adjusted subtotal I (apropriate) Excess (if any) over 53.1m EURO x 0.02 Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D x reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) Brought forward amount (See instruction 4) 32 7589 360 32 7589 360 32 7589 360 32 7589 360 32 7589 360 32 7589 360 360 32 7589 360 360 32 7589 360 360 360 360 37 8 31 31 32 7589 360 360 32 7589 360 360 360 37 8 31 31 32 7589 360 360 32 7589 360 360 32 7589 360 360 360 37 8 31 31 31 32 7589 360 360 360 37 8 31 31 31 32 32 7589 360 360 360 360 37 8 31 31 31 32 32 7589 360 34 7581 321 322 322 328 328 329 42 42 42 44 44 44 44 44 44						
Deriod to produce an annual figure Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal I (appropriate) Excess (if any) over 53.1m EURO x 0.02 34 7581 328			30	42160	200399	
Sub-total I (or adjusted sub-total I (or adj	period to produce an annual		31			
Sub-total J (32-33) 34 7581 328	0 ,	x 0.18	32	7589	36072	
Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding bears Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D x reinsurance) Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 341 312312 3720 42 42 43 44 44 44 44 45 47 48 48 48 48 48 49 49 49 49 49			33	8	3267	
Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwritin			34	7581	32805	
Claims outstanding carried forward at the end of the 3 year period Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C (46-47) Reinsurance aratio (sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) For insurance business accounted for on an underwriting year basis 43 44 44 45 46 47 48 48 46 47 48 48 46 48 49 40 49 40 40 40 40 40 40 40		ancial years	41	312312	372025	
year period	Claims outstanding carried	For insurance business accounted for on an underwriting year basis	42			
Claims outstanding brought forward at the beginning of the 3 year period For insurance business accounted for on an accident year basis Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 44 45 338195 338195 338195 47 (1548) 51 48 166847 49 1.00 1.00 7581 3276 51 190830 2453		accounted for on an accident year basis	43	191182	245761	
period accounted for on an accident year basis Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 46 47 48 47 48 48 49 1.00 1.00 7581 327 49 50 7581 190830 2453	brought forward at the	accounted for on an underwriting year basis	44			
Sub-total C (41+42+43-44-45)461652993346iAmounts recoverable from reinsurers in respect of claims included in Sub-total C47(1548)5Sub-total D (46-47)481668473440iReinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)491.001.00Premiums amount (Sub-total J x reinsurance ratio)5075813270Provision for claims outstanding (before discounting and net of reinsurance)5119083024530Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)5335896461		accounted for on an	45	338195	283185	
included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 48 166847 49 1.00 1.00 7581 3276 51 190830 2453	Sub-total C (41+42+43-44-4	15)	46	165299	334601	
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 49 1.00 1.00 1.00 1.00 1.00 50 7581 190830 2453: 51 52 52 53 35896 4614		einsurers in respect of claims	47	(1548)	506	
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 49 1.00 1.00 1.00 1.00 1.00 50 7581 190830 2453: 51 52 52 53 35896 4614			48	166847	344095	
Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 50 7581 190830 2453: 52 53 35896 461	Reinsurance ratio		_		1.00	
net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 51 190830 2453 52 53 35896 461	•		50	7581	32756	
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 52 35896 461	Provision for claims outstanding (before discounting and		51	190830	245336	
Brought forward amount (See instruction 4) 53 35896 461	Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero,		52			
· · · · · · · · · · · · · · · · · · ·		See instruction 4)	53	35896	46149	
,	·				46149	

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 2008

	Company registration	GL/UK/CM		!
	number		day month year	units
R1	1 94405	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	204544	257110
Premium taxes and levies (in	ncluded in line 11)	12		
Premiums written net of taxe	,	13	204544	257110
Premiums for classes 11, 12		14	201011	207110
Premiums for "actuarial heal				
line 13		15		
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	204544	257110
Gross premiums earned		21	260566	250308
Premium taxes and levies (in	ncluded in line 21)	22		
Premiums earned net of taxe		23	260566	250308
Premiums for classes 11, 12		24		
Premiums for "actuarial heal				
line 23	(25		
Sub-total H (23 + ½ 24 - 2/3	3 25	26	260566	250308
Sub-total I (higher of sub-to		30	260566	257110
Adjusted Sub-total I if finar		24		
period to produce an annual		31		
Division of gross adjusted	v 0.40	20	46902	40000
premiums amount: sub-	x 0.18	32	46902	46280
total I (or adjusted sub-	Excess (if any) over 53.1m	33	4276	4400
total I if appropriate)	total I if appropriate) EURO x 0.02		4376	4402
Sub-total J (32-33)	Sub-total J (32-33)			41878
Claims paid in period of 3 fin	41	490166	482916	
	For insurance business			
Claims outstanding carried	accounted for on an	42		
forward at the end of the 3	underwriting year basis			
year period	For insurance business			
year peried	accounted for on an	43	80652	109813
	accident year basis			
2 1.1	For insurance business			
Claims outstanding	accounted for on an	44		
brought forward at the	underwriting year basis			
beginning of the 3 year	For insurance business	45	4.40000	404440
period	accounted for on an	45	142696	134440
Sub-total C (41+42+43-44-4	accident year basis	46	428122	458289
	einsurers in respect of claims	46	420122	400209
included in Sub-total C	einsurers in respect of claims	47	36356	34479
Sub-total D (46-47)		48	391766	423810
Reinsurance ratio		40	391700	423010
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.92	0.92
Premiums amount (Sub-total J x reinsurance ratio)		50	38916	38729
Provision for claims outstanding (before discounting and		51	80652	91969
net of reinsurance)				
Provision for claims outstand		50		
gross of reinsurance) if both	o i. i and o i.∠ are zero,	52		
otherwise zero	Pagingtruction 4)	52	22002	25524
Brought forward amount (see instruction 4)	53	33963	35534
Greater of lines 50 and 53		54	38916	38729

Form 11

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

Name of insurer Hamilton Insurance Company Limited

Global business

Financial year ended 31st December 2008

1	number		GL/UK/CM	day month year	units
1	R1	R11 1655888		31 12 2008	£000
Premium taxes and levies (included in line 11)					Previous year 2
Premium taxes and levies (included in line 11)	Gross premiums written		11	96726	81493
Premiums written net of taxes and levies (11-12) Premiums for classes 11, 12 or 13 (included in line 13) Premiums for "actuarial health insurance" (included in line 13) Sub-total A (13 + ½ 14 - 2/3 15) Gross premiums earned and to faxes and levies (21-22) Premium taxes and levies (included in line 21) Premium taxes and levies (included in line 21) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for classes 11, 12 or 13 (included in line 23) Sub-total I (3 + ½ 24 - 2/3 25 Sub-total I (injeher of sub-total A and sub-total H) Adjusted Sub-total I (injeher of sub-total A and sub-total H) Adjusted Sub-total I (injeher of sub-total A and sub-total H) Period to produce an annual figure Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate) Excess (if any) over 53.1m Sub-total I (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding Sub-total I (appropriate) Claims outstanding For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business acc		ncluded in line 11)			
Premiums for classes 11, 12 or 13 (included in line 13)				96726	81493
Premiums for "actuarial health insurance" (included in line 13 Sub-total A (13 + ½ 14 - 2/3 15) Gross premiums earned Premium taxes and levies (included in line 21) Premiums earned net of taxes and levies (21-22) Premiums earned net of taxes and levies (21-22) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Premiums for "actuarial health is line 21) Premiums earned net of taxes and levies (21-22) Sub-total I (included in line 23) Sub-total I (included in sub-total I insurance in line 23) Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I if appropriate) X o.18 X					
Sub-total A (13 + ½ 14 - 2/3 15)	Premiums for "actuarial heal		15		
Gross premiums earned 21		: 15)	16	96726	81493
Premium taxes and levies (included in line 21) Premiums earned net of taxes and levies (21-22) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Sub-total H (23 + ½ 24 - 2/3 25 Sub-total I (higher of sub-total A and sub-total H) Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I if appropriate) Excess (if any) over 53.1m Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total D x permiums amount sub-total permitme and	,				92074
Premiums earned net of taxes and levies (21-22) Premiums for classes 11, 12 or 13 (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Sub-total Fremiums for "actuarial health insurance" (included in line 23) Sub-total H (23 + ½ 24 - 2/3 25 Sub-total I (higher of sub-total A and sub-total H) Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I if appropriate) Excess (if any) over 53.1m EURO x 0.02 Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Eouth total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C (46-47) Reinsurance ratio (sub-total C x reinsurance purples) Premiums amount: Sub-total C x reinsurance and leaves and lea		ocluded in line 21)		110110	02071
Premiums for classes 11, 12 or 13 (included in line 23) Premiums for "actuarial health insurance" (included in line 23) Sub-total H (23 + ½ 24 - 2/3 25 Sub-total I (higher of sub-total A and sub-total H) Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I if appropriate) Excess (if any) over 53.1m Sub-total I (argiusted sub-total I if appropriate) Excess (if any) over 53.1m EURO x 0.02 Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the underwriting year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance bu				115419	92074
Premiums for "actuarial health insurance" (included in line 23 Sub-total H (23 + ½ 24 - 2/3 25 26 115419 59				110110	02071
line 23 Sub-total H (23 + ½ 24 - 2/3 25 Sub-total I (higher of sub-total A and sub-total H) Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (o			2-7		
Sub-total I (higher of sub-total A and sub-total H) Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I if appropriate) Excess (if any) over 53.1m EURO x 0.02 Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period EURO x 0.02 For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an account	line 23	·	_		
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate) Sub-total I if appropriate) Claims paid in period of 3 financial years Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought formard at the beginning of the 3 year period Claims outstanding brought formard at the beginning of the 3 year period Claims outstanding brought for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business 44 45 46 49059 Claims outstanding brought forward at the beginning brought forward at the brought forward at the brought forward at the beginning brought forward a					92074
period to produce an annual figure Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal I (or adjuste			30	115419	92074
premiums amount: subtotal I (or adjusted subtotal I (or adjusted subtotal I if appropriate) Excess (if any) over 53.1m EURO x 0.02 Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding accounted for on an accident year basis For insurance business accounted for on an ac			31	86564	138111
total I (or adjusted subtotal I if appropriate) Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding Claims outstanding Brov insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year bas		x 0.18	32	15582	24860
Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance and successing sub-total points and successing successing successing successing successing successing successions and successing successions suc	total I (or adjusted sub-		33	896	2052
Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding carried forward at the end of the 3 year period Claims outstanding carried for on an underwriting year basis For insurance business accounted for on an accident year basis Claims outstanding accounted for on an accident year basis Claims outstanding brought forward at the beginning of the 3 year period accounted for on an accident year basis Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Drowing for claims outstanding (before discounting and			2.4	1/696	22808
Claims outstanding carried forward at the end of the 3 year period Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provicing for claims outstanding year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business accounted for on an 44 underwriting year basis For insurance business 44 underwriting year basis For insurance bus		ancial years			252849
Claims outstanding carried forward at the end of the 3 year period Claims outstanding carried forward at the end of the 3 year period Claims outstanding accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Sub-total provision for claims outstanding (before discounting and	Claims paid in period of 5 lin		71	203100	232043
year period For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Drayising for claims acutetanding (before discounting and		accounted for on an	42		
Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims autotanding (before discounting and		accounted for on an	43	29986	27477
period accounted for on an accident year basis Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims autotapding (before discounting and	brought forward at the	accounted for on an underwriting year basis	44		
Sub-total C (41+42+43-44-45)4619307524Amounts recoverable from reinsurers in respect of claims included in Sub-total C4749059Sub-total D (46-47)4814401623Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)490.75Premiums amount (Sub-total J x reinsurance ratio)50109542		accounted for on an	45	42071	35296
included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and	Sub-total C (41+42+43-44-4	(5)	46	193075	245030
Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (hefere discounting and		einsurers in respect of claims	47	49059	7050
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (hefere discounting and			48	144016	237980
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and			_		
Provision for claims outstanding (hofors discounting and	(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)				0.97
Provision for claims outstanding (before discounting and	,		50	10954	22151
net of reinsurance)	net of reinsurance)	Provision for claims outstanding (before discounting and net of reinsurance)		7426	21837
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero	Provision for claims outstand gross of reinsurance) if both		52		
		See instruction 4)	53	7533	21275
· · · · · · · · · · · · · · · · · · ·		,			22151

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 2008

	Company registration	GL/UK/CM			11.26
	number		day mont	-	Units
R1	1 27204	GL	31 12	2008	£000
			This financ	cial year	Previous year 2
Gross premiums written		11			<u> </u>
Premium taxes and levies (in	ncluded in line 11)	12			
Premiums written net of taxe		13			
Premiums for classes 11, 12		14			
Premiums for "actuarial heal					
line 13	()	15			
Sub-total A (13 + ½ 14 - 2/3	3 15)	16			
Gross premiums earned	•	21			
Premium taxes and levies (in	ncluded in line 21)	22			
Premiums earned net of taxe		23			
Premiums for classes 11, 12	or 13 (included in line 23)	24			
Premiums for "actuarial heal		25			
line 23	•	25			
Sub-total H (23 + ½ 24 - 2/3	3 25	26			
Sub-total I (higher of sub-to	tal A and sub-total H)	30			
Adjusted Sub-total I if finar	icial year is not a 12 month	31			
period to produce an annual	figure	31			
Division of gross adjusted	x 0.18	32			
premiums amount: sub-	X 0.16	32			
total I (or adjusted sub-	Excess (if any) over 53.1m	33			
total I if appropriate)					
	Sub-total J (32-33)				
Claims paid in period of 3 fir		41		67923	(278127)
	For insurance business				
Claims outstanding carried	accounted for on an	42		558631	517810
forward at the end of the 3	underwriting year basis				
year period	For insurance business	40			
,	accounted for on an	43			
	accident year basis				
Claims outstanding	For insurance business accounted for on an	44		550204	05600
Claims outstanding brought forward at the	underwriting year basis	44		559394	85698
beginning of the 3 year	For insurance business				
period	accounted for on an	45			
polica	accident year basis	40			
Sub-total C (41+42+43-44-4		46		67160	153985
	einsurers in respect of claims	_			
included in Sub-total C	onicaroro in respect or sianno	47		67160	153985
Sub-total D (46-47)		48			
Reinsurance ratio		_			
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49		0.50	0.50
Premiums amount (Sub-tot	al J x reinsurance ratio)	50			
	Provision for claims outstanding (before discounting and				
net of reinsurance)	Providence Providence	51			
Provision for claims outstand		50		550004	F47040
gross of reinsurance) if both	o i. i and o i.∠ are zero,	52		558631	517810
otherwise zero	Pagingtruction 4)	53		7496	7400
Brought forward amount (See instruction 4)				7496
Greater of lines 50 and 53		54		7496	7496

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 2008

Premium sexas and levies (included in line 11) 12 13 (10) 340		number	GL/UK/CM	day month year	Units
1	R1	1 1054	GL	31 12 2008	£000
Street S				-	
Premiums written net of taxes and levies (11-12) 13	Gross premiums written		11		340
Premiums written net of taxes and levies (11-12) 13	Premium taxes and levies (ir	ncluded in line 11)	12	, ,	
Premiums for classes 11, 12 or 13 (included in line 13)	1	,		(10)	340
Premiums for "actuarial health insurance" (included in line 13 15 16 (10) 340				\ -7	
Sub-total A (13 + ½ 14 - 2/3 15)	Premiums for "actuarial heal		15		
Cross premiums earned 21 624 3766		3 15)	16	(10)	340
Premium taxes and levies (included in line 21)		,	21		3765
Premiums earned net of taxes and levies (21-22) 23 624 3768		ncluded in line 21)			
Premiums for classes 11, 12 or 13 (included in line 23) 24				624	3765
Premiums for "actuarial health insurance" (included in line 23 Sub-total H (23 + ½ 24 - 2/3 25 26 624 3765			24		
Sub-total H (23 + ½ 24 - 2/3 25 26 624 3765 Sub-total I (higher of sub-total A and sub-total H) 30 624 3765 Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure 31 31 Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I (or adjusted sub-total I (are adjusted sub-total I (are adjusted sub-total I (are adjusted sub-total I (are adjusted sub-total I) (are adjusted sub-	Premiums for "actuarial heal				
Sub-total I (higher of sub-total A and sub-total H) Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I (or adjusted sub-to		3.25	26	624	3765
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I if appropriate) Sub-total J (32-33) Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Sub-total C (41+42+43-44-45) Sub-total D (46-47) Reinsurance ratio (sub-total C or, if more, 0.50 or, if less, 1.00) Provision for claims outstanding (See instruction 4) Base of the sub-total or claims outstanding (See instruction 4) Sub-total D (sub-total c or claims outstanding (See instruction 4) Sub-total D (formal amount (See instruction 4) Sub-total or claims outstanding (See instruction 4) Sub-total or claims					
period to produce an annual figure Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I (or adjusted sub-total I (or adjusted sub-total I (or adjusted sub-total I (against against again				02.	0.00
Division of gross adjusted premiums amount: subtotal I (or adjusted subtotal			31		
premiums amount: sub- total I (in adjusted s			20	440	670
Sub-total J (32-33) 34			32	113	070
Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance to survey business accounted for on an underwriting year basis For insurance for on an underwriting year basis For i			33		
Claims paid in period of 3 financial years Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance to survey basis For insurance for on an underwriting year basis For	Sub-total J (32-33)		34	113	678
Claims outstanding carried forward at the end of the 3 year period Claims outstanding carried forward at the end of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C (45-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) For insurance business accounted for on an audical dead of the sub-tosis accounted for on an au		ancial years	41	12923	19365
year period accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis beginning of the 3 year period accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis Sub-total C (41+42+43-44-45) 46 8625 19081 Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) 48 8615 19072 Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) 50 113 678 Provision for claims outstanding (before discounting and et of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 53 821 1298		accounted for on an	42		
Claims outstanding brought forward at the beginning of the 3 year period Sub-total C (41+42+43-44-45) Amounts recoverable from reinsurers in respect of claims included in Sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (Sub-total Y are insuration 4) 44 45 46 8625 19081 47 10 9 48 8615 19072 49 1.00 1.00 1.00 1.00 50 113 678 51 732 1474 10 10 10 10 10 10 10 10 10 1		accounted for on an	43	733	1474
period accounted for on an accident year basis Sub-total C (41+42+43-44-45) 46 8625 19081 Amounts recoverable from reinsurers in respect of claims included in Sub-total C Sub-total D (46-47) 48 8615 19072 Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) 50 113 678 Provision for claims outstanding (before discounting and net of reinsurance) 151 732 1474 Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero 1298 Brought forward amount (See instruction 4) 53 821 1298	brought forward at the	accounted for on an underwriting year basis	44		
Sub-total C (41+42+43-44-45)46862519081Amounts recoverable from reinsurers in respect of claims included in Sub-total C47109Sub-total D (46-47)48861519072Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)491.001.00Premiums amount (Sub-total J x reinsurance ratio)50113678Provision for claims outstanding (before discounting and net of reinsurance)517321474Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)538211298		accounted for on an	45	5031	1758
included in Sub-total C Sub-total D (46-47) Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 48 8615 19072 49 1.00 50 113 678 51 732 1474 52 52 53 821 1298	Sub-total C (41+42+43-44-4	15)	46	8625	19081
Sub-total D (46-47)48861519072Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)491.001.00Premiums amount (Sub-total J x reinsurance ratio)50113678Provision for claims outstanding (before discounting and net of reinsurance)517321474Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero5252Brought forward amount (See instruction 4)538211298		einsurers in respect of claims	47	10	9
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 49 1.00 1.00 1.00 1.00 50 51 52 52 52 52 53 821 1298			48	8615	19072
Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 50 51 732 1474 52 53 821 1298	, ,		_		
Provision for claims outstanding (before discounting and net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 51 732 1474 52 1484 53 54 58 58 58 58 58 58 58 58 58	·				
net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 51 732 1472 52 53 52 53 53 53 53 53 54 55 55 56 57 57 58 58 58 58 58 58 58 58	,		50	113	678
gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero Brought forward amount (See instruction 4) 52 53 821 1298	net of reinsurance)	•	51	732	1474
Brought forward amount (See instruction 4) 53 821 1298	gross of reinsurance) if both 51.1 and 51.2 are zero,		52		
Greater of lines 50 and 53 54 821 1298		See instruction 4)	53	821	1298
	Greater of lines 50 and 53		54	821	1298

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 2008

	Company registration number	GL/UK/CM	day month year	units
R1		GL/ON/CW	31 12 2008	£000
KI	1 2333034	GL	This financial year	Previous year
			1	2
Gross premiums written		11	15903	15768
Premium taxes and levies (in	ncluded in line 11)	12		
Premiums written net of taxe	es and levies (11-12)	13	15903	15768
Premiums for classes 11, 12	or 13 (included in line 13)	14		
Premiums for "actuarial heal	th insurance" (included in	15		
line 13				
Sub-total A (13 + ½ 14 - 2/3	3 15)	16	15903	15768
Gross premiums earned		21	16275	15683
Premium taxes and levies (in		22		
Premiums earned net of taxe		23	16275	15683
Premiums for classes 11, 12	or 13 (included in line 23)	24		
Premiums for "actuarial heal	th insurance" (included in	25		
line 23				
Sub-total H (23 + ½ 24 - 2/3		26	16275	15683
Sub-total I (higher of sub-to		30	16275	15768
Adjusted Sub-total I if finar		31		
period to produce an annual	figure	31		
Division of gross adjusted	x 0.18	32	2930	2839
premiums amount: sub-	X 0.16	32	2930	2039
total I (or adjusted sub-	Excess (if any) over 53.1m	33		
total I if appropriate)	EURO x 0.02	33		
Sub-total J (32-33)		34	2930	2839
Claims paid in period of 3 fin	nancial years	41	32951	32794
	For insurance business			
Claims outstanding sorried	accounted for on an	42		
Claims outstanding carried forward at the end of the 3	underwriting year basis			
	For insurance business			
year period	accounted for on an	43	5395	396
	accident year basis			
	For insurance business			
Claims outstanding	accounted for on an	44		
brought forward at the	underwriting year basis			
beginning of the 3 year	For insurance business			
period	accounted for on an	45	377	310
	accident year basis			
Sub-total C (41+42+43-44-4		46	37969	32880
	einsurers in respect of claims	47	4114	3796
included in Sub-total C				
Sub-total D (46-47)		48	33855	29084
Reinsurance ratio		49	0.89	0.88
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)				
Premiums amount (Sub-total J x reinsurance ratio)		50	2612	2511
Provision for claims outstanding (before discounting and net of reinsurance)		51	5395	396
Provision for claims outstanding (before discounting and				
gross of reinsurance) if both		52		
otherwise zero	o and o are zero,	52		
Brought forward amount (See instruction 4)	53	2521	2482
	555 HIGH GOROTI T)			
Greater of lines 50 and 53		54	2612	2511

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 2008

	Company registration	01 /11//014			•
	number	GL/UK/CM	day mont	-	units
R1	1 158900	GL	31 12	2008	£000
			This financ	ial year	Previous year 2
Gross premiums written		11	•		
Premium taxes and levies (in	actuded in line 11)	12			
Premiums written net of taxe		13			
Premiums for classes 11, 12		14			
Premiums for "actuarial heal					
line 13	in indurance (included in	15			
Sub-total A (13 + ½ 14 - 2/3	R 15)	16			
Gross premiums earned		21			
Premium taxes and levies (in	actuded in line 21)	22			
Premiums earned net of taxe		23			
Premiums for classes 11, 12		24			
Premiums for "actuarial heal					
line 23	ar medianes (meiaded in	25			
Sub-total H (23 + ½ 24 - 2/3	3 25	26			
Sub-total I (higher of sub-to		30			
Adjusted Sub-total I if finan					
period to produce an annual		31			
Division of gross adjusted		22			
premiums amount: sub-	x 0.18	32			
total I (or adjusted sub-	Excess (if any) over 53.1m				
total I if appropriate)	EURO x 0.02	33			
Sub-total J (32-33)		34			
Claims paid in period of 3 fin	ancial years	41		7685	11786
·	For insurance business				
Claims sutatonding carried	accounted for on an	42		85529	76645
Claims outstanding carried forward at the end of the 3	underwriting year basis				
year period	For insurance business				
year period	accounted for on an	43			
	accident year basis				
	For insurance business				
Claims outstanding	accounted for on an	44		100586	95734
brought forward at the	underwriting year basis				
beginning of the 3 year	For insurance business				
period	accounted for on an	45			
0.1.1.1.0/11.10.10.11	accident year basis			(7070)	(7000)
Sub-total C (41+42+43-44-4		46		(7372)	(7303)
	einsurers in respect of claims	47		(7372)	(7303)
included in Sub-total C		40		` /	, ,
Sub-total D (46-47)		48			
Reinsurance ratio	0.50 ((1.4.00)	49		0.50	0.50
(sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		50			
,	Premiums amount (Sub-total J x reinsurance ratio) Provision for claims outstanding (before discounting and				
net of reinsurance)	aing (before discounting and	51			
Provision for claims outstand	ding (hofore discounting and				
gross of reinsurance) if both		52		85529	76645
otherwise zero	01.1 and 01.2 at 2010,	32		00028	70043
Brought forward amount (See instruction 4)	53			
	222				
Greater of lines 50 and 53		54			

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer Global business

Consolidated Adjustments

Financial year ended 31st December 2008

	number	GL/UK/CM	day month year	units
R1	2 924430	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	(4412)	(4412)
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	300	
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	(3)	1
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference	period (21+22+23-24-25)	26	(4415)	(4413)
Claims incurred for classes	11, 12 or 13 (included in 26)	27	(12482)	54759
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	(10657)	22967
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	(3551)	7656
Division of sub-total F	x 0.26	32	(1883)	1990
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33	4639	3748
Sub-total G (32-33)		39	(6522)	(1758)
Claims amount Sub-total G x reinsurance ratio (11.49)		41	(1351)	4360
Higher of premiums amount and brought forward amount (11.54)		42	(36121)	(39328)
General insurance capital 41 and 42)	requirement (higher of lines	43	(62304)	(39694)

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

	number	GL/UK/CM	day month year	Units
R1	2 21487	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	nths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	4922682	4936798
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	85179	313653
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	2376353	2058264
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	227292	678245
beginning of the reference period	For insurance business accounted for on an accident year basis	25	2322438	2399236
Claims incurred in reference	period (21+22+23-24-25)	26	4834484	4231234
Claims incurred for classes	11, 12 or 13 (included in 26)	27	673909	229654
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	5171439	4346061
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	1723813	1448687
Division of sub-total F	x 0.26	32	448191	376659
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33	50836	42682
Sub-total G (32-33)		39	397355	333977
Claims amount Sub-total G x reinsurance ratio (11.49)		41	397355	333977
Higher of premiums amount and brought forward amount (11.54)		42	372236	338039
General insurance capital 41 and 42)	requirement (higher of lines	43	397355	338039

Form 12

Calculation of general insurance capital requirement - claims amount and result

Name of insurer Aviva Insurance Limited

Global business

Financial year ended 31st December 2008

	number	GL/UK/CM	day month year	Units
R1	2 SC2116	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	2289916	1955865
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	89168	69713
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	1796204	1761368
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	59772	45543
beginning of the reference period	For insurance business accounted for on an accident year basis	25	1633999	1581449
Claims incurred in reference	period (21+22+23-24-25)	26	2481517	2159954
Claims incurred for classes	11, 12 or 13 (included in 26)	27	1114989	737164
Claims incurred for "actuaria in 26)	l health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	3039012	2528536
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	1013004	842845
Division of sub-total F	x 0.26	32	263381	219140
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33	29512	24507
Sub-total G (32-33)		39	233869	194633
Claims amount Sub-total G x reinsurance ratio (11.49)		41	214768	175053
Higher of premiums amount and brought forward amount (11.54)		42	277550	265283
General insurance capital 41 and 42)	requirement (higher of lines	43	277550	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 2008

	number	GL/UK/CM	day month year	Units
R1	2 SC8140	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	312312	372025
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	191182	245761
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	338195	283185
Claims incurred in reference	period (21+22+23-24-25)	26	165299	334601
Claims incurred for classes	11, 12 or 13 (included in 26)	27	51369	100814
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	5 28)	29	190984	385008
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	63661	128336
Division of sub-total F	x 0.26	32	16552	33367
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33	1032	3072
Sub-total G (32-33)		39	15520	30295
Claims amount Sub-total G x reinsurance ratio (11.49)		41	15520	30250
Higher of premiums amount and brought forward amount (11.54)		42	35896	46149
General insurance capital 41 and 42)	requirement (higher of lines	43	35896	46149

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 2008

number	GL/UK/CM	day month year	units
2 94405	GL	31 12 2008	£000
		This financial year 1	Previous year 2
nths) See INSPRU 1.1.63R	11	36	36
od	21	490166	482916
For insurance business accounted for on an underwriting year basis	22		
For insurance business accounted for on an accident year basis	23	80652	109813
For insurance business accounted for on an underwriting year basis	24		
For insurance business accounted for on an accident year basis	25	142696	134440
period (21+22+23-24-25)	26	428122	458289
1, 12 or 13 (included in 26)	27		
health insurance" (included	28		
28)	29	428122	458289
	31	142707	152763
x 0.26	32	37104	39718
Excess (if any) over 37.2m EURO x 0.03	33	3403	3805
Sub-total G (32-33)		33701	35913
Claims amount Sub-total G x reinsurance ratio (11.49)		30839	33212
Higher of premiums amount and brought forward amount (11.54)		38916	38729
requirement (higher of lines	43	38916	38729
	nths) See INSPRU 1.1.63R od For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis period (21+22+23-24-25) 1, 12 or 13 (included in 26) health insurance" (included 28) sub-total E to annual figure number of months in the x 0.26 Excess (if any) over 37.2m EURO x 0.03	nths) See INSPRU 1.1.63R od For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an underwriting year basis For insurance business accounted for on an accident year basis For insurance business accounted for on an accident year basis period (21+22+23-24-25) thealth insurance" (included in 26) health insurance" (included in 28) sub-total E to annual figure number of months in the x 0.26 Excess (if any) over 37.2m EURO x 0.03 33 x reinsurance ratio (11.49) t and brought forward 42	Page 194405 GL 31 12 2008 This financial year 1 1 36 36 36 36 36 36

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer Hamilton Insurance Company Limited

Global business

Financial year ended 31st December 2008

	number	GL/UK/CM	day month year	Units
R1	2 1655888	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	32
Claims paid in reference per	iod	21	205160	252849
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	29986	27477
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	42071	35296
Claims incurred in reference	period (21+22+23-24-25)	26	193075	245030
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	193075	245030
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	64358	91886
Division of sub-total F	x 0.26	32	16733	23890
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33	1053	2011
Sub-total G (32-33)		39	15680	21879
Claims amount Sub-total G x reinsurance ratio (11.49)		41	11696	21249
Higher of premiums amount and brought forward amount (11.54)		42	10954	22151
General insurance capital 41 and 42)	requirement (higher of lines	43	11696	22151

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 2008

	number	GL/UK/CM	day month year	units
R1	2 27204	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	nths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	67923	(278127)
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	558631	517810
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	559394	85698
beginning of the reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference	period (21+22+23-24-25)	26	67160	153985
Claims incurred for classes	11, 12 or 13 (included in 26)	27	88456	45969
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	111388	176970
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	37129	58990
Division of sub-total F	x 0.26	32	9654	15337
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33	236	992
Sub-total G (32-33)		39	9418	14345
Claims amount Sub-total G x reinsurance ratio (11.49)		41	4709	7173
Higher of premiums amount and brought forward amount (11.54)		42	7496	7496
General insurance capital 41 and 42)	requirement (higher of lines	43	7496	7496

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 2008

	number	GL/UK/CM	day month year	units
R1	2 1054	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	Reference period (No. of months) See INSPRU 1.1.63R		36	36
Claims paid in reference per	iod	21	12923	19365
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	733	1474
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	5031	1758
Claims incurred in reference	period (21+22+23-24-25)	26	8625	19081
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	8625	19081
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	2875	6360
Division of sub-total F	x 0.26	32	748	1654
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33		
Sub-total G (32-33)		39	748	1654
Claims amount Sub-total G x reinsurance ratio (11.49)		41	747	1653
Higher of premiums amount and brought forward amount (11.54)		42	821	1298
General insurance capital 41 and 42)	requirement (higher of lines	43	821	1653

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 2008

	number	GL/UK/CM	day month year	units
R1	2 2355834	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	onths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	32951	32794
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	5395	396
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	377	310
Claims incurred in reference	period (21+22+23-24-25)	26	37969	32880
Claims incurred for classes	11, 12 or 13 (included in 26)	27		
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	37969	32880
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	12656	10960
Division of sub-total F	x 0.26	32	3291	2850
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33		
Sub-total G (32-33)		39	3291	2850
Claims amount Sub-total G x reinsurance ratio (11.49)		41	2934	2521
Higher of premiums amount and brought forward amount (11.54)		42	2612	2511
General insurance capital 41 and 42)	requirement (higher of lines	43	2934	2521

Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2008
Group solvency calculation
Note 0112 continued

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 2008

Company registration

	number		day month year	units
R1	2 158900	GL	31 12 2008	£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 per	iod	21	7685	11786
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22	85529	76645
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23		
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24	100586	95734
beginning of the reference period	For insurance business accounted for on an accident year basis	25		
Claims incurred in reference	period (21+22+23-24-25)	26	(7372)	(7303)
Claims incurred for classes 11, 12 or 13 (included in 26)		27	(7372)	(7303)
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + ½ 27 - 2/3	3 28)	29	(11058)	(10955)
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	(3686)	(3652)
Division of sub-total F	x 0.26	32		
(gross adjusted claims amount)	Excess (if any) over 37.2m EURO x 0.03	33		
Sub-total G (32-33)		39		
Claims amount Sub-total G x reinsurance ratio (11.49)		41		
Higher of premiums amount and brought forward amount (11.54)		42		
General insurance capital requirement (higher of lines 41 and 42)		43		

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

0111 *0311* *1311* *1511* *1611* *2011* *2201* *2401* RESTATEMENT OF COMPARATIVES

During 2008, the Company changed its accounting policy for the estimation of insurance liabilities in respect of latent claims. Prior to 2008, latent claims were not discounted in arriving at the best estimate. As at 31 December 2008, all latent claims' liabilities have been discounted. The effect of applying this discounting retrospectively is a prior year adjustment.

In order to allow an appropriate comparison to be made, certain comparatives in this return have had to be restated, as detailed below.

	Form	As previously reported	Adjustment	As currently reported
		£000	£000	£000
Capital resources	1.11.2	9,053,701	(27,628)	9,026,073
Profit and loss account	3.12.4	8,900,000	69,314	8,969,314
Amounts deducted for discounting	3.34.4	26,000	96,942	122,942
Reinsurers' share of technical				
provisions	13.100.2	(224,800)	(21,942)	(246,742)
Creditor - taxation	15.47.2	380,600	27,628	408,228
Amounts deducted for discounting	15.82.2	250,800	118,884	369,684
Capital and reserves	15.84.2	20,181,016	69,314	20,250,330
Tax on profit	16.31.2	(39,060)	(2,551)	(41,611)
Transfer to non-technical account	16.11.2	(249,006)	(8,952)	(257,958)
	20.59.2 (001)			
Adjustment for discounting	20.24.2 (270)		(8,952)	(8,952)

0301 NET ADMISSIBLE ASSET RECONCILIATION

	2008 £000	2007 Restated £000
Total admissible assets (Form 13, line 89)	10,790,447	13,675,545
Total liabilities (Form 15, line 69)	(9,115,000)	(9,530,084)
Net admissible assets	1,675,447	4,145,461
Add back capital requirement of regulated related undertakings	6,931,478	4,880,612
	8,606,925	9,026,073
Total capital resources after deductions (Form 3, line 79)	8,606,925	9,026,073

0310 VALUATION DIFFERENCES

At 31 December 2008, line 35 was £187.1m which relates to the equalisation provision (net of tax).

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

0313 PROFIT AND LOSS ACCOUNT AND OTHER RESERVES RECONCILIATION

	2008 £000	2007 Restated £000
Opening Profit and loss account and other reserves (Form 3, line 12) Closing Profit and loss account and	(8,969,314)	(10,285,700)
other reserves (Form 3, line 12)	5,601,680	8,969,314
Movement in profit & loss account and other reserves (Form 3, line 12)	(3,367,634)	(1,316,386)
Less: FV gain on group re-organisation	-	(111,000)
Add: Movement on equalisation provision	26,400	74,968
Add: FV losses on investment in subsidiaries	3,947,534	1,647,964
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)	606,300	308,546
Dividends for the year (Form 16 line 51)	(1,050,000)	(1,360,000)
Losses retained for the financial year (Form 16, line 59)	(443,700)	(1,051,454)

1104 DISCOUNTING

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

1111 *1211* *1602* *2101* *2201* *2301* *3101* CHANGES TO BROUGHT FORWARD AMOUNTS

The Company acquired Hamilton Insurance Company Limited (Hamilton) on 1st November 2007. Hamilton's previous annual insurance return had been for the 8 months ended 31st August 2007. It then extended its financial year to 31st December 2008 for regulatory reporting purposes.

As the result of a modification direction effective from 6th February 2009, Hamilton has been included in the 2008 annual insurance return of the Company.

The impact of the direction on this return has been to restate brought forward amounts and the history on the relevant Forms 21, 22, and 23 as detailed below, as well as Form 31s for reporting categories 160 and 182. In addition, the history on Form 37 and the brought forward amounts on Forms 11 and 12 have also been amended in 2008 to include Hamilton. The Hamilton brought forward amounts are those as at 1st September 2007 and, for Forms 11 and 12, those as at 1st January 2006. The comparatives on Forms 1, 3, 11 to 15, 16, 17 and 20 and in the supplementary notes to this return have not been restated as a consequence of this direction (although refer note on the change in accounting policy above).

Differences in brought forward figures because of currency retranslation are also detailed below.

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

Unearned Premium Provision

	Aviva II Ltd return 2007 c/fwd	Hamilton return 2007 c/fwd	Hamilton accounting policy alignment	Total 2008 b/fwd
Gross unearned premiums provision (21.19.2)	£000 2,321,291	£000 47,394	£000	£000 2,368,685
Reinsurance on unearned premiums provision (21.19.4)	302,097	16,464	30,349	348,910
Net unearned premium provision	2,019,194	30,930	(30,349)	2,019,775
Analysis by reporting category				
Accident & health (110)		8,958	(8,958)	
Household and domestic (160)	111,238	250		111,488
Personal lines financial loss (180)	196,037	21,722	(30,349)	187,410
Commercial motor (220)	40,582			40,582
Commercial lines property (260)	374,001			374,001
Commercial lines liability (270)	211,010			211,010
Marine (340)	1,426			1,426
Balance (409)	44,828		8,958	53,786
Proprtional reinsurance (600)	1,040,072			1,040,072
Total net	2,019,194	30,930	(30,349)	2,019,775

Prior to acquisition by the Company, Hamilton had accounted for reinsurance on unearned premium provisions net of deferred acquisition costs. Following acquisition, Hamilton's policy has been aligned with that of the Company and hence an adjustment has been required as summarised above.

There have been no retranslations of opening unearned premium provision balances due to foreign exchange movements.

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

Outstanding Claims

	Aviva II Ltd return 2007 c/fwd	Hamilton return 2007 c/fwd	Foreign exchange adjustments	Total 2008 b/fwd
	£000 5 154 896			£000 5,196,406
	1,467,500	5,640	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	1,473,140
	3,687,396	21,837	14,033	3,723,266
F22	128,165	16,005		144,170
F22	77,722	5,319		83,041
F22	161,858			161,858
F22	520,816			520,816
F22	1,195,718			1,195,718
F24	37,160		5,660	42,820
F22 F24	15,259 51,000			15,259 51,000
F22	103,123	513		103,636
F22 F24	42,889 4,054		8,373	51,262 4,054
F22 F24	1,344,824 4,808			1,344,824 4,808
	3,687,396	21,837	14,033	3,723,266
	F22 F22 F24 F22 F24 F22 F24 F22 F24 F22 F24 F22	return 2007 c/fwd £000 5,154,896 1,467,500 3,687,396 F22 F22 F22 F22 F22 F22 F22 F22 F22 F	return 2007 c/fwd return 2007 c/fwd £000 5,154,896 £000 27,477 1,467,500 5,640 3,687,396 21,837 F22 128,165 16,005 F22 77,722 5,319 F22 161,858 F22 520,816 F22 1,195,718 F24 37,160 F22 15,259 F24 F24 103,123 F25 42,889 F24 F24 1,344,824 4,808	return 2007 c/fwd return 2007 c/fwd exchange adjustments £000 5,154,896 27,477 14,033 1,467,500 5,640 14,033 5,647,396 21,837 14,033 1,467,500 5,640 14,033 5,22 128,165 16,005 1,22 161,858 16,005 1,22 161,858 16,005 1,195,718 1,195,718 1,195,718 1,195,718 1,195,718 1,195,718 1,22 15,259 1,1000 1,22 103,123 513 1,22 42,889 8,373 1,344,824 1,344,824 1,344,824 1,24 4,808 1,344,824

£513k carried forward in the Hamilton return in category 110 has been transferred to category 409 in this return, because of the de minimis rules.

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

Deferred Acquisition Costs

	Aviva II Ltd return 2007 c/fwd	Hamilton return 2007 c/fwd	Hamilton accounting policy alignment	Total 2008 b/fwd
Gross deferred acquisition costs	£000	£000	£000	£000
(22.21.3 + 22.22.3)	822,414	20,883		843,297
Reinsurance on deferred acquisition costs (22.24.3)	174,816	51	30,349	205,216
Net deferred acquisition costs	647,598	20,832	(30,349)	638,081
Analysis by reporting category				
Accident & health (110)		7,018	(7,018)	
Household and domestic (160)	41,258	2,464		43,722
Personal lines financial loss (180)	89,439	11,350	(30,349)	70,440
Commercial motor (220)	18,333			18,333
Commercial lines property (260)	155,349			155,349
Commercial lines liability (270)	44,063			44,063
Marine (340)	6,380			6,380
Balance (409)	8,111		7,018	15,129
Proportional reinsurance (600)	284,665			284,665
Total net	647,598	20,832	(30,349)	638,081

Prior to acquisition by the Company, Hamilton had accounted for reinsurance on unearned premium provisions net of deferred acquisition costs. Following acquisition, Hamilton's policy has been aligned with that of the Company and hence an adjustment has been required as summarised above.

There have been no retranslations of opening deferred acquisition costs balances due to foreign exchange movements.

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

1301 AGGREGATE VALUE OF UNLISTED INVESTMENTS AND CERTAIN OTHER SECURITIES At 31 December 2008, the aggregate values of the following types of investments held by the Group were:

1. Unlisted investments, comprising debt and equity securities

2. Listed investments which are not readily realisable

3. Holdings in non-authorised collective investment schemes

4. Reversionary interests or remainders in property other than land and buildings

£44.5m (2007 £43.7m) £nil (2007 £nil) £nil (2007 £0.86m)

£nil (2007 £nil)

1302 AGGREGATE VALUE OF HYBRID SECURITIES

At 31 December 2008, the Group held £nil (2007 £106.2m) in hybrid securities.

1304 SET OFF POLICY

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

1305 MAXIMUM COUNTERPARTY EXPOSURE

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 AII 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. The Group Credit Approvals Committee has a monitoring role over this risk.

The most material breach of the credit limits during the year was in respect of the exposure to the Lloyds Banking Group. This breach arose primarily as a result of the recent merger of Lloyds TSB and HBOS, combined with the subsequent downgrade of that group's credit rating. Any exposures that are in breach of credit limits are monitored on an ongoing basis by both the Group Credit Approvals Committee and the Group Assets Committee. Any breach is managed such that the counterparty exposure is brought back within appetite within a period of 3-6 months.

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 2008, this figure is £376m. The following table sets out counterparty exposures in excess of this limit, by reference to total assets of all companies within the AII Group

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

Counterparty	Exposure in excess of limit specified (£m)	Principal nature of assets giving rise to exposure
BNP Paribas	1,220	Fixed interest securities and money market deposits
Dexia Municipal Agency	815	Fixed interest securities
Compagnie de Financement Foncier	764	Fixed interest securities
Rabobank Nederland NV	668	Fixed interest securities and money market deposits
Societe Generale	647	Fixed interest securities and money market deposits
Caisse D'Amortissement de la Dette Sociale (CADES)	556	Fixed interest securities
Deutsche Bank AG	528	Fixed interest securities and money market deposits
ING Bank NV	505	Fixed interest securities and money market deposits
European Investment Bank	498	Fixed interest securities
Caisse De Refinancement Hypothecaire SA (CRH)	448	Fixed interest securities
Lloyd's Banking Group Plc	414	Fixed interest securities
General Electric Co	410	Fixed interest securities
Banco Santander	329	Fixed interest securities
LICEC Holdings Dis	296	and money market deposits Fixed interest securities
HSBC Holdings Plc		
Citigroup	291	Fixed interest securities
UniCredito Italiano SpA	277	Fixed interest securities and equities
Bancaja	219	Fixed interest securities
Royal Bank of Scotland Plc	210	Fixed interest securities and money market deposits
Kreditanstalt Fuer Wiederaufbau	159	Fixed interest securities

1307 SECURED EXPOSURES

At 31 December 2008, there was an on loan position of £229.2m (2007 £577.5m) collateralised by a value of £261.2m (2007 £606.5m).

1315 OTHER ASSETS

At 31 December 2008, other assets were £119.6m which represents the deferred tax asset on the equalisation provision £74.5m (2007 £65.9m) and net current tax assets £45.1m (2007 £nil).

1501 PROVISION FOR REASONABLY FORESEEABLE ADVERSE VARIATIONS

No adjustment or provision is required in respect of a provision for reasonably foreseeable adverse variations pursuant to GENPRU 1.3.30R to 1.3.33R or INSPRU 3.2.17R to 3.2.18R. Management has considered current market conditions when valuing investments in accordance with IFRS. All derivative contracts are strictly covered and all other obligations to deliver assets or make a payment were felt to be prudently provided for in the accounts.

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

1502 CONTINGENT LIABILITIES

- (a) There are a number of charges registered against Aviva International Insurance Limited ("AII") and against companies within the AII Group at Companies House. These charges relate to letters of credit, banking facilities, reinsurance recoveries and other arrangements incurred in the ordinary course of business. The likelihood of any of these charges being called on is considered to be remote.
- (b) At 31 December 2008, the Group had no potential capital gains tax liability.
- (c) In the course of conducting insurance business, various companies within the AII 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 2008 was £535m.

The Company also acts as guarantor for the related committed borrowing facilities of Aviva plc, under which the maximum liability is £2,100m and the amount outstanding at 31 December 2008 was £nil. The amount of £2,100m is jointly guaranteed by Aviva Insurance Limited.

The Company has provided indemnities, totalling £484m 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 £607m at 31 December 2008.

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.

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

1507 OTHER ADJUSTMENTS

At 31 December 2008, other adjustments comprised of claims equalisation provision of £187.1m (2007 £169.3m) net of tax.

1601 EXCHANGE RATES

Assets and liabilities are converted into sterling at rates of exchange ruling at 31 December 2008. Revenue transactions denominated in foreign currencies are translated at the exchange rate at the date of the transaction.

1603 OTHER INCOME AND CHARGES

Other income and charges comprises:

	2008	2007
	£000	£000
General Corporate Costs	(152,189)	(97,353)
Restructuring costs	(51,800)	(27,400)
Integration costs (RAC)	-	(300)
(Impairment)/Reversal of Impairment of investment in	(55,000)	92,700
subsidiaries		
Total (Form 16 Line 21)	(258,989)	(32,353)

20A GENERAL INSURANCE BUSINESS - SUMMARY OF BUSINESS CARRIED ON

20Aa Risk Category Allocation

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

20Ab Risks of Death or Injury to Passengers

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

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

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 TRAVEL Accident and Health Fire and other damage to property	Gross premium written £000 2,598 472	Provision for ungross claims Reported £000 4,727 860	IBNR £000 358 65	Provision for gross unearned premium £000
Classes 16, 17 and 18 combined	1,654	3008	227	14
Total	4,724	8,595	650	41
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	1,334	224	5	1,189
Motor	890	149	3	793
Liability	593	100	2	529
Classes 16, 17 and 18 combined	148	25	1	132
Total	2,965	498	11	2,643

^{*20}Ag* 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 2003.

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

2007 Material Connected Party Transactions (Rule 9.39)

INTRA-GROUP REINSURANCE CONTRACTS

Material intra-group reinsurance contracts in 2008 are summarised below:-

Ceded by	Reinsured by	Relationship	Reinsurance premiums	Result ceded
			£'m	£'m
Norwich Union Insurance Limited	Aviva International Insurance Limited	Subsidiary/ parent	1,720	(211) loss
London and Edinburgh Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	282	(70) loss
Gresham Insurance Company Limited	Aviva International Insurance Limited	Subsidiary/ parent	255	(46) loss
Aviva International Insurance Limited	Aviva Re Ltd	Fellow subsidiaries of Aviva plc	8	8 profit
Aviva International Insurance Limited	Hibernian General Insurance Ltd	Fellow subsidiaries of Aviva plc	nil	(18) loss

EXPENSES

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

	t'm
CGU Bonus Limited	7
Aviva Insurance Limited	233
Aviva International Insurance Limited	7
CGU Underwriting Limited	1
Hamilton Insurance Company Limited	1

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

CAPITAL AND OTHER FUNDING

The following material transactions took place during 2008:-

Received By	Paid By	Relationship	Amount £m	Transaction
Aviva International Insurance Ltd	Poland Life	Parent/Subsidiary	92	Dividend
Aviva International Insurance Ltd	Poland Pensions	Parent/Subsidiary	17	Dividend
Aviva International Insurance Ltd	Singapore Life	Parent/Subsidiary	1	Dividend
Aviva International Insurance Ltd	Aviva Insurance Ltd	Parent/Subsidiary	1,000	Dividend
Aviva Group Holdings Ltd	Aviva International Insurance Ltd	Parent/Subsidiary	1,050	Dividend
Aviva Insurance Ltd	Aviva International Holdings Ltd	Parent/Subsidiary	842	Dividend
Aviva Insurance Ltd	CGU Bonus Ltd	Parent/Subsidiary	50	Dividend
Aviva Insurance Ltd	CGU Credit Services Ltd	Parent/Subsidiary	5	Dividend
Aviva Insurance Ltd	Scottish Boiler & General Ins Company Ltd	Parent/Subsidiary	10	Dividend
Aviva International Insurance Ltd	The Travellers' Insurance Association Ltd	Parent/Subsidiary	12	Dividend
Aviva International Insurance Ltd	HPI Ltd	Parent/Subsidiary	42	Dividend
Aviva International Insurance Ltd	Norwich Union Consumer Products Ltd	Parent/Subsidiary	40	Dividend
Aviva International Insurance Ltd	The Ocean Marine Ins Company Ltd	Parent/Subsidiary	5	Dividend
Aviva International Insurance Ltd	The World Auxiliary Ins Corp Ltd	Parent/Subsidiary	5	Dividend
Aviva International Insurance Ltd	RAC plc	Parent/Subsidiary	100	Sale of HPI Ltd
The Travellers' Insurance Association Ltd	Aviva International Insurance Ltd	Subsidiary/Parent	7	Share buy- back

^{*2008*} Accounting For Certain London Insurance Market Business

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

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

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 2008 or 2007.

2402 Adoption of Underwriting Year Accounting

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

2407 Underwriting Year Business

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

Supplementary Notes to the Return

Aviva International Insurance Limited

Financial year ended 31 December 2008

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); and Proportional Treaty Accepted (600). The risks that have been discounted relate either to US risks and are 100% reinsured; or to latent claims. 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 15 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 risk-free rates, using applicable swap curves for the United Kingdom.

Sheet 2 of Form 30 has not been completed because the undiscounted provision for the claims outstanding being discounted does not exceed 25% of the total undiscounted provision.

3701 Equalisation provisions

Consistent with the other forms included within Appendix 9.2, the calculation of the claims equalisation provision of £337.3m shown in line 28 of Form 37 has been on a consolidated basis. The claims equalisation provision of £261.6m included in line 15 Form 15 differs from this amount as it has been calculated as an aggregation of the claims equalisation provision of the companies within this return rather than on a consolidated basis. The claims equalisation provision on an aggregation basis has been adopted to reflect the actual aggregated liabilities of the underlying companies and is consistent with the treatment of tax for claims equalisation provision.

Explanation of the movement on equalisation provision of £26.4m shown in supplementary note 0313 compared with the transfer in/(out) for the financial year included in line 29 of Form 37 is noted above.

Certificate required by rule 9.34 of the Accounts and Statements Rules

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Financial year ended 31st December 2008

We certify that	We	certify	that:
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- 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 respects 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

23 March 2009

Independent auditors' report to the directors pursuant to rule 9.35 of the Interim Prudential Sourcebook for Insurers

Aviva International Insurance Limited Global business

Financial year ended 31 December 2008

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 6 February 2009 and the written concessions 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 25 March 2009. It also included an assessment of the significant estimates and judgments made by the insurer in the preparation of the Forms and the statements.

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

Date

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 2008

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

(a) The investment guidelines operated by the Company during 2008 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) During the financial year the Company had agreed to acquire or dispose of assets under derivative contracts. The impact of derivatives in changing exposures was greatest in the latter part of May. Cross currency swaps with a nominal value of £1,000m were in place, together with a forward foreign exchange transaction with a £93m nominal value. Longstanding cross currency and interest rate swaps with a nominal of £295m continued to be outstanding as did option transactions with a nominal of £985m.
- (c) A limited number of foreign exchange forward contracts were entered into over the year, for hedging intra group remittances.

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) All derivative contracts entered into during the financial year fell within rule INSPRU 3.2.5R.
- (e) Fixed sums of £15m were earned during 2008 in respect of derivative activity. The fixed sums were earned from selling a put option on Unicredito shares.

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 2008

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

At 31 December 2008, 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 2008 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
Hamilton Insurance Company 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 2008 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