

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

Financial year ended **31st December 2008**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	units	
	R1	21487	GL	31	12	2008	£000
				As at end of this financial year		As at end of the previous year	
				1		2	

Capital resources

Capital resources arising outside the long-term insurance fund	11	8606925	9026073
Capital resources allocated towards 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	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 shown in a supplementary note to Form 15	51	1826000	2026000
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Covering sheet to Form 1

Form 1

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

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

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

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

Components of capital resources
Form 3
(Sheet 1)

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended **31st December 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		

Core tier one capital

Permanent share capital	11	7650430		7650430	7650430
Profit and loss account and other reserves	12	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 undertakings	16	(1627301)		(1627301)	(3277016)
Core tier one capital (sum of 11 to 16)	19	15264699		15264699	16982618

Tier one waivers

Unpaid share capital / unpaid initial funds and calls for supplementary contributions	21				
Implicit items	22				
Tier one waivers in related undertakings	23				71300
Total tier one waivers as restricted (21+22+23)	24				71300

Other tier one capital

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

Total tier one capital before deductions (19+24+25+26+27+28)	31	15264699		15264699	17053918
Investments in own shares	32				
Intangible assets	33	17000		17000	27200
Amounts deducted from technical provisions for discounting	34	286032		286032	122942
Other negative valuation differences	35	187100		187100	169300
Deductions in related undertakings	36	4827221		4827221	5944900
Deductions from tier one (32 to 36)	37	5317353		5317353	6264342
Total tier one capital after deductions (31-37)	39	9947346		9947346	10789576

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

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended **31st December 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	

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	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	275700		275700	175900

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

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended **31st December 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	10223046		10223046	10965476
Inadmissible assets other than intangibles and own shares	73	472600		472600	1089900
Assets in excess of market risk and counterparty limits	74	1143521		1143521	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		8606925	9026073

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	8606925		8606925	9026073
Available capital resources for 50% MCR requirement	82	8606925		8606925	9026073
Available capital resources for 75% MCR requirement	83	8606925		8606925	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

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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	
		R11	21487	GL	31	12	2008	£000
				This financial year 1		Previous year 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" (included 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 21)				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" (included 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 H)				30	4603946		4268320	
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure				31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	828711		768298			
	Excess (if any) over 53.1M EURO 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 end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	818507		977821			
	For insurance business accounted for on an accident year basis	43	4480502		4177075			
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	947044		905220			
	For insurance business accounted for on an accident year basis	45	4484807		4401178			
Sub-total C (41+42+43-44-45)				46	8204464		7377899	
Amounts recoverable from reinsurers in respect of claims included in Sub-total C				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 reinsurance ratio)				50	710360		658266	
Provisions for claims outstanding (before discounting and net of reinsurance)				51	3917544		3687371	
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero				52				
Brought forward amount (see instruction 4)				53	660176		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 financial year		Previous year		
				1		2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R			11	36		36		
Claims paid in reference period			21	8337306		7529401		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	818507		977821		
	For insurance business accounted for on an accident year basis		23	4480502		4177075		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	947044		905220		
	For insurance business accounted for on an accident year basis		25	4484807		4401178		
Claims incurred in reference period (21+22+23-24-25)			26	8204464		7377899		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	1908869		1161057		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	9158899		7958428		
Sub-total F - Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in reference period)			31	3052966		2652809		
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	793771		689730		
	Excess (if any) over 37.2M EURO x 0.03		33	90711		78806		
Sub-total G (32 - 33)			39	703060		610924		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	677217		588198		
Higher of premiums amount and brought forward amount (11.54)			42	710360		660176		
General insurance capital requirement (higher of lines 41 and 42)			43	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
				As at end of this financial year		As at end of the previous year	
				1		2	
Land and buildings			11		60900		76600

Investments in group undertakings and participating interests

UK insurance dependants	shares	21	717000	739700
	debts and loans	22		
Other insurance dependants	shares	23	3461046	4636792
	debts and loans	24		
Non-insurance dependants	shares	25		
	debts and loans	26		
Other group undertakings	shares	27		
	debts and loans	28		
Participating interests	shares	29		
	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
	Other	46	946360	2208961
Variable interest securities	Approved	47		
	Other	48	246560	241536
Participation in investment pools		49		
Loans secured by mortgages		50		
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52		
Other loans		53	12200	189111
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	616720	264706
	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 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
							As at end of this financial year	As at end of the previous year		
							1	2		
Deposits with ceding undertakings						57				
Assets held to match linked liabilities	Index linked					58				
	Property linked					59				

Reinsurers' share of technical provisions

Provision for unearned premiums	60	211220	302100
Claims outstanding	61	1381465	1467500
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	7300	18500
	Intermediaries	72	254100	321800
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74	203100	282100
	Ceded	75		
Dependants	Due in 12 months or less	76	5378700	3185200
	Due in more than 12 months	77		
Other	Due in 12 months or less	78		
	Due in more than 12 months	79		

Other assets

Tangible assets	80		100
Deposits not subject to time restriction on withdrawal with approved institutions	81	343587	314364
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83	119600	65900
Accrued interest and rent	84	33880	65160
Deferred acquisition costs (general business only)	85	794306	823400
Other prepayments and accrued income	86	19400	39200

Deductions from the aggregate value of assets	87	5211536	2954300
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	10790447	13675545
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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
				As at end of this financial year		As at end of the previous 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

Financial year ended **31st December 2008**

	Company registration number	GL/ UK/ CM	day	month	year	units
R15	21487	GL	31	12	2008	£000
			As at the end of this financial year		As at the end of the previous year	
			1		2	

Technical provisions (gross amount)

Provision for unearned premiums		11	2195938	2321294
Claims outstanding		12	5299009	5154896
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14	150	150
	Other than credit business	15	261450	235050
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	7756547	7711390

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22	58150	72290
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	50700	33401
	Reinsurance accepted	42		
	Reinsurance ceded	43	183300	175699
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46		
Creditors	Taxation	47		408228
	Foreseeable dividend	48		
	Other	49	799183	854856
Accruals and deferred income		51	267120	274220
Total (19 to 51)		59	9115000	9530084
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	9115000	9530084

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	5600	71500
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Amounts deducted from technical provisions for discounting	82	494532	369684
Other adjustments (may be negative)	83	(187100)	(169300)
Capital and reserves	84	16892000	20250330
Total liabilities under insurance accounts rules or international accounting standards as applicable to the firm for the purpose of its external financial reporting (69-82+83+84)	85	25325368	29241430

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

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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	units	
		R16	21487	GL	31	12	2008	£000
				This financial year		Previous year		
				1		2		
Transfer (to) / from the general insurance business technical account	From Form 20	11	(421691)		(257958)			
	Equalisation provisions	12	(26400)		(74968)			
Transfer from the long term insurance business revenue account		13						
Investment income	Income	14	1407050		907996			
	Value re-adjustments on investments	15	345160		44512			
	Gains on the realisation of investments	16	35710		127500			
Investment charges	Investment management charges, including interest	17	138200		163594			
	Value re-adjustments on investments	18	468400		175500			
	Loss on the realisation of investments	19	85870		108700			
Allocated investment return transferred to the general insurance business technical account		20						
Other income and charges (particulars to be specified by way of supplementary note)		21	(258989)		(32353)			
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	388370		266935			
Tax on profit or loss on ordinary activities		31	(217930)		(41611)			
Profit or loss on ordinary activities after tax (29-31)		39	606300		308546			
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41						
Tax on extraordinary profit or loss		42						
Other taxes not shown under the preceding items		43						
Profit or loss for the financial year (39+41-(42+43))		49	606300		308546			
Dividends (paid or foreseeable)		51	1050000		1360000			
Profit or loss retained for the financial year (49-51)		59	(443700)		(1051454)			

Analysis of derivative contracts
Form 17

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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**

			Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
			R17	21487	GL	31	12	2008	£000	1
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year			
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4	
Futures and contracts for differences	Fixed-interest securities	11								
	Interest rates	12								
	Inflation	13								
	Credit index / basket	14								
	Credit single name	15								
	Equity index	16								
	Equity stock	17								
	Land	18								
	Currencies	19	2700	28500	100000	500000				
	Mortality	20								
	Other	21								
In the money options	Swaptions	31								
	Equity index calls	32								
	Equity stock calls	33								
	Equity index puts	34								
	Equity stock puts	35								
	Other	36								
Out of the money options	Swaptions	41								
	Equity index calls	42	144200	47300	1740307	1740307				
	Equity stock calls	43								
	Equity index puts	44								
	Equity stock puts	45								
	Other	46								
Total (11 to 46)		51	146900	75800	1840307	2240307				
Adjustments for variation margin		52								
Total (51 + 52)		53	146900	75800						

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)

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended **31st December 2008**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			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 undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
			1	Reported 2	Incurred but not reported 3	4			
001	Total business	1	4194952	3611547	1618865	2195938			
002	Total primary (direct) and facultative business	2	1939405	2269032	1222582	1126465			
003	Total treaty reinsurance accepted business	3	2255547	1342515	396283	1069473			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	33689	23296	3040	23599			
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	2561	30195	1197	694			
160	Primary (direct) and facultative household and domestic all risks.	6	245106	88931	6108	128220			
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	321384	92052	49048	327492			
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	64414	116067	5485	41623			
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	837649	379383	82775	383799			
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	381263	1217438	980336	186001			
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	14896	2548	578	15688			
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	711	120989	31525				
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	6498	176465	55106	1041			
350	Total primary (direct) and facultative goods in transit	14	31234	21668	7384	18308			
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	64	138300	104848				
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	2255483	1204215	291435	1069473			
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	4194952	3611547	1618865	2195938			

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

Name of insurer **Aviva International Insurance Limited**

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Global business

Financial year ended **31st December 2008**

		Company registration number	GL/ UK/ CM	day	month	year	units	
		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 undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year		
				Reported	Incurred but not reported			
			1	2	3	4		

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

111	Medical insurance	21				205	
112	HealthCare cash plans	22					
113	Travel	23	4724	8595	650	41	
114	Personal accident or sickness	24	28965	14701	2185	23558	
121	Private motor - comprehensive	25	2561	26634	163	694	
122	Private motor - non-comprehensive	26		1497	1034		
123	Motor cycle	27		2064			
160	Household and domestic all risks (equals line 6)	28	245106	88931	6108	128220	
181	Assistance	29	15512	392		7059	
182	Creditor	30	305510	73442	49048	305730	
183	Extended warranty	31					
184	Legal expenses	32	362	5000		61	
185	Mortgage indemnity	33		13113		14642	
186	Pet insurance	34		105			
187	Other personal financial loss	35					

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41		11846	4		
222	Commercial vehicles (non-fleet)	42	12663	27551	1170	8162	
223	Motor other	43	51751	76670	4311	33461	
261	Commercial property	44	672094	335949	72061	305617	
262	Consequential loss	45	95220	29053	5786	44683	
263	Contractors or engineering all risks	46	70335	14381	4928	33499	
271	Employers liability	47	141633	537682	854935	70762	
272	Professional indemnity	48	63403	341243	2640	30562	
273	Public and products liability	49	173262	338015	122750	82034	
274	Mixed commercial package	50	2965	498	11	2643	
281	Fidelity and contract guarantee	51	4424	1206	259	2827	
282	Credit	52					
283	Suretyship	53	10472	1342	319	12861	
284	Commercial contingency	54					

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

 Name of insurer **Aviva International Insurance Limited**

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Global business

 Financial year ended **31st December 2008**

			Company registration number	GL/ UK/ CM	day	month	year	units	
			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 undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
				Reported	Incurred but not reported				
			1	2	3		4		

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

331	Aviation liability	61	545	120058	22554	
332	Aviation hull	62	166	931	8971	
333	Space and satellite	63				
341	Marine liability	64		95335	32037	
342	Marine hull	65		34037	10966	7
343	Energy (on and off-shore)	66		43495	12075	
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	6498	3598	28	1034
350	Total primary (direct) and facultative goods in transit (equals line 14)	71	31234	21668	7384	18308

PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82		643	6290	
530	Non-proportional aviation	83	64	2907	782	
540	Non-proportional marine	84		94243	35296	
550	Non-proportional transport	85		2635	713	
560	Non-proportional property	86		5295	2617	
570	Non-Proportional liability (non-motor)	87		32577	59150	
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

PROPORTIONAL TREATY

610	Proportional accident & health	91	320240	12267	20932	114762
620	Proportional motor	92	965070	855383	110976	423188
630	Proportional aviation	93	(263)	9430	4828	
640	Proportional marine	94		20168	18511	
650	Proportional transport	95				
660	Proportional property	96	733941	180323	24628	395449
670	Proportional liability (non-motor)	97	74110	113717	105211	46699
680	Proportional financial lines	98	162385	12927	6349	89375
690	Proportional aggregate cover	99				

TREATY REINSURANCE: MISCELLANEOUS

700	Miscellaneous treaty reinsurance accepted business	101				
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TOTAL (lines 21 to 101)	111	4194952	3611547	1618865	2195938	
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General insurance business: Technical account (excluding equalisation provisions)
Form 20

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	001
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	4004985		3797604	
	Claims incurred (22. 17. 4)				12	2558878		2680589	
	Claims management costs (22. 18. 4)				13	152197		138655	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	1609128		1514204	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(315218)		(535844)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	30011		879	
	Claims incurred (22. 13. 4)				22	310079		(382256)	
	Claims management costs (22. 14. 4)				23	44983		71903	
	Adjustment for discounting (22. 51. 4)				24	189090		(8952)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(4491)		24400	
	Balance (21-22-23+24+25-26)				29	(131470)		277880	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	24997		6	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	24997		6	
Balance of all years' underwriting (19+29+39)					49	(421691)		(257958)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(421691)		(257958)	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	002
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	1773833		1792125	
	Claims incurred (22. 17. 4)				12	1043997		1208173	
	Claims management costs (22. 18. 4)				13	48979		43423	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	828555		775976	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(147698)		(235447)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	34820			
	Claims incurred (22. 13. 4)				22	349723		(238927)	
	Claims management costs (22. 14. 4)				23	6392		35541	
	Adjustment for discounting (22. 51. 4)				24	189090		(8952)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(4491)		24400	
	Balance (21-22-23+24+25-26)				29	(127714)		170034	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	20481		(401)	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	20481		(401)	
Balance of all years' underwriting (19+29+39)					49	(254931)		(65814)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(254931)		(65814)	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	003
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	2231152		2005479	
	Claims incurred (22. 17. 4)				12	1514881		1472416	
	Claims management costs (22. 18. 4)				13	103218		95232	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	780573		738228	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(167520)		(300397)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(4809)		879	
	Claims incurred (22. 13. 4)				22	(39644)		(143329)	
	Claims management costs (22. 14. 4)				23	38591		36362	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26				
	Balance (21-22-23+24+25-26)				29	(3756)		107846	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	4516		407	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	4516		407	
Balance of all years' underwriting (19+29+39)					49	(166760)		(192144)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(166760)		(192144)	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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 reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	213006		205641	
	Claims incurred (22. 17. 4)				12	126167		177841	
	Claims management costs (22. 18. 4)				13	1913		6726	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	92587		88741	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(7661)		(67667)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	15371			
	Claims incurred (22. 13. 4)				22	889		5915	
	Claims management costs (22. 14. 4)				23	445		3043	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(540)		3800	
	Balance (21-22-23+24+25-26)				29	14577		(12758)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	6916		(80425)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	6916		(80425)	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	180
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11	264825		279849		
	Claims incurred (22. 17. 4)			12	119843		73656		
	Claims management costs (22. 18. 4)			13	8512		3238		
	Adjustment for discounting (22. 52. 4)			14					
	Increase in provision for unexpired risks (22. 19. 4)			15					
	Other technical income or charges (particulars to be specified by way of supplementary note)			16					
	Net operating expenses (22. 42. 4)			17	205573		159933		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	(69103)		43022		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21	43113				
	Claims incurred (22. 13. 4)			22	(8942)		1131		
	Claims management costs (22. 14. 4)			23	928		556		
	Adjustment for discounting (22. 51. 4)			24					
	Other technical income or charges (particulars to be specified by way of supplementary note)			25					
	Net operating expenses (22. 41. 4)			26	(794)		16900		
	Balance (21-22-23+24+25-26)			29	51921		(18587)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31					
	Other technical income and charges (particulars to be specified by way of supplementary note)			32					
	Total			39					
Balance of all years' underwriting (19+29+39)				49	(17182)		24435		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	(17182)		24435		

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	220
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	60914		77943	
	Claims incurred (22. 17. 4)				12	50177		70200	
	Claims management costs (22. 18. 4)				13	2726		3348	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	33686		23777	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(25675)		(19382)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(338)			
	Claims incurred (22. 13. 4)				22	(24508)		(41022)	
	Claims management costs (22. 14. 4)				23	728		4274	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(198)			
	Balance (21-22-23+24+25-26)				29	23640		36748	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(2035)		17366	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(2035)		17366	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	260
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	753432		751723	
	Claims incurred (22. 17. 4)				12	410175		596212	
	Claims management costs (22. 18. 4)				13	18268		21579	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	357719		340598	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(32730)		(206666)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(2712)			
	Claims incurred (22. 13. 4)				22	(81516)		(101795)	
	Claims management costs (22. 14. 4)				23	(969)		10596	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(1889)			
	Balance (21-22-23+24+25-26)				29	81662		91199	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	48932		(115467)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	48932		(115467)	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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 reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	403229		390149	
	Claims incurred (22. 17. 4)				12	282777		231691	
	Claims management costs (22. 18. 4)				13	12725		4515	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	126978		129832	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(19251)		24111	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(403)			
	Claims incurred (22. 13. 4)				22	514476		(76985)	
	Claims management costs (22. 14. 4)				23	5216		14079	
	Adjustment for discounting (22. 51. 4)				24	189090		(8952)	
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(968)		2100	
	Balance (21-22-23+24+25-26)				29	(330037)		51854	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(349288)		75965	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(349288)		75965	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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 reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11				
	Claims incurred (22. 17. 4)				12				
	Claims management costs (22. 18. 4)				13				
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17				
	Balance of year's underwriting (11-12-13+14-15+16-17)				19				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22				
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26				
	Balance (21-22-23+24+25-26)				29				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31		(4519)		(401)
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39		(4519)		(401)
Balance of all years' underwriting (19+29+39)					49		(4519)		(401)
Allocated investment return					51				
Transfer to non-technical account (49+51)					59		(4519)		(401)

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	340
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11	6816		6678		
	Claims incurred (22. 17. 4)			12	3004		13410		
	Claims management costs (22. 18. 4)			13	605		1039		
	Adjustment for discounting (22. 52. 4)			14					
	Increase in provision for unexpired risks (22. 19. 4)			15					
	Other technical income or charges (particulars to be specified by way of supplementary note)			16					
	Net operating expenses (22. 42. 4)			17	9714		8980		
	Balance of year's underwriting (11-12-13+14-15+16-17)			19	(6507)		(16751)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21					
	Claims incurred (22. 13. 4)			22	(11461)		(1159)		
	Claims management costs (22. 14. 4)			23	(97)		149		
	Adjustment for discounting (22. 51. 4)			24					
	Other technical income or charges (particulars to be specified by way of supplementary note)			25					
	Net operating expenses (22. 41. 4)			26					
	Balance (21-22-23+24+25-26)			29	11558		1010		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31	25000				
	Other technical income and charges (particulars to be specified by way of supplementary note)			32					
	Total			39	25000				
Balance of all years' underwriting (19+29+39)				49	30051		(15741)		
Allocated investment return				51					
Transfer to non-technical account (49+51)				59	30051		(15741)		

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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 reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	71611		80142	
	Claims incurred (22. 17. 4)				12	51854		45163	
	Claims management costs (22. 18. 4)				13	4230		2978	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	2298		24115	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	13229		7886	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(20211)			
	Claims incurred (22. 13. 4)				22	(39215)		(25012)	
	Claims management costs (22. 14. 4)				23	141		2844	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(102)		1600	
	Balance (21-22-23+24+25-26)				29	18965		20568	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	32194		28454	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	32194		28454	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	500
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11				
	Claims incurred (22. 17. 4)				12				
	Claims management costs (22. 18. 4)				13				
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17		180	197	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19		(180)	(197)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21				
	Claims incurred (22. 13. 4)				22		(11947)	2218	
	Claims management costs (22. 14. 4)				23				
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26				
	Balance (21-22-23+24+25-26)				29		11947	(2218)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31		3034	334	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39		3034	334	
Balance of all years' underwriting (19+29+39)					49		14801	(2081)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59		14801	(2081)	

General insurance business: Technical account (excluding equalisation 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 Proportional Reinsurance Treaty Business accepted

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	21487	GL	31	12	2008	£000	600
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	2231152		2005479	
	Claims incurred (22. 17. 4)				12	1514881		1472416	
	Claims management costs (22. 18. 4)				13	103218		95232	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	780393		738031	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	(167340)		(300200)	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(4809)		879	
	Claims incurred (22. 13. 4)				22	(27697)		(145547)	
	Claims management costs (22. 14. 4)				23	38591		36362	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26				
	Balance (21-22-23+24+25-26)				29	(15703)		110064	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31	1482		73	
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39	1482		73	
Balance of all years' underwriting (19+29+39)					49	(181561)		(190063)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(181561)		(190063)	

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

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Business

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	21487	GL	31	12	2008	£000	001
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	(8675)		(38686)		30011			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	356				356			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	546496	33980	39168	649	507328	33331	
	For periods of 12 months	14	1623987	1828962	95117	76020	1528870	1752942	
	For periods of more than 12 months	15	50991	118341	5226	17005	45765	101336	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	2154030	214655	231364	117546	1922666	97109	
Total (12 to 16)		19	4375860	2195938	370875	211220	4004985	1984718	

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

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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

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	21487	GL	31	12	2008	£000	002
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	(3866)		(38686)		34820			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	342237	17988	39168	649	303069	17339	
	For periods of 12 months	14	634628	794476	95117	76020	539511	718456	
	For periods of more than 12 months	15	44658	108573	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	205428	231364	117546	891821	87882	
Total (12 to 16)		19	2144708	1126465	370875	211220	1773833	915245	

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

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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

Total Treaty Reinsurance Accepted Business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2008	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years			11	(4809)			(4809)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years			12	356			356				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	204259	15992			204259	15992			
	For periods of 12 months	14	989359	1034486			989359	1034486			
	For periods of more than 12 months	15	6333	9768			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	9227		1030845	9227			
Total (12 to 16)			19	2231152	1069473		2231152	1069473			

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

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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.

Primary (direct) and facultative household and domestic all risks.				Company registration number	GL/ UK/ CM	day	month	year	units	Category number
				R21	21487	GL	31	12	2008	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
			1		3		5			
In respect of risks incepted in previous financial years		11	25		(15346)		15371			
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
			1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	35178	1872	1787	30	33391	1842		
	For periods of 12 months	14	86216	121815	14468	10128	71748	111687		
	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	4533	16578	912	107867	3621		
Total (12 to 16)		19	245839	128220	32833	11070	213006	117150		

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

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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 personal lines financial loss business

Total primary (direct) and facultative personal lines financial loss business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2008	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11			(43113)		43113				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
			In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	72432	1198	11470	30	60962	1168			
	For periods of 12 months	14	55935	59863	15047	17898	40888	41965			
	For periods of more than 12 months	15	42417	89539	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	176892	177881	114805	125323	62087			
Total (12 to 16)		19	473988	327492	209163	149085	264825	178407			

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

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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 motor business

Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
R21	21487	GL	31	12	2008	£000	220

Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years		
		1		3		5		
In respect of risks incepted in previous financial years		11	(338)			(338)		
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year
			1	2	3	4	5	6
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	3440	143	4	1	3436	142
	For periods of 12 months	14	20064	40928	2780	1100	17284	39828
	For periods of more than 12 months	15	42	135	13	42	29	93
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	40171	417	6		40165	417
Total (12 to 16)		19	63717	41623	2803	1143	60914	40480

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

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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 property business

Total primary (direct) and facultative commercial lines property business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2008	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	(3058)		(346)		(2712)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12									
In respect of risks incepted in this financial year	For periods of less than 12 months	13	158303	6595	23957	489	134346	6106			
	For periods of 12 months	14	299982	368627	53335	38306	246647	330321			
	For periods of more than 12 months	15	1440	5760	351	526	1089	5234			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	403392	2817	32042	166	371350	2651			
Total (12 to 16)		19	863117	383799	109685	39487	753432	344312			

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

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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

Total primary (direct) and facultative commercial lines liability business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2008	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years			11	(495)		(92)		(403)			
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
			In respect of risks incepted in previous financial years			12					
In respect of risks incepted in this financial year	For periods of less than 12 months	13	52703	2197	990	40	51713	2157			
	For periods of 12 months	14	146910	176932	2526	2300	144384	174632			
	For periods of more than 12 months	15	603	2413	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	1500	206551	4459			
Total (12 to 16)			19	408267	186001	5038	2400	403229	183601		

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

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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

Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
R21	21487	GL	31	12	2008	£000	340

Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance		
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years		
		1		3		5		
In respect of risks incepted in previous financial years		11						
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year
			1	2	3	4	5	6
In respect of risks incepted in previous financial years		12						
In respect of risks incepted in this financial year	For periods of less than 12 months	13	5130	692	59	50	5071	642
	For periods of 12 months	14	338	338	8	5	330	333
	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	1465	11	50		1415	11
Total (12 to 16)		19	6933	1041	117	55	6816	986

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

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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

Balance of all primary (direct) and facultative business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2008	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11			20211		(20211)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12									
In respect of risks incepted in this financial year	For periods of less than 12 months	13	15051	5291	901	9	14150	5282			
	For periods of 12 months	14	25183	25973	6953	6283	18230	19690			
	For periods of more than 12 months	15	156	10726	75	25	81	10701			
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	42457	16299	3307	1663	39150	14636			
Total (12 to 16)		19	82847	58289	11236	7980	71611	50309			

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

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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

Total Proportional Reinsurance Treaty Business accepted					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	21487	GL	31	12	2008	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years			11	(4809)			(4809)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years			12	356			356				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	204259	15992			204259	15992			
	For periods of 12 months	14	989359	1034486			989359	1034486			
	For periods of more than 12 months	15	6333	9768			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	9227		1030845	9227			
Total (12 to 16)			19	2231152	1069473		2231152	1069473			

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

Form 22

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Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2008	£000	001
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4147076		1473685		3069787		396396	
	Reinsurers' share	12	592368		88725		589960		86317	
	Net (11-12)	13	3554708		1384960		2479827		310079	
	Claims management costs	14	65876		69964		40895		44983	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1258063		1342118		2600181	
	Reinsurers' share	16			20903		20400		41303	
	Net (15-16)	17			1237160		1321718		2558878	
	Claims management costs	18			124495		27702		152197	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	666992		1102130		657024		1112098	
	Other acquisition expenses	22	176254		276805		137282		315777	
	Administrative expenses	23			198140				198140	
	Reinsurance commissions and profit participations	24	205165		(5097)		178689		21379	
	Total (21+22+23-24)	29	638081		1582172		615617		1604636	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	202084				393032		190948	
	Reinsurers' share	32	105142				107000		1858	
	Claims management costs	33								
	Total (31-32+33)	39	96942				286032		189090	
Split of line 29	Prior financial years	41			(4491)				(4491)	
	This financial year	42	638081		1586664		615617		1609128	
Split of line 39	Incidents occurring prior to this financial year	51	96942				286032		189090	
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting): Analysis of claims, expenses and 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 Primary (Direct) and Facultative Business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2008	£000	002
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2736409		788759		2365710		418060	
	Reinsurers' share	12	553006		84150		537193		68337	
	Net (11-12)	13	2183403		704609		1828517		349723	
	Claims management costs	14	41095		19550		27937		6392	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			367757		717543		1085300	
	Reinsurers' share	16			20903		20400		41303	
	Net (15-16)	17			346854		697143		1043997	
	Claims management costs	18			37951		11028		48979	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	474155		662607		470217		666545	
	Other acquisition expenses	22	84426		94421		53732		125115	
	Administrative expenses	23			53782				53782	
	Reinsurance commissions and profit participations	24	205165		(5097)		178689		21379	
	Total (21+22+23-24)	29	353416		815907		345260		824063	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	202084				393032		190948	
	Reinsurers' share	32	105142				107000		1858	
	Claims management costs	33								
	Total (31-32+33)	39	96942				286032		189090	
Split of line 29	Prior financial years	41			(4491)				(4491)	
	This financial year	42	353416		820399		345260		828555	
Split of line 39	Incidents occurring prior to this financial year	51	96942				286032		189090	
	Incidents occurring in this financial year	52								

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	month	year	units	Category number	
		R22	21487	GL	31	12	2008	£000	003
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year	
			1	2		3		4	
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1410667	684926		704077		(21664)	
	Reinsurers' share	12	39362	4575		52767		17980	
	Net (11-12)	13	1371305	680351		651310		(39644)	
	Claims management costs	14	24781	50414		12958		38591	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		890306		624575		1514881	
	Reinsurers' share	16							
	Net (15-16)	17		890306		624575		1514881	
	Claims management costs	18		86544		16674		103218	
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	192837	439523		186807		445553	
	Other acquisition expenses	22	91828	182384		83550		190662	
	Administrative expenses	23		144358				144358	
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	284665	766265		270357		780573	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	284665	766265		270357		780573	
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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	
			R22	21487	GL	31	12	2008	£000	160
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	161336		135323		35284		9271	
	Reinsurers' share	12	18147		20196		6333		8382	
	Net (11-12)	13	143189		115127		28951		889	
	Claims management costs	14	981		976		450		445	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			77157		59755		136912	
	Reinsurers' share	16			8852		1893		10745	
	Net (15-16)	17			68305		57862		126167	
	Claims management costs	18			1656		257		1913	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	51357		92196		49647		93906	
	Other acquisition expenses	22	1273		513		1475		311	
	Administrative expenses	23			2505				2505	
	Reinsurance commissions and profit participations	24	8908		(3522)		711		4675	
	Total (21+22+23-24)	29	43722		98736		50411		92047	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			(540)				(540)	
	This financial year	42	43722		99276		50411		92587	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2008	£000	180
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	119133	62935	66995	10797			
	Reinsurers' share	12	37562	28953	28348	19739			
	Net (11-12)	13	81571	33982	38647	(8942)			
	Claims management costs	14	1470	1557	841	928			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		71336	74105	145441			
	Reinsurers' share	16		11534	14064	25598			
	Net (15-16)	17		59802	60041	119843			
	Claims management costs	18		7401	1111	8512			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	258554	197028	241633	213949			
	Other acquisition expenses	22	5811	6703	5651	6863			
	Administrative expenses	23		5154		5154			
	Reinsurance commissions and profit participations	24	193925	(12525)	160212	21188			
	Total (21+22+23-24)	29	70440	221410	87072	204778			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		(794)		(794)			
	This financial year	42	70440	222205	87072	205573			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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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 motor business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2008	£000	220
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	159556		44374		90761		(24421)	
	Reinsurers' share	12	1164		1238		13		87	
	Net (11-12)	13	158392		43136		90748		(24508)	
	Claims management costs	14	3466		2043		2151		728	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			19386		30791		50177	
	Reinsurers' share	16								
	Net (15-16)	17			19386		30791		50177	
	Claims management costs	18			2023		703		2726	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	14572		15081		8484		21169	
	Other acquisition expenses	22	3761		4622		3287		5096	
	Administrative expenses	23			7223				7223	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	18333		26926		11771		33488	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			(198)				(198)	
	This financial year	42	18333		27124		11771		33686	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	21487	GL	31	12	2008	£000	260
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	586066		284522		209620		(91924)	
	Reinsurers' share	12	73838		6351		57079		(10408)	
	Net (11-12)	13	512228		278171		152541		(81516)	
	Claims management costs	14	8588		5081		2538		(969)	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			163611		247967		411578	
	Reinsurers' share	16			260		1143		1403	
	Net (15-16)	17			163351		246824		410175	
	Claims management costs	18			15036		3232		18268	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	110693		242167		102346		250514	
	Other acquisition expenses	22	46588		58549		23017		82120	
	Administrative expenses	23			25127				25127	
	Reinsurance commissions and profit participations	24	1932		3234		3235		1931	
	Total (21+22+23-24)	29	155349		322609		122128		355830	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			(1889)				(1889)	
	This financial year	42	155349		324498		122128		357719	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

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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	
			R22	21487	GL	31	12	2008	£000	270
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1591730		238999		1916334		563603	
	Reinsurers' share	12	419672		26571		442228		49127	
	Net (11-12)	13	1172058		212428		1474106		514476	
	Claims management costs	14	23660		8802		20074		5216	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			11685		271092		282777	
	Reinsurers' share	16								
	Net (15-16)	17			11685		271092		282777	
	Claims management costs	18			8874		3851		12725	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	26840		93578		39029		81389	
	Other acquisition expenses	22	17223		33760		16799		34184	
	Administrative expenses	23			10437				10437	
	Reinsurance commissions and profit participations	24								
	Total (21+22+23-24)	29	44063		137775		55828		126010	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	202084				393032		190948	
	Reinsurers' share	32	105142				107000		1858	
	Claims management costs	33								
	Total (31-32+33)	39	96942				286032		189090	
Split of line 29	Prior financial years	41			(968)				(968)	
	This financial year	42	44063		138743		55828		126978	
Split of line 39	Incidents occurring prior to this financial year	51	96942				286032		189090	
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting): Analysis of claims, expenses and 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 primary (direct) and facultative marine business

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2008	£000	340
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	14832	484	2887	(11461)			
	Reinsurers' share	12							
	Net (11-12)	13	14832	484	2887	(11461)			
	Claims management costs	14	427	27	303	(97)			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		2237	767	3004			
	Reinsurers' share	16							
	Net (15-16)	17		2237	767	3004			
	Claims management costs	18		522	83	605			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	3989	1672	806	4855			
	Other acquisition expenses	22	2391	1498	343	3546			
	Administrative expenses	23		1313		1313			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	6380	4483	1149	9714			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	6380	4483	1149	9714			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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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	
			R22	21487	GL	31	12	2008	£000	409
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	103756		22122		43829		(37805)	
	Reinsurers' share	12	2623		841		3192		1410	
	Net (11-12)	13	101133		21281		40637		(39215)	
	Claims management costs	14	2503		1064		1580		141	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			22345		33066		55411	
	Reinsurers' share	16			257		3300		3557	
	Net (15-16)	17			22088		29766		51854	
	Claims management costs	18			2439		1791		4230	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	8150		20885		28272		763	
	Other acquisition expenses	22	7379		(11224)		3160		(7005)	
	Administrative expenses	23			2023				2023	
	Reinsurance commissions and profit participations	24	400		7716		14531		(6415)	
	Total (21+22+23-24)	29	15129		3968		16901		2196	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			(102)				(102)	
	This financial year	42	15129		4070		16901		2298	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

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

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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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2008	£000	500
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	51262	16615	22700	(11947)			
	Reinsurers' share	12							
	Net (11-12)	13	51262	16615	22700	(11947)			
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23		180		180			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29		180		180			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42		180		180			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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

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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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	21487	GL	31	12	2008	£000	600
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1359405	668311	681377	(9717			
	Reinsurers' share	12	39362	4575	52767	17980			
	Net (11-12)	13	1320043	663736	628610	(27697			
	Claims management costs	14	24781	50414	12958	38591			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		890306	624575	1514881			
	Reinsurers' share	16							
	Net (15-16)	17		890306	624575	1514881			
	Claims management costs	18		86544	16674	103218			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	192837	439523	186807	445553			
	Other acquisition expenses	22	91828	182384	83550	190662			
	Administrative expenses	23		144178		144178			
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29	284665	766085	270357	780393			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42	284665	766085	270357	780393			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

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Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Business

											Company registration number	GL/UK/CM	day	month	year	units	Category number	
											R23	21487	GL	31	12	2008	£000	001
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2008	11				1237160	987611	334107			2558878		4004985		63.9			
12	2007	12	1330188	1383973		792570	552280	38601	1060383	323590	(522)		3892241		69.7			
12	2006	13	1077505	1364149	686454	188401	408168	13496	574548	46138	(10621)		4047429	(5.0)	58.7			
12	2005	14	1003367	1418909	776374	141197	237126	23773	410734	38196	(46834)		4086187	(16.9)	53.4			
12	2004	15	884217	1416106	867757	96767	132340	4400	291466	14411	(72370)		3901829	(22.2)	50.9			
12	2003	16	848236	1349261	893125	47402	86181	1240	156426	9397	(31000)		3548019	(23.8)	52.9			
12	2002	17	905754	1241862	932071	24212	61511	1899	102598	2741	(17717)		3313862	(17.9)	58.1			
12	2001	18	801291	1065422	919152	8017	36107	569	56078	1190	(12575)		2709934	(9.5)	65.1			
12	2000	19	811722	1095938	1046497	5183	15241	175	18726	648	1225		2543775	(2.6)	73.9			
12	1999	20	870249	1136064	1034898	3586	26584	90	32188	457	(2385)		2604830	(6.2)	74.3			
Prior accident years		21				77625	251785	588261	280586	134207	502878	286032						
Reconciliation		22																
Total (11 to 22)		29				2622120	2794934	1006611	2983733	570975	2868957	286032						

Form 23

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

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	21487	GL	31	12	2008	£000	002
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2008	11				346854	517957	179186			1043997		1773833		58.9			
12	2007	12	446743	795002		381918	329435	30099	614781	180221	(53550)		1887007	(6.7)	63.0			
12	2006	13	372545	720076	330949	92966	224108	11307	310371	30335	(12325)		2091379	(8.4)	49.3			
12	2005	14	397950	778835	392670	70782	132230	23028	219179	31580	(24719)		2217869	(20.6)	45.8			
12	2004	15	352387	758904	438716	52468	80703	4109	169072	9263	(41055)		2067044	(24.1)	44.9			
12	2003	16	343204	754621	485943	20625	54422	1113	78049	5578	(7467)		1763090	(25.5)	51.3			
12	2002	17	423677	705293	510149	10209	43157	1859	67211	2580	(14566)		1699294	(19.8)	58.2			
12	2001	18	630107	872397	749299	5862	32945	566	48469	1164	(10260)		2163214	(9.6)	65.6			
12	2000	19	811196	1093719	1045228	5183	15241	175	18726	648	1225		2539283	(2.6)	73.9			
12	1999	20	869847	1124788	1031926	3586	26581	90	32185	457	(2385)		2598854	(5.6)	74.3			
Prior accident years		21				61010	245188	572161	256643	106891	514825	286032						
Reconciliation		22																
Total (11 to 22)		29				1051463	1701967	823693	1814686	368717	1393720	286032						

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

Form 23

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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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				890306	469654	154921			1514881		2231152		67.9
12	2007	12	883445	588971		410652	222845	8502	445602	143369	53028		2005234	9.0	76.1
12	2006	13	704960	644073	355505	95435	184060	2189	264177	15803	1704		1956050	(1.1)	68.6
12	2005	14	605417	640074	383704	70415	104896	745	191555	6616	(22115)		1868318	(12.5)	62.4
12	2004	15	531830	657202	429041	44299	51637	291	122394	5148	(31315)		1834785	(20.1)	57.6
12	2003	16	505032	594640	407182	26777	31759	127	78377	3819	(23533)		1784929	(21.7)	54.4
12	2002	17	482077	536569	421922	14003	18354	40	35387	161	(3151)		1614568	(15.3)	58.0
12	2001	18	171184	193025	169853	2155	3162	3	7609	26	(2315)		546720	(9.2)	63.4
12	2000	19	526	2219	1269								4492	(42.8)	40.0
12	1999	20	402	11276	2972		3		3				5976	(73.6)	56.5
Prior accident years		21				16615	6597	16100	23943	27316	(11947)				
Reconciliation		22													
Total (11 to 22)		29				1570657	1092967	182918	1169047	202258	1475237				

Company registration number **21487** GL/UK/CM **GL** day **31** month **12** year **2008** units **£000** Category number **003**

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

Form 23

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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.

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				68305	53286	4576			126167		213006		59.2
12	2007	12	117287	88836		74511	9792	1322	79595	9241	(3211)		247927	(3.6)	81.8
12	2006	13	121241	79984	63468	13169	4697	143	11809	3345	2855		329813	1.9	61.5
12	2005	14	133632	115696	88380	5945	2269	33	4648	3585	14		361180	(16.5)	63.8
12	2004	15	129492	207480	90500	4183	670	18	886	2961	1024		363517	(54.0)	61.9
12	2003	16	93840	207546	122022	7781	2055	7	3967	3433	2443		319923	(36.5)	70.5
12	2002	17	141811	156477	110598	4306	2795	3	7480	52	(428)		352049	(24.8)	73.7
12	2001	18	213068	177757	157804	3321	2739	2	7321	48	(1307)		526524	(7.8)	71.6
12	2000	19	261730	228609	249589	653	267	4	145	3	776		631433	9.6	81.1
12	1999	20	216258	212889	202447	464	34		113	1	384		494197	(4.7)	84.8
Prior accident years		21				794	2101		4556		(1661)				
Reconciliation		22													
Total (11 to 22)		29				183432	80705	6108	120520	22669	127056				

Company
registration
number

GL/
UK/
CM

day

month

year

units

Category
number

R23	21487	GL	31	12	2008	£000	160
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Form 23

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

										Company registration number	GL/UK/CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2008	£000	180
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2008	11				59802	32199	27842			119843		264825		45.3		
12	2007	12	41449	36797		24096	6837	3377	20807	15990	(2487)		350796	(6.8)	21.6		
12	2006	13	54230	51197	38938	7346	1015	2447	8997	3026	(1215)		353331	(2.8)	29.4		
12	2005	14	56982	66196	50075	591	1906	3515	2798	2686	528		366173	(15.3)	30.9		
12	2004	15	47228	75019	58359	994	995	799	1803	855	130		335996	(18.5)	32.3		
12	2003	16	44237	70880	51633	346	1204	586	1723	613	(200)		253191	(24.1)	38.7		
12	2002	17	39510	71347	52116	126	576	1178	522	1188	170		211918	(24.3)	44.1		
12	2001	18	44843	79739	69090	27	322	258	487	263	(143)		221367	(12.6)	51.7		
12	2000	19	60254	91522	78906	263	721	66	751	69	230		236898	(12.6)	59.2		
12	1999	20	72870	100449	70367	11	109	53	159	53	(39)		276000	(29.8)	52.0		
Prior accident years		21				182	12666	17	18764	17	(5916)						
Reconciliation		22															
Total (11 to 22)		29				93784	58550	40138	56811	24760	110901						

Form 23

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

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2008	£000	220
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2008	11				19386	25734	5057			50177		60914		82.4		
12	2007	12	23990	46210		15293	18525	299	39642	6568	(12093)		77605	(26.2)	74.9		
12	2006	13	22733	48089	14534	6388	18876	87	27280	331	(2260)		93698	(17.1)	66.8		
12	2005	14	25087	51623	14889	5563	12139	26	22343	81	(4696)		101650	(36.8)	56.8		
12	2004	15	19393	33338	26087	4940	9524	13	18602	26	(4151)		84707	21.7	70.8		
12	2003	16	23820	40731	32250	2193	8193	4	11371	10	(991)		95779	4.7	69.4		
12	2002	17	42883	58544	44427	1991	1997		4748	3	(763)		151488	(17.3)	60.3		
12	2001	18	108978	125249	103471	430	5500	1	5227		704		323309	(12.7)	67.5		
12	2000	19	157354	175253	167179	756	2593		1628		1721		429835	(2.7)	76.3		
12	1999	20	170299	169915	172167	895	5072		6332		(365)		383311	4.8	90.9		
Prior accident years		21				4687	7899		14200		(1614)						
Reconciliation		22															
Total (11 to 22)		29				62522	116052	5487	151373	7019	25669						

Form 23

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 registration number	GL/UK/CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2008	£000	260
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2008	11				163351	182175	64649			410175		753432		54.4		
12	2007	12	233457	362755		212130	87820	7177	285568	77187	(55628)		750974	(15.3)	72.0		
12	2006	13	147073	258290	170049	24921	20095	1443	61774	5476	(20791)		800629	(16.2)	45.4		
12	2005	14	165678	226071	160304	19057	11146	411	29115	1472	27		844217	(15.5)	42.2		
12	2004	15	113482	157434	140273	10028	5390	14	13903	306	1223		743617	(1.1)	36.2		
12	2003	16	132063	164517	116470	7168	7115	4	12504	16	1767		536610	(20.5)	49.0		
12	2002	17	127626	131263	93367	837	3546	2	8061	8	(3684)		458959	(25.5)	49.1		
12	2001	18	124004	149856	135506	755	1890		4962	2	(2319)		398650	(7.8)	65.8		
12	2000	19	133581	195025	202858	1385	741		2675		(549)		390848	5.1	86.6		
12	1999	20	197862	187193	168736	1157	1604		2005		756		573458	(8.4)	64.4		
Prior accident years		21				733	4143		7194		(2318)						
Reconciliation		22															
Total (11 to 22)		29				441522	325665	73700	427761	84467	328659						

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

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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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				11685	200212	70880			282777		403229		70.1
12	2007	12	5379	226312		39599	201517	17175	160522	65790	31979		389746	14.1	67.7
12	2006	13	7413	249475	32149	39306	173565	6994	184799	17707	17359		413786	1.0	62.7
12	2005	14	4905	278033	56295	38614	101634	18986	153153	23661	(17580)		445711	(22.5)	49.5
12	2004	15	5951	221315	100837	31679	62592	3228	126822	5086	(34409)		421877	(10.4)	48.4
12	2003	16	6578	201574	129307	2903	35365	398	47512	1406	(10252)		338196	(16.7)	51.6
12	2002	17	6341	207605	143047	2492	31929	148	40665	798	(6894)		260125	(14.4)	70.7
12	2001	18	7968	187135	151537	973	15304	19	20633	561	(4898)		227558	(10.3)	77.3
12	2000	19	10118	195156	143136	2016	8647		10520	469	(326)		244437	(21.2)	67.1
12	1999	20	11489	251074	213738	881	15816		18477	366	(2146)		285732	(8.2)	84.7
Prior accident years		21				53965	208645	572144	186237	106874	541643	286032			
Reconciliation		22													
Total (11 to 22)		29				224113	1055226	689972	949340	222718	797253	286032			

	Company registration number	GL/ UK/ CM	day	month	year	units	Category number
R23	21487	GL	31	12	2008	£000	270

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Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2008	£000	340
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2008	11				2237	756	11			3004		6816		44.1		
12	2007	12	2806	10604		182	794	12	10509	95	(9616)		6678	(90.7)	56.8		
12	2006	13	2226	1451	196	10	612	2	1038	7	(421)		7539	(43.5)	40.4		
12	2005	14	1975	2665	652	111	434	3	1030		(482)		7347	(55.0)	43.2		
12	2004	15	2626	3132	635	11	270		532		(251)		9182	(70.8)	38.6		
12	2003	16	1510	1182	737	64	208		258		14		7367	(14.6)	34.2		
12	2002	17	2053	1533	1732	74	160		348		(114)		6282	28.2	64.0		
12	2001	18	2038	2104	1415	32	210		771		(529)		6867	(21.2)	53.8		
12	2000	19	2112	1917	1802		38		73		(35)		6869	(4.0)	57.5		
12	1999	20	2329	1698	2271		19		41		(22)		6734	34.9	68.6		
Prior accident years		21					125		130		(5)						
Reconciliation		22															
Total (11 to 22)		29				2721	3626	28	14730	102	(8457)						

Form 23

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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	
										R23	21487	GL	31	12	2008	£000	409
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2008	11				22088	23595	6171			51854		71611		72.4		
12	2007	12	22375	23488		16107	4150	737	18138	5350	(2494)		63281	(10.6)	68.5		
12	2006	13	17629	31590	11615	1826	5248	191	14674	443	(7852)		92583	(40.2)	39.4		
12	2005	14	9691	38551	22075	901	2702	54	6092	95	(2530)		91591	(33.3)	38.7		
12	2004	15	34215	61186	22025	633	1262	37	6524	29	(4621)		108148	(60.8)	53.8		
12	2003	16	41156	68191	33524	170	282	114	714	100	(248)		212024	(50.0)	35.5		
12	2002	17	63453	78524	64862	383	2154	528	5387	531	(2853)		258473	(13.5)	50.8		
12	2001	18	129208	150557	130476	324	6980	286	9068	290	(1768)		458939	(8.3)	58.2		
12	2000	19	186047	206237	201758	110	2234	105	2934	107	(592)		598963	(1.0)	65.2		
12	1999	20	198740	201570	202200	178	3927	37	5058	37	(953)		579422	2.4	69.9		
Prior accident years		21				649	9609		25562		(15304)						
Reconciliation		22															
Total (11 to 22)		29				43369	62143	8260	94151	6982	12639						

Form 23

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Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Non-Proportional Reinsurance Treaty Business accepted

										Company registration number	GL/UK/CM	day	month	year	units	Category number	
										R23	21487	GL	31	12	2008	£000	500
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	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	10	9858	1561		3		3				3123	(84.1)	50.4		
Prior accident years		21				16615	6597	16100	23943	27316	(11947)						
Reconciliation		22															
Total (11 to 22)		29				16615	6600	16100	23946	27316	(11947)						

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

Form 23

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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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				890306	469654	154921			1514881		2231152		67.9
12	2007	12	883445	588971		410652	222845	8502	445602	143369	53028		2005234	9.0	76.1
12	2006	13	704960	644073	355505	95435	184060	2189	264177	15803	1704		1956050	(1.1)	68.6
12	2005	14	605417	640074	383704	70415	104896	745	191555	6616	(22115)		1868318	(12.5)	62.4
12	2004	15	531830	657202	429041	44299	51637	291	122394	5148	(31315)		1834785	(20.1)	57.6
12	2003	16	505032	594640	407182	26777	31759	127	78377	3819	(23533)		1784929	(21.7)	54.4
12	2002	17	482077	536569	421922	14003	18354	40	35387	161	(3151)		1614568	(15.3)	58.0
12	2001	18	171184	193025	169853	2155	3162	3	7609	26	(2315)		546720	(9.2)	63.4
12	2000	19	526	2219	1269								4492	(42.8)	40.0
12	1999	20	392	1418	1411								2853	(.5)	63.2
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				1554042	1086367	166818	1145101	174942	1487184				

	Company registration number	GL/ UK/ CM	day	month	year	units	Category number
R23	21487	GL	31	12	2008	£000	600

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

Form 24

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 Business

Total Business												Company registration number				GL/UK/CM		day	month	year	units	Category number			
												R24		21487		GL		31	12	2008	£000		001		
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	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
Premiums written	Gross Amount		11	53	11		16		424		10												514		
	Reinsurers' share		12	407	17		335		(1026)		10												(257)		
	Net (11-12)		19	(354)	(6)		(319)		1450														771		
Claims paid	Gross Amount		21	24905	750		3098		3847		2827		1476										36903		
	Reinsurers' share		22	24620	697		2695		(451)		2827		1476										31864		
	Net (21-22)		29	285	53		403		4298														5039		
Claims management costs			39																						
Net operating expenses	Commissions		41	17	72		115		(207)		67												64		
	Other acquisition expenses		42																						
	Administrative expenses		43																						
	Reinsurers' commissions and profit participations		44	33	1		27		(80)		67												48		
	Payable net (41+42+43-44)		49	(16)	71		88		(127)														16		
Technical provisions	Brought forward	Undiscounted	51	61614	5724		7672		27672														102682		
		Adjustment for discounting	52	26000																			26000		
	Carried forward	Undiscounted	53	8831	3527		10730		24313														47401		
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59	(26783)	(2197)		3058		(3359)																(29281)
Balance on each underwriting year (19-29-39-49-59)			69	26160	2067		(3868)		638														24997		

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

Form 24

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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

Total Primary (Direct) and Facultative Business												Company registration number				GL/ UK/ CM				day		month		year		units		Category number			
												R24		21487				GL				31		12		2008		£000		002	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns						
			29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	99	99					
Premiums written	Gross Amount		11	32		9		9		667		(6)														711					
	Reinsurers' share		12	367		18		330		(504)		(6)														205					
	Net (11-12)		19	(335)		(9)		(321)		1171																506					
Claims paid	Gross Amount		21	17496		633		3063		4883		2247		1457												29779					
	Reinsurers' share		22	17326		598		2678		(916)		2247		1457												23390					
	Net (21-22)		29	170		35		385		5799																6389					
Claims management costs			39																												
Net operating expenses	Commissions		41	19		62		115		(227)		68														37					
	Other acquisition expenses		42																												
	Administrative expenses		43																												
	Reinsurers' commissions and profit participations		44	36		1		26		(124)		68														7					
	Payable net (41+42+43-44)		49	(17)		61		89		(103)																30					
Technical provisions	Brought forward	Undiscounted	51	59801		5351		6062		22606																93820					
		Adjustment for discounting	52	26000																						26000					
	Carried forward	Undiscounted	53	7858		3372		9371		20825																41426					
		Adjustment for discounting	54																												
	Increase (decrease) in the financial year (53-54-51+52)		59	(25943)		(1979)		3309		(1781)																(26394)					
Balance on each underwriting year (19-29-39-49-59)			69	25455		1874		(4104)		(2744)																20481					

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

Form 24

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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

Total Treaty Reinsurance Accepted Business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2008		£000		003	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
																									29	29	12	99
Premiums written	Gross Amount		11	21		2		7		(243)		16														(197)		
	Reinsurers' share		12	40		(1)		5		(522)		16														(462)		
	Net (11-12)		19	(19)		3		2		279																265		
Claims paid	Gross Amount		21	7409		117		35		(1036)		580		19												7124		
	Reinsurers' share		22	7294		99		17		465		580		19												8474		
	Net (21-22)		29	115		18		18		(1501)																(1350)		
Claims management costs			39																									
Net operating expenses	Commissions		41	(2)		10				20		(1)														27		
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44	(3)				1		44		(1)														41		
	Payable net (41+42+43-44)		49	1		10		(1)		(24)																(14)		
Technical provisions	Brought forward	Undiscounted	51	1813		373		1610		5066																8862		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	973		155		1359		3488																5975		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59	(840)		(218)		(251)		(1578)																(2887)		
Balance on each underwriting year (19-29-39-49-59)			69	705		193		236		3382																4516		

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

Form 24

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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 property business

Company
registration
number

GL/
UK/
CM

day

month

year

units

Category
number

												R24		21487		GL		31		12		2008		£000		260	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all 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
Premiums written	Gross Amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross Amount		21	11																				11			
	Reinsurers' share		22	11																				11			
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

Form 24

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

[illegible]

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

Form 24

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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

Total primary (direct) and facultative aviation business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2008		£000		330	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
																									29	29	12	99
Premiums written	Gross Amount		11	32		9		9		667		(6)														711		
	Reinsurers' share		12	367		18		330		(504)		(6)														205		
	Net (11-12)		19	(335)		(9)		(321)		1171																506		
Claims paid	Gross Amount		21	499		427		3063		4883		2247		1457												12576		
	Reinsurers' share		22	329		392		2678		(916)		2247		1457												6187		
	Net (21-22)		29	170		35		385		5799																6389		
Claims management costs			39																									
Net operating expenses	Commissions		41	19		62		115		(227)		68														37		
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44	36		1		26		(124)		68														7		
	Payable net (41+42+43-44)		49	(17)		61		89		(103)																30		
Technical provisions	Brought forward	Undiscounted	51	8801		5351		6062		22606																42820		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	7858		3372		9371		20825																41426		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59	(943)		(1979)		3309		(1781)																(1394)		
Balance on each underwriting year (19-29-39-49-59)			69	455		1874		(4104)		(2744)																(4519)		

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

Form 24

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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

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

Form 24

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Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

[illegible]

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

Form 24

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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 Reinsurance Treaty Business accepted													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2008		£000		500	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
																									29	29	12	99
Premiums written	Gross Amount		11	17				27		20																64		
	Reinsurers' share		12	3				15																		18		
	Net (11-12)		19	14				12		20																46		
Claims paid	Gross Amount		21	4801		100		25		(806)		56														4176		
	Reinsurers' share		22	4802		92		12		54		56														5016		
	Net (21-22)		29	(1)		8		13		(860)																(840)		
Claims management costs			39																									
Net operating expenses	Commissions		41	(2)				(2)		(2)																(6)		
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44																									
	Payable net (41+42+43-44)		49	(2)				(2)		(2)																(6)		
Technical provisions	Brought forward	Undiscounted	51	16		167		1610		2261																4054		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	35		56		1359		462																1912		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59	19		(111)		(251)		(1799)																(2142)		
Balance on each underwriting year (19-29-39-49-59)			69	(2)		103		252		2681																3034		

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

Form 24

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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

Total Proportional Reinsurance Treaty Business accepted													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		21487		GL		31		12		2008		£000		600	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
			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 written	Gross Amount	11	4		2		(20)		(263)		16														(261)			
	Reinsurers' share	12	37		(1)		(10)		(522)		16														(480)			
	Net (11-12)	19	(33)		3		(10)		259																219			
Claims paid	Gross Amount	21	2608		17		10		(230)		524		19												2948			
	Reinsurers' share	22	2492		7		5		411		524		19												3458			
	Net (21-22)	29	116		10		5		(641)																(510)			
Claims management costs			39																									
Net operating expenses	Commissions	41			10		2		22		(1)														33			
	Other acquisition expenses	42																										
	Administrative expenses	43																										
	Reinsurers' commissions and profit participations	44	(3)				1		44		(1)														41			
	Payable net (41+42+43-44)	49	3		10		1		(22)																(8)			
Technical provisions	Brought forward	Undiscounted	51	1797		206				2805																4808		
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53	938		99				3026																4063		
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)			59	(859)		(107)				221																(745)	
Balance on each underwriting year (19-29-39-49-59)			69	707		90		(16)		701																1482		

Form 25

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total Business

[illegible]

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

Form 25

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

Company
registration
number

GL/
UK/
CM

day

month

year

units

Category
number

Underwriting year ended		R25		21487		GL		31		12		2008		£000		002	
		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		29	29	12	99	12	00	12	01	12	02	12	03	12	04	12	05
				12	06	12	07	12	08	Total all columns							
Reported claims outstanding	Gross Amount	11	189732	20050	82287	8688	4578	5439									310774
	Reinsurers' share	12	183492	17880	74832	5497	4578	5439									291718
Claims incurred but not reported	Gross Amount	13	63865	8018	1916	17634	4118	2036									97587
	Reinsurers' share	14	62247	6816			4118	2036									75217
Claims management costs		15															
Adjustment for discounting	Gross Amount	16	28546														28546
	Reinsurers' share	17	28546														28546
	Claims management costs	18															
Allocation to / (from) another risk category of anticipated surplus		19															
Balance of the fund		20															
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	7858	3372	9371	20825											41426
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	7858	3372	9371	20825											41426

Form 25

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

[illegible]

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

Form 25

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
registration
number

GL/
UK/
CM

day

month

year

units

Category
number

													R25		21487		GL		31		12		2008		£000		260	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
																											29	29
Reported claims outstanding	Gross Amount	11	1187		318																						1505	
	Reinsurers' share	12	1187		318																						1505	
Claims incurred but not reported	Gross Amount	13	790		2276																						3066	
	Reinsurers' share	14	790		2276																						3066	
Claims management costs		15																										
Adjustment for discounting	Gross Amount	16																										
	Reinsurers' share	17																										
	Claims management costs	18																										
Allocation to / (from) another risk category of anticipated surplus		19																										
Balance of the fund		20																										
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																										
Provision for unearned premiums		22																										
Provision for unexpired risks		23																										
Deferred acquisition costs		24																										
Other technical provisions (particulars to be specified by way of supplementary note)		25																										
Total (21+22+23-24+25)		29																										

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

Form 25

Printed 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

Total primary (direct) and facultative commercial lines liability business														Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
														R25		21487		GL		31		12		2008		£000		270	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns				
Reported claims outstanding	Gross Amount	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			
	Reinsurers' share	12																											
Claims incurred but not reported	Gross Amount	13																											
	Reinsurers' share	14																											
Claims management costs		15																											
Adjustment for discounting	Gross Amount	16																											
	Reinsurers' share	17																											
	Claims management costs	18																											
Allocation to / (from) another risk category of anticipated surplus		19																											
Balance of the fund		20																											
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																											
Provision for unearned premiums		22																											
Provision for unexpired risks		23																											
Deferred acquisition costs		24																											
Other technical provisions (particulars to be specified by way of supplementary note)		25																											
Total (21+22+23-24+25)		29																											

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

Form 25

Printed 02/04/2009 11:42:06

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

R25	21487	GL	31	12	2008	£000	330
-----	-------	----	----	----	------	------	-----

Underwriting year ended		Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
Reported claims outstanding	Gross Amount	11	17036	2961		82287		8688		4578		5439										120989	
	Reinsurers' share	12	10796	791		74832		5497		4578		5439										101933	
Claims incurred but not reported	Gross Amount	13	4276	1545		1916		17634		4118		2036										31525	
	Reinsurers' share	14	2658	343						4118		2036										9155	
Claims management costs		15																					
Adjustment for discounting	Gross Amount	16	606																			606	
	Reinsurers' share	17	606																			606	
	Claims management costs	18																					
Allocation to / (from) another risk category of anticipated surplus		19																					
Balance of the fund		20																					
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21	7858	3372		9371		20825														41426	
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	7858	3372		9371		20825														41426	

Form 25

Name of insurer **Aviva International Insurance Limited**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Total primary (direct) and facultative marine business

[illegible]

Form 25

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

[illegible]

Form 25

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

[illegible]

Form 25

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

[illegible]

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

Form 26

Printed 02/04/2009 11:42:09

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

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	
										R26	21487	GL	31	12	2008	000	610	GBP
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)									
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2008	11				181168	7842	20860			209870		304926		68.8			
12	2007	12	146438	26284		18181	1743	60	8180	18104	(6300)		251591	(24.0)	66.1			
12	2006	13	120214	24133	19610	473	2291	8	2894	69	(191)		219405	(7.3)	65.0			
12	2005	14	88122	33390	24805	103	105	1	456	5	(252)		182269	(25.1)	62.1			
12	2004	15	67442	26977	14066	234	121	1	424	2	(70)		201711	(46.5)	40.6			
12	2003	16	60880	23496	20780	1	109	1	221	1	(111)		187014	(11.1)	43.7			
12	2002	17	59724	22445	18793	1	47	1	98		(49)		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 accident years		21																
Reconciliation		22																
Total (11 to 22)		29				200161	12268	20932	12282	18181	202898							

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

Form 26

Printed 02/04/2009 11:42:10

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				415382	298396	103072			816850		961486		85.0
12	2007	12	362492	349920		192633	192055	5961	259694	90226	40729		875705	11.6	86.0
12	2006	13	371858	427385	183470	74933	171124	1354	241303	8160	(2052)		979302	0.8	82.0
12	2005	14	344016	454872	240126	54234	97179	419	173020	1704	(22892)		985527	(13.8)	74.7
12	2004	15	292096	440417	274389	38794	49239	118	114765	641	(27255)		965420	(17.7)	67.8
12	2003	16	262449	421867	291508	25442	28642	47	73119	209	(19197)		937635	(18.1)	64.9
12	2002	17	250627	359238	261593	12572	16037	3	34964	57	(6409)		851751	(19.2)	63.5
12	2001	18	92337	126902	117119	1878	2711	2	7174	4	(2587)		337149	(4.1)	63.5
		19													
		20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				815868	855383	110976	904039	101001	777187				

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

Form 26

Printed 02/04/2009 11:42:10

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				263444	136421	20580			420445		715832		58.7
12	2007	12	341185	186792		180454	21585	1377	159769	27023	16624		634213	8.9	85.9
12	2006	13	188903	149760	125880	16855	5076	385	8739	6453	7124		525574	(1.0)	64.1
12	2005	14	152891	106389	94025	13972	5169	107	10430	4360	4458		452949	6.5	58.8
12	2004	15	131833	154632	109119	3439	688	35	751	4202	(791)		447532	(26.7)	54.8
12	2003	16	143611	111005	67502	741	1833	15	1115	3460	(1986)		437395	(36.9)	48.9
12	2002	17	128387	128069	117054	688	1563	3	121	10	2123		396694	(6.8)	62.4
12	2001	18	41387	38646	37583	169	204		18	1	354		117674	(1.8)	67.4
12	2000	19													
12	1999	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				479762	172539	22502	180943	45509	448351				

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

Form 26

Printed 02/04/2009 11:42:11

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)

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				13913	17957	5183			37053		70765		52.4
12	2007	12	13364	16140		11348	5359	610	12925	3215	1177		57845	7.3	53.0
12	2006	13	6459	13376	5673	2108	4908	151	9271	367	(2471)		35948	(4.0)	53.7
12	2005	14	6113	11936	8309	1703	1581	49	2762	170	401		34189	(2.5)	51.9
12	2004	15	956	12887	7943	1611	1469	35	2658	99	358		17688	(14.2)	67.9
12	2003	16	1936	9516	6976	516	1091	20	2405	55	(833)		17191	(9.6)	61.3
12	2002	17	2520	8150	7286	713	654	10	81	56	1240		10909	6.3	102.5
12	2001	18	121	10573	5262	98	231	1	369	21	(60)		5617	(47.1)	101.7
12	2000	19													
12	1999	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				32010	33250	6059	30471	3983	36865				

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

Form 26

Printed 02/04/2009 11:42:11

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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) since the end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				16399	9038	5226			30663		178089		17.2
12	2007	12	19965	9835		8036	2103	494	5034	4801	798		185395	8.1	16.5
12	2006	13	17526	29419	20889	1066	661	291	1970	754	(706)		194942	(22.1)	20.7
12	2005	14	14275	33487	16299	403	862	169	4887	377	(3830)		213805	(47.0)	15.0
12	2004	15	39502	22287	23664	221	120	102	3796	204	(3557)		202434	8.2	31.4
12	2003	16	36156	24756	20416	77	84	44	1517	94	(1406)		205694	(16.7)	27.6
12	2002	17	40839	18670	17196	29	53	23	123	37	(55)		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 accident years		21													
Reconciliation		22													
Total (11 to 22)		29				26241	12927	6349	17366	6267	21884				

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

Form 27

Printed 02/04/2009 11:42:12

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

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				181168	7842	20860			209870		304926		68.8
12	2007	12	146438	26284		18181	1743	60	8180	18104	(6300)		251591	(24.0)	66.1
12	2006	13	120214	24133	19610	473	2291	8	2894	69	(191)		220281	(7.3)	64.7
12	2005	14	88122	33390	24805	103	105	1	456	5	(252)		182269	(25.1)	62.1
12	2004	15	67442	26977	14066	234	121	1	424	2	(70)		201711	(46.5)	40.6
12	2003	16	60880	23496	20780	1	109	1	221	1	(111)		187014	(11.1)	43.7
12	2002	17	59724	22445	18793	1	47	1	98		(49)		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 accident years		21													
Reconciliation		22													
Total (11 to 22)		29				200161	12268	20932	12282	18181	202898				

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

Form 27

Printed 02/04/2009 11:42:12

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

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				415382	298396	103072			816850		961486		85.0
12	2007	12	362492	349920		192633	192055	5961	259694	90226	40729		875705	11.6	86.0
12	2006	13	371858	427385	183470	74933	171124	1354	241303	8160	(2052)		979302	0.8	82.0
12	2005	14	344016	454872	240126	54234	97179	419	173020	1704	(22892)		985527	(13.8)	74.7
12	2004	15	292096	440417	274389	38794	49239	118	114765	641	(27255)		965420	(17.7)	67.8
12	2003	16	262449	421867	291508	25442	28642	47	73119	209	(19197)		937635	(18.1)	64.9
12	2002	17	250627	359238	261593	12572	16037	3	34964	57	(6409)		851751	(19.2)	63.5
12	2001	18	92337	126902	117119	1878	2711	2	7174	4	(2587)		337149	(4.1)	63.5
		19													
		20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				815868	855383	110976	904039	101001	777187				

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

Form 27

Printed 02/04/2009 11:42:12

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

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	
										R27	21487	GL	31	12	2008	000	660	GBP
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2008	11				263444	136421	20580			420445		715832		58.7			
12	2007	12	341185	186792		180454	21585	1377	159769	27023	16624		634213	8.9	85.9			
12	2006	13	188903	149760	125880	16855	5076	385	8739	6453	7124		525574	(1.0)	64.1			
12	2005	14	152891	106389	94025	13972	5169	107	10430	4360	4458		452949	6.5	58.8			
12	2004	15	131833	154632	109119	3439	688	35	751	4202	(791)		447532	(26.7)	54.8			
12	2003	16	143611	111005	67502	741	1833	15	1115	3460	(1986)		437395	(36.9)	48.9			
12	2002	17	128387	128069	117054	688	1563	3	121	10	2123		396694	(6.8)	62.4			
12	2001	18	41387	38646	37583	169	204		18	1	354		117674	(1.8)	67.4			
12	2000	19																
12	1999	20																
Prior accident years		21																
Reconciliation		22																
Total (11 to 22)		29				479762	172539	22502	180943	45509	448351							

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

Form 27

Printed 02/04/2009 11:42:13

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)

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11				13913	17957	5183			37053		70765		52.4
12	2007	12	13364	24126		11531	14485	610	20911	3215	2500		57845	10.4	69.1
12	2006	13	(6518)	26353	5933	3290	22187	151	24694	367	567		35948	19.8	69.7
12	2005	14	6113	11936	(3409)	2975	13463	49	11162	170	5155		34189	9.6	56.1
12	2004	15	956	12887	1662	2252	9817	35	7017	99	4988		17688	6.8	83.2
12	2003	16	1936	9516	3892	1620	5655	20	4762	55	2478		17191	17.6	76.3
12	2002	17	2520	8150	6160	906	2204	10	918	56	2146		10909	13.9	108.2
12	2001	18	121	10573	5262	98	249	1	369	21	(42)		5617	(46.9)	102.0
12	2000	19													
12	1999	20													
Prior accident years		21													
Reconciliation		22													
Total (11 to 22)		29				36585	86017	6059	69833	3983	54845				

Form 27

Printed 02/04/2009 11:42:13

Global business

Currency **British pound**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Proportional financial lines

										Company registration number	GL/UK/CM	day	month	year	Monetary units	Category number	Currency code	
										R27	21487	GL	31	12	2008	000	680	GBP
Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)								
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2008	11				16399	9038	5226			30663		178089		17.2			
12	2007	12	19965	9835		8036	2103	494	5034	4801	798		185395	8.1	16.5			
12	2006	13	17526	29419	20889	1066	661	291	1970	754	(706)		194993	(22.1)	20.7			
12	2005	14	14275	33487	16439	403	862	169	4887	377	(3830)		213872	(46.6)	15.0			
12	2004	15	39851	22359	23423	221	120	102	3796	204	(3557)		202434	6.7	31.5			
12	2003	16	36377	24756	20048	77	84	44	1517	94	(1406)		206571	(18.2)	27.4			
12	2002	17	41533	18738	17862	29	53	23	123	37	(55)		187490	(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 accident years			21															
Reconciliation			22															
Total (11 to 22)			29			26241	12927	6349	17366	6267	21884							

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

Form 28

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-proportional marine

Non-proportional marine										Company registration number		GL/ UK/ CM		day	month	year	Monetary units		Category number		Currency code				
										R28		21487		GL		31	12	2008	000		540		USD		
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	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
Premiums written	Gross Amount		11																						
	Reinsurers' share		12																						
	Net (11-12)		19																						
Claims paid	Gross Amount		21	2436		170																		2606	
	Reinsurers' share		22	2436		170																		2606	
	Net (21-22)		29																						
Claims management costs			39																						
Net operating expenses	Commissions		41																						
	Other acquisition expenses		42																						
	Administrative expenses		43																						
	Reinsurers' commissions and profit participations		44																						
	Payable net (41+42+43-44)		49																						
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each underwriting year (19-29-39-49-59)			69																						

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

Form 28
(continuation sheet)

Printed 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-proportional marine

Non-proportional marine										Company registration number				GL/UK/CM		day	month	year	Monetary units		Category number		Currency code				
										R28		21487		GL		31		12		2008		000		540		USD	
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
Premiums written	Gross Amount	11																									
	Reinsurers' share	12																									
	Net (11-12)	19																									
Claims paid	Gross Amount	21	365	(25)	(37)	17	(2)	324	94	(31)	19	29	(132)	1815													
	Reinsurers' share	22	365	(25)	(37)	17	(2)	324	94	(31)	19	29	(132)	1815													
	Net (21-22)	29																									
Claims management costs		39																									
Net operating expenses	Commissions	41																									
	Other acquisition expenses	42																									
	Administrative expenses	43																									
	Reinsurers' commissions and profit participations	44																									
	Payable net (41+42+43-44)	49																									
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)		69																									

Form 28

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Non-proportional liability (non-motor)

[illegible]

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

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

Printed 02/04/2009 11:42:15

Global business

Currency **US dollar**Financial year ended **31st December 2008**

FSA general insurance business reporting category

Non-proportional liability (non-motor)

Non-proportional liability (non-motor)												Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
												R28		21487		GL		31		12		2008		000		570		USD	
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
			12	82																									
Premiums written	Gross Amount		11																										
	Reinsurers' share		12																										
	Net (11-12)		19																										
Claims paid	Gross Amount		21	5138																									
	Reinsurers' share		22	5138																									
	Net (21-22)		29																										
Claims management costs			39																										
Net operating expenses	Commissions		41																										
	Other acquisition expenses		42																										
	Administrative expenses		43																										
	Reinsurers' commissions and profit participations		44																										
	Payable net (41+42+43-44)		49																										
Technical provisions	Brought forward	Undiscounted	51																										
		Adjustment for discounting	52																										
	Carried forward	Undiscounted	53																										
		Adjustment for discounting	54																										
	Increase (decrease) in the financial year (53-54-51+52)		59																										
Balance on each underwriting year (19-29-39-49-59)			69																										

Form 28

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Proportional property

[illegible]

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

Form 28
(continuation sheet)

Printed 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

Proportional property

Proportional property										Company registration number				GL/UK/CM		day	month	year	Monetary units		Category number		Currency code				
										R28		21487		GL		31		12		2008		000		660		GBP	
Underwriting year ended			MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
			12	98	12	97	12	96	12	95	12	94	12	93	12	92	12	91	12	90	12	89	12	88	12	87	
Premiums written	Gross Amount		11																								
	Reinsurers' share		12																								
	Net (11-12)		19																								
Claims paid	Gross Amount		21									1				27		5		11							
	Reinsurers' share		22									1				27		5		11							
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

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

Form 28

Printed 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

Proportional liability (excluding motor)

Proportional liability (excluding motor)														Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
														R28		21487		GL		31		12		2008		000		670		USD	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all 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					
Premiums written	Gross Amount		11																												
	Reinsurers' share		12																												
	Net (11-12)		19																												
Claims paid	Gross Amount		21	3973																				3973							
	Reinsurers' share		22	3973																				3973							
	Net (21-22)		29																												
Claims management costs			39																												
Net operating expenses	Commissions		41																												
	Other acquisition expenses		42																												
	Administrative expenses		43																												
	Reinsurers' commissions and profit participations		44																												
	Payable net (41+42+43-44)		49																												
Technical provisions	Brought forward	Undiscounted	51																												
		Adjustment for discounting	52																												
	Carried forward	Undiscounted	53																												
		Adjustment for discounting	54																												
	Increase (decrease) in the financial year (53-54-51+52)		59																												
Balance on each underwriting year (19-29-39-49-59)			69																												

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

Form 28
(continuation sheet)

Printed 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

Proportional liability (excluding motor)

Proportional liability (excluding motor)										Company registration number		GL/UK/CM		day	month	year	Monetary units		Category number		Currency code				
										R28		21487		GL		31	12	2008	000		670		USD		
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	82																						
Premiums written	Gross Amount	11																							
	Reinsurers' share	12																							
	Net (11-12)	19																							
Claims paid	Gross Amount	21	3973																						
	Reinsurers' share	22	3973																						
	Net (21-22)	29																							
Claims management costs		39																							
Net operating expenses	Commissions		41																						
	Other acquisition expenses		42																						
	Administrative expenses		43																						
	Reinsurers' commissions and profit participations		44																						
	Payable net (41+42+43-44)		49																						
Technical provisions	Brought forward	Undiscounted	51																						
		Adjustment for discounting	52																						
	Carried forward	Undiscounted	53																						
		Adjustment for discounting	54																						
	Increase (decrease) in the financial year (53-54-51+52)		59																						
Balance on each underwriting year (19-29-39-49-59)		69																							

Form 29

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

[illegible]

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Form 29
(continuation sheet)

Printed 02/04/2009 11:42:18

Non-proportional marine

Non-proportional marine										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code		
										R29		21487		GL		31		12		2008		000		540		USD
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
		12	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 outstanding	Gross Amount	11	728		1257		542		942		962		1290		1760		2853		6956		28794		25361		5906	
	Reinsurers' share	12	728		1257		542		942		962		1290		1760		2853		6956		28794		25361		5906	
Claims incurred but not reported	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 for discounting	Gross Amount	16																								
	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to / (from) another risk category of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Form 29
(continuation sheet)

Printed 02/04/2009 11:42:18

Non-proportional marine

Non-proportional marine												Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code	
												R29		21487		GL		31		12		2008		000		540	
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
		12	86	12	85																						
Reported claims outstanding	Gross Amount	11	42707	14327																							
	Reinsurers' share	12	42707	14327																							
Claims incurred but not reported	Gross Amount	13	10686	13655																							
	Reinsurers' share	14	10686	13655																							
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16	14399	8486																							
	Reinsurers' share	17	14399	8486																							
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																									
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29																									

Form 29

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Non-proportional liability (non-motor)

[illegible]

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Form 29
(continuation sheet)

Printed 02/04/2009 11:42:19

Non-proportional liability (non-motor)

Non-proportional liability (non-motor)										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487		GL		31		12		2008		000		570		USD	
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
		12	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 outstanding	Gross Amount	11																			1458		343		23		
	Reinsurers' share	12																			1458		343		23		
Claims incurred but not reported	Gross Amount	13																			211		50		3		
	Reinsurers' share	14																			211		50		3		
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																									
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29																									

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Form 29
(continuation sheet)

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Non-proportional liability (non-motor)

Non-proportional liability (non-motor)											Company registration number		GL/UK/CM		day	month	year	Monetary units		Category number		Currency code				
											R29		21487		GL		31	12	2008	000		570		USD		
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	
		12	86	12	85	12	84	12	83	12	82															
Reported claims outstanding	Gross Amount	11			53						45568															
	Reinsurers' share	12			53						45568															
Claims incurred but not reported	Gross Amount	13			8						87553															
	Reinsurers' share	14			8						87553															
Claims management costs		15									30972															
Adjustment for discounting	Gross Amount	16									30972															
	Reinsurers' share	17																								
	Claims management costs	18																								
Allocation to / (from) another risk category of anticipated surplus		19																								
Balance of the fund		20																								
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																								
Provision for unearned premiums		22																								
Provision for unexpired risks		23																								
Deferred acquisition costs		24																								
Other technical provisions (particulars to be specified by way of supplementary note)		25																								
Total (21+22+23-24+25)		29																								

Form 29

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Proportional property

[illegible]

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

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

Proportional property

Proportional property										Company registration number		GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487		GL		31		12		2008		000		660		GBP	
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
		12	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 outstanding	Gross Amount	11					21		38		49		43		71		41		69		7		78				
	Reinsurers' share	12					21		38		49		43		71		41		69		7		78				
Claims incurred but not reported	Gross Amount	13					13		97		13		20		23		13		5		3		50				
	Reinsurers' share	14					13		97		13		20		23		13		5		3		50				
Claims management costs		15																									
Adjustment for discounting	Gross Amount	16																									
	Reinsurers' share	17																									
	Claims management costs	18																									
Allocation to / (from) another risk category of anticipated surplus		19																									
Balance of the fund		20																									
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																									
Provision for unearned premiums		22																									
Provision for unexpired risks		23																									
Deferred acquisition costs		24																									
Other technical provisions (particulars to be specified by way of supplementary note)		25																									
Total (21+22+23-24+25)		29																									

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Form 29
(continuation sheet)

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Proportional property

Proportional property										Company registration number				GL/UK/CM		day		month		year		Monetary units		Category number		Currency code			
										R29		21487				GL		31		12		2008		000		660		GBP	
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY		
		12	86	12	85	12	84																						
Reported claims outstanding	Gross Amount	11			479		36																						
	Reinsurers' share	12			479		36																						
Claims incurred but not reported	Gross Amount	13			18																								
	Reinsurers' share	14			18																								
Claims management costs		15																											
Adjustment for discounting	Gross Amount	16																											
	Reinsurers' share	17																											
	Claims management costs	18																											
Allocation to / (from) another risk category of anticipated surplus		19																											
Balance of the fund		20																											
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																											
Provision for unearned premiums		22																											
Provision for unexpired risks		23																											
Deferred acquisition costs		24																											
Other technical provisions (particulars to be specified by way of supplementary note)		25																											
Total (21+22+23-24+25)		29																											

Form 29

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Proportional liability (excluding motor)

[illegible]

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

Name of insurer **Aviva International Insurance Limited**

Global business

Currency **US dollar**

Financial year ended **31st December 2008**

FSA general insurance business reporting category

Form 29
(continuation sheet)

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Proportional liability (excluding motor)

Proportional liability (excluding motor)										Company registration number		GL/UK/CM		day	month	year	Monetary units		Category number		Currency code				
										R29		21487		GL		31	12	2008	000		670		USD		
Underwriting year ended		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY
		12	82																						
Reported claims outstanding	Gross Amount	11	49306																						
	Reinsurers' share	12	49306																						
Claims incurred but not reported	Gross Amount	13	176491																						
	Reinsurers' share	14	176491																						
Claims management costs		15																							
Adjustment for discounting	Gross Amount	16	52332																						
	Reinsurers' share	17	52332																						
	Claims management costs	18																							
Allocation to / (from) another risk category of anticipated surplus		19																							
Balance of the fund		20																							
Claims outstanding (11-12+13-14+15-16+17-18+19+20)		21																							
Provision for unearned premiums		22																							
Provision for unexpired risks		23																							
Deferred acquisition costs		24																							
Other technical provisions (particulars to be specified by way of supplementary note)		25																							
Total (21+22+23-24+25)		29																							

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

**Form 30
(Sheet 1)**

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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	units	
								R30	21487	GL	31	12	2008	£000
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted			
								Before deduction for discounting	Deduction for discounting		Highest	Lowest	Average rate	
			1	2	3	4	5	6	7	8	9	10	11	
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				

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

**Form 30
(Sheet 2)**

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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	units
		R30	21487	GL	31	12	2008	£000
Type of Asset		Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %			
		1	2	3	4			
Land and buildings		31						
Fixed interest securities	Approved securities	32						
	Other	33						
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities	34						
	Other	35						
Equity shares and holdings in collective investment schemes		36						
Loans secured by mortgages		37						
All other assets	Producing income	38						
	Not producing income	39						
Total		49						

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

Form 31

Printed 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 claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
			1	2	3	4	5	6	7	8	9	10	11									
12	2008	11	72255	33011		77157	55179	4576			136912	245839	55.7									
12	2007	12	190503	12336	129720	88010	16083	1322	91429	10723	3263	276438	85.1									
12	2006	13	193376	3603	190560	16666	4697	143	13717	3618	4171	367150	57.8									
12	2005	14	216734	558	223416	6170	2269	33	4648	3585	239	383600	60.5									
12	2004	15	169006	135	223727	4538	670	18	886	2961	1379	373709	61.3									
12	2003	16	203912	370	219172	7810	2055	7	3967	3433	2472	329731	69.5									
12	2002	17	308725	545	259410	4309	2795	3	7480	52	(425)	365973	72.8									
12	2001	18	385677	588	379486	3321	2739	2	7321	48	(1307)	543660	70.9									
12	2000	19	522921	62	505371	953	267	4	445	3	776	649731	78.0									
12	1999	20	182427	5	425213	614	34		263	1	384	507698	83.9									
Prior accident years		21		373		2931	2143		6756		(1682)											
Total (11 to 21)		29		51586		212479	88931	6108	136912	24424	146182											
Line 29 expressed in sterling		30				212479	88931	6108	136912	24424	146182											

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

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

Creditor

											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	182	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2008	11	65662	15248		60015	40840	27842			128697	452940	28.4							
12	2007	12	74655	17336	37996	48725	22806	3377	42186	15990	16732	367113	30.8							
12	2006	13	83840	3293	89788	10013	5401	10857	15878	11435	(1042)	645048	18.0							
12	2005	14	87641	162	113938	1314	1104	4015	3062	2686	685	496294	24.3							
12	2004	15	120694	240	130638	1716	1114	799	2522	855	252	415875	32.3							
12	2003	16	115192	206	127975	570	607	586	1253	613	(103)	343150	37.8							
12	2002	17	159258	270	126025	176	581	1178	714	1188	33	325868	39.3							
12	2001	18	189566	62	140687	34	419	258	430	263	18	329932	42.9							
12	2000	19	205270	30	148849	261	57	66	24	69	291	315094	47.4							
12	1999	20	211717	28	150548		35	53	33	53	2	332211	45.3							
Prior accident years		21		124		1	478	17	216	17	263									
Total (11 to 21)		29		36999		122825	73442	49048	66318	33169	145828									
Line 29 expressed in sterling		30				122825	73442	49048	66318	33169	145828									

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

Form 31

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 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 registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R31	21487	GL	31	12	2008	000	261	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2008	11	53414	20639		136140	166288	58115			360543	703035	51.3							
12	2007	12	126035	16889	204124	185438	90154	6285	244887	65446	(28456)	686418	70.8							
12	2006	13	97958	5530	263133	28534	31083	1320	78736	4850	(22649)	727088	44.6							
12	2005	14	123697	1001	279931	19512	14564	382	31729	1296	1433	751035	41.9							
12	2004	15	126577	906	221332	6306	5229	12	10314	288	945	620338	37.5							
12	2003	16	57161	1125	214896	6902	7433	4	11809	15	2515	547485	41.9							
12	2002	17	76710	531	188404	1100	4007	2	7887	8	(2786)	468325	41.3							
12	2001	18	62126	602	238790	1726	3185		6637	2	(1728)	406786	59.9							
12	2000	19	81134	171	307730	692	1385		2554		(477)	398824	77.7							
12	1999	20	366009	156	299778	647	2062		2240		469	585161	51.7							
Prior accident years		21		735		482	2284		5460		(2694)									
Total (11 to 21)		29		48285		387479	327674	66120	402253	71905	307115									
Line 29 expressed in sterling		30				387479	327674	66120	402253	71905	307115									

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

Form 31

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 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	
													R31	21487	GL	31	12	2008	000	262	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
			1	2	3	4	5	6	7	8	9	10	11									
12	2008	11	351	347		5912	9326	3017			18255	94970	19.2									
12	2007	12	2186	176	18512	16659	11021	732	41825	7725	(21138)	95911	48.9									
12	2006	13	1262	21	24988	1211	2624	86	5006	482	(1567)	94139	30.7									
12	2005	14	822	4	25219	411	622	15	1851	133	(936)	95933	27.4									
12	2004	15	751	132	14864	379	42		567	9	(155)	71676	21.3									
12	2003	16	1016	48	17502	1213	363		2093		(517)	68680	27.8									
12	2002	17	1275	85	17431	25	10		35			57928	30.2									
12	2001	18	1772	2	26662	22	29		29		22	52273	51.1									
12	2000	19	2766	110	49529	132	483		182		433	52730	95.1									
12	1999	20	2470	15	39212	153	876		181		848	67068	60.0									
Prior accident years		21		46		27	553		452		128											
Total (11 to 21)		29		986		26144	25949	3850	52221	8349	(4627)											
Line 29 expressed in sterling		30				26144	25949	3850	52221	8349	(4627)											

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

Form 31

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2008**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Employers liability

											Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R31	21487	GL	31	12	2008	000	271	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2008	11	524	2069		1545	58121	38891			98557	152232	64.7							
12	2007	12	3273	1282	1155	10646	78046	10323	44745	34718	19552	169427	59.1							
12	2006	13	1258	2008	10717	15553	70200	4026	66236	9674	13869	178889	56.2							
12	2005	14	3046	858	22591	20197	28131	18074	64294	15253	(13145)	159540	55.8							
12	2004	15	2735	1693	50403	20157	17013	2866	56805	3883	(20652)	152221	59.4							
12	2003	16	3880	368	64672	2182	5771	269	8478	785	(1041)	124042	58.8							
12	2002	17	5719	268	70789	1411	5032	104	6786	532	(771)	84886	91.1							
12	2001	18	3386	164	71177	385	1080	191	1328	589	(261)	81001	89.9							
12	2000	19	8716	168	86586	2246	4946	2957	6520	3849	(220)	88387	109.4							
12	1999	20	10456	385	131139	666	4524	1709	4109	2084	706	113168	122.0							
Prior accident years		21		11872		36452	193035	760813	148149	272271	569880									
Total (11 to 21)		29		21135		111440	465899	840223	407450	343638	666474									
Line 29 expressed in sterling		30				111440	465899	840223	407450	343638	666474									

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

Form 31
(continuation sheet)

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2008**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Employers liability

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	21487	GL	31	12	2008	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	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					

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

Form 31
(continuation sheet)

Printed 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

Employers liability

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	21487	GL	31	12	2008	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	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					

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

Form 31

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**

FSA general insurance business reporting category

Professional indemnity

															Company registration number	GL/ UK/ CM	day month year			Monetary units	Category number	Currency code	Reporting territory code	
															R31	21487	GL	31	12	2008	000	272	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %											
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8	9	10	11											
12	2008	11	279	1933		3295	67454	1221			71970	72218	99.7											
12	2007	12	198	1069	1474	8293	54256	662	49575	1635	12001	64861	99.7											
12	2006	13	297	1135	9830	6058	45196	361	50248	1129	238	93789	65.5											
12	2005	14	1190	1921	14246	2164	40054	209	46467	992	(5032)	107433	52.8											
12	2004	15	1575	2628	15677	947	31149	136	39119	610	(7497)	88932	53.9											
12	2003	16	1498	1537	15819	345	32157	38	35730	381	(3571)	78645	61.5											
12	2002	17	1258	309	15360	326	27501	13	30855	162	(3177)	62816	68.8											
12	2001	18	717	240	14926	212	18913		19668	84	(627)	41619	81.8											
12	2000	19	1026	1	14884	211	6008		6081	8	130	33876	62.3											
12	1999	20	699	1	13004	201	10030		11337	2	(1108)	30616	75.9											
Prior accident years		21		250		13484	8525		20436	1	1572													
Total (11 to 21)		29		11024		35536	341243	2640	309516	5004	64899													
Line 29 expressed in sterling		30				35536	341243	2640	309516	5004	64899													

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

Form 31
(continuation sheet)

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2008**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Professional indemnity

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	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		

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

Form 31
(continuation sheet)

Printed 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**

FSA general insurance business reporting category

Professional indemnity

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	1985	3	5	202	32	19		162		(111)		
12	1984	1	10	780	100	305		501		(96)		
12	1983	1	2	1	3	1		6		(2)		
12	1982	1	1	1		1		1				
12	1981	1		4								
12	1980		1			1				1		
12	1979											
12	1978											
12	1977											
12	1976	2		2								
12	1975	3	1	49		2		1		1		

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

Form 31

Printed 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**

FSA general insurance business reporting category

Public and products liability

													Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
													R31	21487	GL	31	12	2008	000	273	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
			1	2	3	4	5	6	7	8	9	10	11									
12	2008	11	3340	5178		6842	74579	30757			112178	182292	61.5									
12	2007	12	4914	3749	2749	20655	69708	6189	66195	29436	921	168959	58.8									
12	2006	13	5633	3438	19135	17690	60959	2606	70868	6903	3484	191243	52.5									
12	2005	14	7794	2239	27869	16445	33647	703	48279	1914	602	191476	41.1									
12	2004	15	9486	2282	38668	12366	11627	226	30042	594	(6417)	198816	31.6									
12	2003	16	9416	1144	52434	2066	5110	91	13069	240	(6042)	166690	35.8									
12	2002	17	9860	370	70089	4336	6017	3894	13992	2899	(2644)	134089	62.9									
12	2001	18	12880	901	78293	2853	12338	9874	17205	7915	(55)	122742	84.2									
12	2000	19	21644	515	100633	1576	5804	3384	7972	3346	(554)	116075	96.0									
12	1999	20	23734	267	117611	1756	7196	2411	11032	1991	(1660)	155724	82.8									
Prior accident years		21		955		6564	37017	6344	43788	5677	460											
Total (11 to 21)		29		21038		93149	324002	66479	322442	60915	100273											
Line 29 expressed in sterling		30				93149	324002	66479	322442	60915	100273											

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

Form 31
(continuation sheet)

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Name of insurer **Aviva International Insurance Limited**

Global business

Currency **British pound**Financial year ended **31st December 2008**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Public and products liability

Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
		1	2	3	4	5	6	7	8	9	10	11
12	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		

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

Form 31
(continuation sheet)

Printed 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**

FSA general insurance business reporting category

Public and products liability

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	21487	GL	31	12	2008	000	273	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	1985	34888	10	43587	10	660	504	664	351	159					
12	1984	41828	9	42579	11	135	20	148	16	2					
12	1983	44632	4	40306	1	183	20	178	16	10					
12	1982	44604	10	31893	263	1454	9	2024	9	(307)					
12	1981	41475	11	23945	22	465	9	492	9	(5)					
12	1980	34942	5	22972	8	133	14	734	13	(592)					
12	1979	36122	4	17903	61	211	142	354	77	(17)					
12	1978	34054	5	18186		192	22	275	22	(83)					
12	1977	33235	3	12470	70	67	22	133	22	4					
12	1976	41072	7	14709	1	536	128	535	96	34					
12	1975	38445	27	41092	197	2245	818	4480	686	(1906)					

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

Form 32

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**

FSA general insurance business reporting category

Motor other

Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2008	11	12249	10962		13702	22015	3931			39648	47541	83.4	103	22.5
12	2007	12	20492	7317	17171	12107	15762	265	31348	5263	(8477)	54154	83.7	121	23.0
12	2006	13	21203	4658	24988	4958	13179	77	19649	288	(1723)	64904	66.6	122	21.2
12	2005	14	25076	2250	28968	1003	7473	23	11896	71	(3468)	61963	60.5	114	24.0
12	2004	15	24665	401	27044	4224	8457	12	15686	23	(3016)	75154	52.9	138	18.2
12	2003	16	21531	39	18650	4966	6756	3	12051	9	(335)	54531	55.7	105	20.5
12	2002	17	23962	23	25372	1418	786		3400	3	(1199)	50810	54.3	102	23.5
12	2001	18	25457	11	43153	359	1031		2954		(1564)	60773	73.3	128	19.9
12	2000	19	43825	563	69023	259	76		1091		(756)	84366	82.2	207	21.4
12	1999	20	44378	28	76366	395	88		600		(117)	82756	92.9	211	21.0
Prior accident years		21		304		932	1047		1685		294				
Total (11 to 21)		29		26556		44323	76670	4311	100360	5657	19287				
Line 29 expressed in sterling		30				44323	76670	4311	100360	5657	19287				

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

Form 34

Printed 02/04/2009 11:42:26

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)

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	2008	11									
12	2007	12									
12	2006	13									
12	2005	14									
12	2004	15									
12	2003	16	10181	2121	7534	2820	9100	10598	(7223)	81531	27.8
12	2002	17	27454	3373	5963	5365	10043	30784	(26126)	116648	36.1
12	2001	18	56707	5200	30690	6428	22155	47842	(27679)	126015	78.6
12	2000	19	57504	4385	100659	9870	132809	84983	(102878)	48210	357.6
12	1999	20	47894	598	3707	1934	4734	6709	(5204)	29881	181.2
Prior underwriting years		21		818	24860	6351	22739	10618	(1328)		
Total (11 to 21)		29		16495	173413	32768	201580	191534	(170438)		
Line 29 expressed in sterling		30		11473	120618	22792	140210	133223	(118550)		

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

Form 34

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

Underwriting year ended			Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (2+3+4-5-6)	Gross premiums written	Claims ratio %
Month	Year		In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported			
			1	2	3	4	5	6	7	8	9
12	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	4174	1236	(765)	56426	94.5
Prior underwriting years		21		21964	150826	50993	192298	147105	(115620)		
Total (11 to 21)		29		22112	154423	51893	196472	148341	(116385)		
Line 29 expressed in sterling		30		15380	107410	36094	136657	103179	(80952)		

Currency rates**Form 36**

Printed 02/04/2009 11:42:27

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	no. of units to £ sterling			
US dollar			USD	1.437700			

Equalisation provisions

Form 37

Printed 02/04/2009 11:42:27

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	
					R37	21487	GL	31	12	2008	£000
Calculation of the maximum provision		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings	Credit insurance business			
		1	2	3	4	5	6	7			
Total net premiums written in the previous 4 years	11	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	

Equalisation provisions technical account: Accident year accounting

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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	units	
				R38	21487	GL	31	12	2008	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)				
Other than credit business		1	2	3	4	5				
Net premiums earned		11	1588723	95528	6597					
Claims incurred net of reinsurance		12	910545	(4627)	6187					
Trigger claims value		13	1151824	69258	6267					
Abnormal loss		19								
Trigger claims 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

Equalisation provisions technical account: Underwriting year accounting

Form 39

Printed 02/04/2009 11:42:28

Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

135

				Company registration number	GL/ UK/ CM	day	month	year	units	
				R39	21487	GL	31	12	2008	£000
				Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)		
Other than credit business				1	2	3	4	5		
Net premiums written				11		506				
Claims net of reinsurance				12		(20005)				
Trigger claims value				13		481				
Abnormal loss				19						
Trigger claims ratio				72.5%	72.5%	95%	25%	100%		

Credit business

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

Name of insurer **Aviva International Insurance Limited**

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; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Renaissance Reinsurance Ltd, Renaissance House, 8 - 20 East Broadway, Pembroke HM 19, Bermuda	None		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

Name of insurer **Aviva International Insurance Limited**

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; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Pool Reinsurance Co Ltd, 51 Gresham Street London, EC2V 7HQ	None		57,406				
Swiss Reinsurance Company Ltd, Mythenquai 50/60, CH-8022 Zurich, Switzerland	None		17,314	3,489		11,397	
Munich Reinsurance Co., 107 Koenigstrasse, 80802 Munich, Germany	None	8,324	11,999	5,301		32,621	
New Reinsurance Company, 6-8 rue de L'Athene, Case postale 3504, CH-1211 Geneve 3, Switzerland	None						With effect from 2007 included in Munich Re
Lloyd's Underwriters, 1 Lime Street, London EC3M 7HA	None						With effect from 2007 included within relevant parent group
Aviva Re Ltd, Cannon's Court, 22 Victoria Street, Hamilton HM 12, Bermuda	Fellow group undertaking		8,356	1,525		22,961	
Berkshire Hathaway Inc, (General Reinsurance UK Ltd) 1441 Kiewit Plaza, Omaha NE68131 USA	None		1,166	2,785		5,215	
Partner Reinsurance Company, Wellesley House, 90 Pitts Bay Raod, Pembroke HM 08, Bermuda	None		2,313	5		1,517	

Name of insurer **Aviva International Insurance Limited**

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; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Montpelier Reinsurance Limited, 94 Pitts Bay Road, Pembroke HM08, Hamilton, Bermuda	None		856	345			

Name of insurer **Aviva International Insurance Limited**

Global Business

Financial year ended **31st December 2008**

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

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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

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

Deductible - £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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

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

Business Reinsured UK companies and branches

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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer **Aviva International Insurance Limited**

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 All which is not covered by the joint venture agreement.

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

Name of insurer **Aviva International Insurance Limited**

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

Name of insurer

Aviva International Insurance Limited

Global business

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

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
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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Statement of solvency – general insurance business

Name of insurer **Aviva International 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	21487	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	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	3540275

Minimum capital requirement (MCR)

General insurance capital requirement	31	397355	338039
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	397355	338039
Capital requirements of regulated related undertakings	35	7303778	5248495
Minimum capital requirement (34+35)	36	7701133	5586534
Excess (deficiency) of available capital resources to cover 50% of MCR	37	4692132	6108183
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

Quantifiable contingent liabilities in respect of other than long-term insurance business as shown in a supplementary note to Form 15	51	1826000	2026000
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Returns under the Accounts and Statements Rules
Supplementary Notes to the Return
Aviva International Insurance Limited
Financial year ended 31 December 2008
Group solvency calculation
Note 0112 continued

Form 1

Statement of solvency – general insurance business

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

Financial year ended **31st December 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	51		
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Statement of solvency – general insurance business

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

Financial year ended **31st December 2008**

Solo solvency calculation

**Company registration
number**

GL/UK/CM

day month year

units

R1	SC8140	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	130637	203438
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	130637	203438

Guarantee fund

Guarantee fund requirement	21	11965	15383
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	118672	188055

Minimum capital requirement (MCR)

General insurance capital requirement	31	35896	46149
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	35896	46149
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	35896	46149
Excess (deficiency) of available capital resources to cover 50% of MCR	37	112689	180364
Excess (deficiency) of available capital resources to cover 75% of MCR	38	103715	168826

Capital resources requirement (CRR)

Capital resources requirement	41	35896	46149
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	94741	157289

Contingent liabilities

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

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

Financial year ended **31st December 2008**

Solo solvency calculation

**Company registration
number**

GL/UK/CM

day month year

units

R1	94405	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	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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Statement of solvency – general insurance business

Name of insurer **Hamilton Insurance Company Limited**
Global business

Financial year ended **31st December 2008**

Solo solvency calculation

**Company registration
number**

GL/UK/CM

day month year

units

R1	1655888	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	59625	53464
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	59625	53464

Guarantee fund

Guarantee fund requirement	21	3899	7384
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	55726	46080

Minimum capital requirement (MCR)

General insurance capital requirement	31	11696	22151
Base capital resources requirement	33	2518	2139
Individual minimum capital requirement	34	11696	22152
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	11696	22152
Excess (deficiency) of available capital resources to cover 50% of MCR	37	53777	42388
Excess (deficiency) of available capital resources to cover 75% of MCR	38	50853	36850

Capital resources requirement (CRR)

Capital resources requirement	41	11696	22152
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	47929	31312

Contingent liabilities

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

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

Financial year ended **31st December 2008**

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 outside the long-term insurance fund	11	63846	27822
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	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 requirement (MCR)

General insurance capital requirement	31	7496	7496
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	7496	7496
Capital requirements of regulated 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 requirement (CRR)

Capital resources requirement	41	7496	7496
Excess (deficiency) of available capital resources to cover general insurance business CRR (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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Statement of solvency – general insurance business

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

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 outside the long-term insurance fund	11	9911	17974
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	9911	17974

Guarantee fund

Guarantee fund requirement	21	2518	2231
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	7393	15743

Minimum capital requirement (MCR)

General insurance capital requirement	31	821	1653
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	2518	2231
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2518	2231
Excess (deficiency) of available capital resources to cover 50% of MCR	37	8652	16858
Excess (deficiency) of available capital resources to cover 75% of MCR	38	8022	16300

Capital resources requirement (CRR)

Capital resources requirement	41	2518	2231
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	7393	15743

Contingent liabilities

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

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

Financial year ended **31st December 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 1	As at end of the previous year 2

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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Statement of solvency – general insurance business

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

Financial year ended **31st December 2008**

Solo solvency calculation

**Company registration
number**

GL/UK/CM

day month year

units

R1	158900	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	20599	7372
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	20599	7372

Guarantee fund

Guarantee fund requirement	21	2518	2231
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	18081	5141

Minimum capital requirement (MCR)

General insurance capital requirement	31		
Base capital resources requirement	33	2518	2231
Individual minimum capital requirement	34	2518	2231
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	2518	2231
Excess (deficiency) of available capital resources to cover 50% of MCR	37	19340	6256
Excess (deficiency) of available capital resources to cover 75% of MCR	38	18710	5698

Capital resources requirement (CRR)

Capital resources requirement	41	2518	2231
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	18081	5141

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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Components of capital resources

Name of insurer **Consolidated**
Adjustments
Global business
Financial year ended **31st December 2008**

		Company 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 3			Total as at the end of the previous year 4
Core tier one capital							
Permanent share capital	11	(7388312)		(7388312)			(7362100)
Profit and loss account and other 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 undertakings	16	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 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	(13764674)		(13764674)			(14970033)
Investments in own shares	32						
Intangible assets	33	17000		17000			16900
Amounts deducted from technical provisions for discounting	34	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 deductions (31-37)	39	(8436268)		(8436268)			(10021762)

Components of capital resources

Name of insurer **Consolidated**
Adjustments
Global business
Financial year ended **31st December 2008**

	Company 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 3			Total as at the end of the previous year 4

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47	(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	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69	(275700)		(275700)	(175900)

Components of capital resources

Name of insurer **Consolidated**
Adjustments
Global business
Financial year ended **31st December 2008**

	Company 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 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	(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 GENPRU/INSRU 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 adjustments (91+92+93+94+95)	96					

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
Core tier one capital							
Permanent share capital	11	7650430		7650430			7650430
Profit and loss account and other reserves	12	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 undertakings	16	(1627301)		(1627301)			(3277016)
Core tier one capital (sum of 11 to 16)	19	15264699		15264699			16982618
Tier one waivers							
Unpaid share capital/unpaid initial funds and calls for supplementary contributions	21						
Implicit items	22						
Tier one waivers in related undertakings	23						71300
Total tier one waivers as restricted (21+22+23)	24						71300
Other tier one capital							
Perpetual non-cumulative preference shares as restricted	25						
Perpetual non-cumulative preference shares in related undertakings	26						
Innovative tier one capital as restricted	27						
Innovative tier one capital in related undertakings	28						
Total tier one capital before deductions (19+24+25+26+27+28)	31	15264699		15264699			17053918
Investments in own shares	32						
Intangible assets	33						
Amounts deducted from technical provisions for discounting	34	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 deductions (31-37)	39	9937378		9937378			10542276

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2008****Group solvency calculation****Note 0112 continued****Form 3
(Sheet 2)****Components of capital resources**Name of insurer **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 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	

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	63					
Total tier two capital after restrictions, before deductions (61-62-63)	69	275700			275700	175900

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 GENPRU/INSRU 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					

Components of capital resources

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2008**

		Company registration number	GL/UK/CM	day month year			Units
	R3	SC2116	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	6988000		6988000			6988000
Profit and loss account and other 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 undertakings	16	(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 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	13323399		13323399			14485930
Investments in own shares	32						
Intangible assets	33						10300
Amounts deducted from technical provisions for discounting	34	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 deductions (31-37)	39	8033278		8033278			9782985

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 3
(Sheet 2)

Components of capital resources

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year			units	
	R3	SC2116	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

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	63					
Total tier two capital after restrictions, before deductions (61-62-63)	69	275700			275700	175900

Components of capital resources

Name of insurer **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year			units
R3	SC2116	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	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 GENPRU/INSRU 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					
Outstanding contingent loans	94					
Any other charges on future profits	95					
Sum of financial engineering adjustments (91+92+93+94+95)	96					

Components of capital resources

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2008**

	Company registration 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 4

Core tier one capital

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						

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

Components of capital resources

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2008**

	Company registration 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 4

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				

Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				

Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

Components of capital resources

Name of insurer **CGU Bonus Limited**

Global business

Financial year ended **31st December 2008**

	Company registration 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 4

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 GENPRU/INSRU 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	95					
Sum of financial engineering adjustments (91+92-93+94+95)	96					

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2008****Group solvency calculation****Note 0112 continued****Form 3
(Sheet 1)****Components of capital resources**Name of insurer **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2008**

	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 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	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 deductions (31-37)	39	111183				111183	136460

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	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

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				

Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				

Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

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	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	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 GENPRU/INSRU 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						

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 3
(Sheet 1)

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	day month year			units
R3	1655888	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	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 one capital before deductions (19+24+25+26+27+28)	31	59883			59883	53464
Investments in own shares	32					
Intangible assets	33					
Amounts deducted from technical provisions for discounting	34					
Other negative valuation differences	35	258			258	
Deductions in related undertakings	36					
Deductions from tier one (32 to 36)	37	258			258	
Total tier one capital after deductions (31-37)	39	59625			59625	53464

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	day month year			units
R3	1655888	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

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				

Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				

Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

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	day month year			units
R3	1655888	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	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 GENPRU/INSRU 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 adjustments (91+92-93+94+95)	96					

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2008****Group solvency calculation****Note 0112 continued****Form 3
(Sheet 1)****Components of capital resources**Name of insurer **The Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year			units	
	R3	27204	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	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 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	63846				63846	66013

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2008****Group solvency calculation****Note 0112 continued****Form 3
(Sheet 2)****Components of capital resources**Name of insurer **The Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year			Units	
	R3	27204	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

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41					
Perpetual non-cumulative preference shares excluded from line 25	42					
Innovative tier one capital excluded from line 27	43					
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44					
Perpetual cumulative preference shares	45					
Perpetual subordinated debt and securities	46					
Upper tier two capital in related undertakings	47					
Upper tier two capital (44 to 47)	49					

Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53					
Lower tier two capital (51+52+53)	59					

Total tier two capital before restrictions (49+59)	61					
Excess tier two capital	62					
Further excess lower tier two capital	63					
Total tier two capital after restrictions, before deductions (61-62-63)	69					

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 month year			Units	
	R3	27204	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	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 GENPRU/INSRU 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					

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2008****Group solvency calculation****Note 0112 continued****Form 3
(Sheet 1)****Components of capital resources**Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year	units
R3	1054	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	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	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35	1268		1268	1472
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37	1268		1268	1472
Total tier one capital after deductions (31-37)	39	9911		9911	17974

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
		General insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41					
Perpetual non-cumulative preference shares excluded from line 25	42					
Innovative tier one capital excluded from line 27	43					
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44					
Perpetual cumulative preference shares	45					
Perpetual subordinated debt and securities	46					
Upper tier two capital in related undertakings	47					
Upper tier two capital (44 to 47)	49					

Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53					
Lower tier two capital (51+52+53)	59					

Total tier two capital before restrictions (49+59)	61					
Excess tier two capital	62					
Further excess lower tier two capital	63					
Total tier two capital after restrictions, before deductions (61-62-63)	69					

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2008****Group solvency calculation****Note 0112 continued****Form 3
(Sheet 3)****Components of capital resources**Name of insurer **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

	Company registration number	GL/UK/CM	day month year			units	
	R3	1054	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	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 GENPRU/INSRU 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					

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 3
(Sheet 1)

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 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	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 tier one capital before deductions (19+24+25+26+27+28)	31	17157		17157	17436
Investments in own shares	32				
Intangible assets	33				
Amounts deducted from technical provisions for discounting	34				
Other negative valuation differences	35				
Deductions in related undertakings	36				
Deductions from tier one (32 to 36)	37				
Total tier one capital after deductions (31-37)	39	17157		17157	17436

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 insurance business 1	Long-term insurance business 2	Total as at the end of this financial year 3			Total as at the end of the previous year 4	

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41					
Perpetual non-cumulative preference shares excluded from line 25	42					
Innovative tier one capital excluded from line 27	43					
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44					
Perpetual cumulative preference shares	45					
Perpetual subordinated debt and securities	46					
Upper tier two capital in related undertakings	47					
Upper tier two capital (44 to 47)	49					

Fixed term preference shares	51					
Other tier two instruments	52					
Lower tier two capital in related undertakings	53					
Lower tier two capital (51+52+53)	59					

Total tier two capital before restrictions (49+59)	61					
Excess tier two capital	62					
Further excess lower tier two capital	63					
Total tier two capital after restrictions, before deductions (61-62-63)	69					

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 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 GENPRU/INSRU 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					

Supplementary Notes to the Return**Aviva International Insurance Limited****Financial year ended 31 December 2008****Group solvency calculation****Note 0112 continued****Form 3
(Sheet 1)****Components of capital resources**Name of insurer **The World Auxiliary Insurance Corporation Limited**

Global business

Financial year ended **31st December 2008**

	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

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	33					
Amounts deducted from technical provisions for discounting	34					
Other negative valuation differences	35					
Deductions in related undertakings	36					
Deductions from tier one (32 to 36)	37					
Total tier one capital after deductions (31-37)	39	20599			20599	24794

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 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

Tier two capital

Implicit items, (tier two waivers and amounts excluded from line 22)	41				
Perpetual non-cumulative preference shares excluded from line 25	42				
Innovative tier one capital excluded from line 27	43				
Tier two waivers, innovative tier one capital and perpetual non-cumulative preference shares treated as tier two capital (41 to 43)	44				
Perpetual cumulative preference shares	45				
Perpetual subordinated debt and securities	46				
Upper tier two capital in related undertakings	47				
Upper tier two capital (44 to 47)	49				

Fixed term preference shares	51				
Other tier two instruments	52				
Lower tier two capital in related undertakings	53				
Lower tier two capital (51+52+53)	59				

Total tier two capital before restrictions (49+59)	61				
Excess tier two capital	62				
Further excess lower tier two capital	63				
Total tier two capital after restrictions, before deductions (61-62-63)	69				

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 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 GENPRU/INSRU 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					

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 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

R11		GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	30497	(11477)
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	30497	(11477)
Premiums for classes 11, 12 or 13 (included in line 13)		14		1
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	30498	(11477)
Gross premiums earned		21	(3186)	(11425)
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	(3186)	(11425)
Premiums for classes 11, 12 or 13 (included in line 23)		24	(1660)	
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	(4017)	(11425)
Sub-total I (higher of sub-total A and sub-total H)		30	(36084)	(90017)
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31	(86564)	
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	(1303)	(16203)
	Excess (if any) over 53.1m EURO x 0.02	33	3535	812
Sub-total J (32-33)		34	(4838)	(17015)
Claims paid in period of 3 financial years		41	(4412)	(4412)
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	(3)	1
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45		
Sub-total C (41+42+43-44-45)		46	(4415)	(4413)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(416)	(416)
Sub-total D (46-47)		48	(3999)	(3997)
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	(6.52)	
Premiums amount (Sub-total J x reinsurance ratio)		50	398	(10308)
Provision for claims outstanding (before discounting and net of reinsurance)		51	(7)	93
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52	(644160)	
Brought forward amount (See instruction 4)		53	(29751)	(23247)
Greater of lines 50 and 53		54	(36121)	(39328)

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 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
number**

GL/UK/CM

day month year

units

R11	21487	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	2287356	2035146
Premium taxes and levies (included in line 11)		12	3161	
Premiums written net of taxes and levies (11-12)		13	2284195	2035146
Premiums for classes 11, 12 or 13 (included in line 13)		14	74110	59572
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	2321250	2064932
Gross premiums earned		21	2256964	2078753
Premium taxes and levies (included in line 21)		22	3161	
Premiums earned net of taxes and levies (21-22)		23	2253803	2078753
Premiums for classes 11, 12 or 13 (included in line 23)		24	70760	58722
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	2289183	2108114
Sub-total I (higher of sub-total A and sub-total H)		30	2321250	2108114
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	417825	379461
	Excess (if any) over 53.1m EURO x 0.02	33	45589	41422
Sub-total J (32-33)		34	372236	338039
Claims paid in period of 3 financial years		41	4922682	4936798
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	85179	313653
	For insurance business accounted for on an accident year basis	43	2376353	2058264
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	227292	678245
	For insurance business accounted for on an accident year basis	45	2322438	2399236
Sub-total C (41+42+43-44-45)		46	4834484	4231234
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(48451)	(127781)
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 outstanding (before discounting and net of reinsurance)		51	1968927	1674260
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	338039	325182
Greater of lines 50 and 53		54	372236	338069

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 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

R11	SC2116	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	1562473	1584409
Premium taxes and levies (included in line 11)		12	(86)	2718
Premiums written net of taxes and levies (11-12)		13	1562559	1581691
Premiums for classes 11, 12 or 13 (included in line 13)		14	382002	382980
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	1753560	1773181
Gross premiums earned		21	1685761	1530987
Premium taxes and levies (included in line 21)		22	(86)	2718
Premiums earned net of taxes and levies (21-22)		23	1685847	1528269
Premiums for classes 11, 12 or 13 (included in line 23)		24	395777	346414
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	1883736	1701476
Sub-total I (higher of sub-total A and sub-total H)		30	1883736	1773181
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	339073	319173
	Excess (if any) over 53.1m EURO x 0.02	33	36839	34723
Sub-total J (32-33)		34	302234	284450
Claims paid in period of 3 financial years		41	2289916	1955865
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	89168	69713
	For insurance business accounted for on an accident year basis	43	1796204	1761368
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	59772	45543
	For insurance business accounted for on an accident year basis	45	1633999	1581449
Sub-total C (41+42+43-44-45)		46	2481517	2159954
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	202670	217206
Sub-total D (46-47)		48	2278847	1942748
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.92	0.90
Premiums amount (Sub-total J x reinsurance ratio)		50	277550	255834
Provision for claims outstanding (before discounting and net of reinsurance)		51	1663589	1673843
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	263658	265283
Greater of lines 50 and 53		54	277550	265283

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 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**

**Company registration
number**

GL/UK/CM

day month year

units

R11	SC8140	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	(2537)	105037
Premium taxes and levies (included in line 11)		12	(56)	410
Premiums written net of taxes and levies (11-12)		13	(2481)	104627
Premiums for classes 11, 12 or 13 (included in line 13)		14	(743)	37339
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	(2853)	123297
Gross premiums earned		21	35276	171614
Premium taxes and levies (included in line 21)		22	(56)	410
Premiums earned net of taxes and levies (21-22)		23	35332	171204
Premiums for classes 11, 12 or 13 (included in line 23)		24	13655	58389
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	42160	200399
Sub-total I (higher of sub-total A and sub-total H)		30	42160	200399
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	7589	36072
	Excess (if any) over 53.1m EURO x 0.02	33	8	3267
Sub-total J (32-33)		34	7581	32805
Claims paid in period of 3 financial years		41	312312	372025
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	191182	245761
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	338195	283185
Sub-total C (41+42+43-44-45)		46	165299	334601
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(1548)	506
Sub-total D (46-47)		48	166847	344095
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	7581	32756
Provision for claims outstanding (before discounting and net of reinsurance)		51	190830	245336
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	35896	46149
Greater of lines 50 and 53		54	35896	46149

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 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
number**

GL/UK/CM

day month year

units

R11	94405	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	204544	257110
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	204544	257110
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	204544	257110
Gross premiums earned		21	260566	250308
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	260566	250308
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	260566	250308
Sub-total I (higher of sub-total A and sub-total H)		30	260566	257110
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	46902	46280
	Excess (if any) over 53.1m EURO x 0.02	33	4376	4402
Sub-total J (32-33)		34	42526	41878
Claims paid in period of 3 financial years		41	490166	482916
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	80652	109813
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	142696	134440
Sub-total C (41+42+43-44-45)		46	428122	458289
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	36356	34479
Sub-total D (46-47)		48	391766	423810
Reinsurance ratio (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 net of reinsurance)		51	80652	91969
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	33963	35534
Greater of lines 50 and 53		54	38916	38729

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 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**

**Company registration
number**

GL/UK/CM

day month year

units

R11	1655888	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	96726	81493
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	96726	81493
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	96726	81493
Gross premiums earned		21	115419	92074
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	115419	92074
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	115419	92074
Sub-total I (higher of sub-total A and sub-total H)		30	115419	92074
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31	86564	138111
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	15582	24860
	Excess (if any) over 53.1m EURO x 0.02	33	896	2052
Sub-total J (32-33)		34	14686	22808
Claims paid in period of 3 financial years		41	205160	252849
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	29986	27477
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	42071	35296
Sub-total C (41+42+43-44-45)		46	193075	245030
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	49059	7050
Sub-total D (46-47)		48	144016	237980
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.75	0.97
Premiums amount (Sub-total J x reinsurance ratio)		50	10954	22151
Provision for claims outstanding (before discounting and net of reinsurance)		51	7426	21837
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	7533	21275
Greater of lines 50 and 53		54	10954	22151

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Supplementary Notes to the Return
Aviva International Insurance Limited
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Group solvency calculation
Note 0112 continued

Form 11

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

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

Global business

Financial year ended

31st December 2008

**Company registration
number**

GL/UK/CM

day month year

Units

R11	27204	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11		
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13		
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16		
Gross premiums earned		21		
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23		
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26		
Sub-total I (higher of sub-total A and sub-total H)		30		
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32		
	Excess (if any) over 53.1m EURO x 0.02	33		
Sub-total J (32-33)		34		
Claims paid in period of 3 financial years		41	67923	(278127)
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	558631	517810
	For insurance business accounted for on an accident year basis	43		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	559394	85698
	For insurance business accounted for on an accident year basis	45		
Sub-total C (41+42+43-44-45)		46	67160	153985
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		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-total J x reinsurance ratio)		50		
Provision for claims outstanding (before discounting and net of reinsurance)		51		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52	558631	517810
Brought forward amount (See instruction 4)		53	7496	7496
Greater of lines 50 and 53		54	7496	7496

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 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

**Company registration
number**

GL/UK/CM

day month year

Units

R11	1054	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	(10)	340
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	(10)	340
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	(10)	340
Gross premiums earned		21	624	3765
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	624	3765
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + 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		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	113	678
	Excess (if any) over 53.1m EURO x 0.02	33		
Sub-total J (32-33)		34	113	678
Claims paid in period of 3 financial years		41	12923	19365
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	733	1474
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	5031	1758
Sub-total C (41+42+43-44-45)		46	8625	19081
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	10	9
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)		49	1.00	1.00
Premiums amount (Sub-total J x reinsurance ratio)		50	113	678
Provision for claims outstanding (before discounting and net of reinsurance)		51	732	1474
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	821	1298
Greater of lines 50 and 53		54	821	1298

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 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

R11	2355834	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11	15903	15768
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13	15903	15768
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	15903	15768
Gross premiums earned		21	16275	15683
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23	16275	15683
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	16275	15683
Sub-total I (higher of sub-total A and sub-total H)		30	16275	15768
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	2930	2839
	Excess (if any) over 53.1m EURO x 0.02	33		
Sub-total J (32-33)		34	2930	2839
Claims paid in period of 3 financial years		41	32951	32794
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42		
	For insurance business accounted for on an accident year basis	43	5395	396
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44		
	For insurance business accounted for on an accident year basis	45	377	310
Sub-total C (41+42+43-44-45)		46	37969	32880
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	4114	3796
Sub-total D (46-47)		48	33855	29084
Reinsurance ratio (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00)		49	0.89	0.88
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 51.1 and 51.2 are zero, otherwise zero		52		
Brought forward amount (See instruction 4)		53	2521	2482
Greater of lines 50 and 53		54	2612	2511

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 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
number**

GL/UK/CM

day month year

units

R11	158900	GL	31 12 2008	£000
			This financial year 1	Previous year 2
Gross premiums written		11		
Premium taxes and levies (included in line 11)		12		
Premiums written net of taxes and levies (11-12)		13		
Premiums for classes 11, 12 or 13 (included in line 13)		14		
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16		
Gross premiums earned		21		
Premium taxes and levies (included in line 21)		22		
Premiums earned net of taxes and levies (21-22)		23		
Premiums for classes 11, 12 or 13 (included in line 23)		24		
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26		
Sub-total I (higher of sub-total A and sub-total H)		30		
Adjusted Sub-total I if financial year is not a 12 month period to produce an annual figure		31		
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32		
	Excess (if any) over 53.1m EURO x 0.02	33		
Sub-total J (32-33)		34		
Claims paid in period of 3 financial years		41	7685	11786
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	85529	76645
	For insurance business accounted for on an accident year basis	43		
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	100586	95734
	For insurance business accounted for on an accident year basis	45		
Sub-total C (41+42+43-44-45)		46	(7372)	(7303)
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	(7372)	(7303)
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-total J x reinsurance ratio)		50		
Provision for claims outstanding (before discounting and net of reinsurance)		51		
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52	85529	76645
Brought forward amount (See instruction 4)		53		
Greater of lines 50 and 53		54		

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

Form 12

Calculation of general insurance capital requirement – claims amount and result

Name of insurer **Consolidated Adjustments**
Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			units
R12	924430	GL	31	12	2008	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	(4412)			(4412)
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	300			
	For insurance business accounted for on an accident year basis	23	(3)			1
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25				
Claims incurred in reference period (21+22+23-24-25)		26	(4415)			(4413)
Claims incurred for classes 11, 12 or 13 (included in 26)		27	(12482)			54759
Claims incurred for "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	(10657)			22967
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	(3551)			7656
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	(1883)			1990
	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 requirement (higher of lines 41 and 42)		43	(62304)			(39694)

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 **Aviva International Insurance Limited**

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			Units
R12		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 period		21	4922682			4936798
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	85179			313653
	For insurance business accounted for on an accident year basis	23	2376353			2058264
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	227292			678245
	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	5171439			4346061
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	1723813			1448687
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	448191			376659
	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 requirement (higher of lines 41 and 42)		43	397355			338039

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 **Aviva Insurance Limited**

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			Units
R12		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 period		21	2289916			1955865
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	89168			69713
	For insurance business accounted for on an accident year basis	23	1796204			1761368
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	59772			45543
	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	3039012			2528536
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	1013004			842845
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	263381			219140
	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 requirement (higher of lines 41 and 42)		43	277550			265283

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 **CGU Bonus Limited**

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			Units
R12		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 period		21	312312			372025
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	191182			245761
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	190984			385008
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	63661			128336
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	16552			33367
	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 requirement (higher of lines 41 and 42)		43	35896			46149

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 **CGU Underwriting Limited**

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			units
R12		GL	31	12	2008	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	490166			482916
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	80652			109813
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	142696			134440
Claims incurred in reference period (21+22+23-24-25)		26	428122			458289
Claims incurred for classes 11, 12 or 13 (included in 26)		27				
Claims incurred for "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	428122			458289
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	142707			152763
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	37104			39718
	Excess (if any) over 37.2m EURO x 0.03	33	3403			3805
Sub-total G (32-33)		39	33701			35913
Claims amount Sub-total G x reinsurance ratio (11.49)		41	30839			33212
Higher of premiums amount and brought forward amount (11.54)		42	38916			38729
General insurance capital requirement (higher of lines 41 and 42)		43	38916			38729

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 **Hamilton Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			Units
R12		GL	31	12	2008	£000
			This financial year 1			Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			32
Claims paid in reference period		21	205160			252849
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	29986			27477
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	193075			245030
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	64358			91886
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	16733			23890
	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 requirement (higher of lines 41 and 42)		43	11696			22151

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 Ocean Marine Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

Company registration		GL/UK/CM	day month year			units
R12	number		31	12	2008	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	67923			(278127)
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	558631			517810
	For insurance business accounted for on an accident year basis	23				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	559394			85698
	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 “actuarial health insurance” (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	111388			176970
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	37129			58990
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	9654			15337
	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 requirement (higher of lines 41 and 42)		43	7496			7496

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 **Scottish Boiler & General Insurance Company Limited**

Global business

Financial year ended **31st December 2008**

Company registration number		GL/UK/CM	day month year			units
R12	1054	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 period		21	12923			19365
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	733			1474
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	8625			19081
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	2875			6360
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	748			1654
	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 requirement (higher of lines 41 and 42)		43	821			1653

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 **RAC Insurance Limited**

Global business

Financial year ended **31st December 2008**

Company registration		GL/UK/CM	day month year			units
R12	number		31	12	2008	£000
		GL	This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	32951			32794
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	5395			396
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	37969			32880
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	12656			10960
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	3291			2850
	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 requirement (higher of lines 41 and 42)		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		GL/UK/CM	day month year			units
R12	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 period		21	7685			11786
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	85529			76645
	For insurance business accounted for on an accident year basis	23				
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	100586			95734
	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	(11058)			(10955)
Sub-total F – Conversion of sub-total E to annual figure (multiply by 12 and divide by number of months in the reference period)		31	(3686)			(3652)
Division of sub-total F (gross adjusted claims amount)	x 0.26	32				
	Excess (if any) over 37.2m EURO x 0.03	33				
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)	(8,969,314)	(10,285,700)
Closing Profit and loss account and other reserves (Form 3, line 12)	<u>5,601,680</u>	<u>8,969,314</u>
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)	<u>606,300</u>	<u>308,546</u>
Dividends for the year (Form 16 line 51)	<u>(1,050,000)</u>	<u>(1,360,000)</u>
Losses retained for the financial year (Form 16, line 59)	<u>(443,700)</u>	<u>(1,051,454)</u>

***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
	£000	£000	£000	£000
Gross unearned premiums provision (21.19.2)	2,321,291	47,394		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
Proportional 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 retractions 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	£000	£000	£000
Gross outstanding claims (15.12)		5,154,896	27,477	14,033	5,196,406
Reinsurance on outstanding claims (13.61)		1,467,500	5,640		1,473,140
Net outstanding claims		3,687,396	21,837	14,033	3,723,266
Analysis by reporting category					
Household and domestic (160)	F22	128,165	16,005		144,170
Personal lines financial loss (180)	F22	77,722	5,319		83,041
Commercial motor (220)	F22	161,858			161,858
Commercial lines property (260)	F22	520,816			520,816
Commercial lines liability (270)	F22	1,195,718			1,195,718
Aviation (330)	F24	37,160		5,660	42,820
Marine (340)	F22	15,259			15,259
	F24	51,000			51,000
Balance (409)	F22	103,123	513		103,636
Non-prop reinsurance (500)	F22	42,889		8,373	51,262
	F24	4,054			4,054
Proportional reinsurance (600)	F22	1,344,824			1,344,824
	F24	4,808			4,808
Total net		3,687,396	21,837	14,033	3,723,266

£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
	£000	£000	£000	£000
Gross deferred acquisition costs (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	£44.5m (2007 £43.7m)
2. Listed investments which are not readily realisable	£nil (2007 £nil)
3. Holdings in non-authorised collective investment schemes	£nil (2007 £0.86m)
4. Reversionary interests or remainders in property other than land and buildings	£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 All exposure to concentrations of risk with individual reinsurers, a policy to manage this exposure is applied and the impact from reinsurer default measured regularly, in particular through the ICA tests, and managed accordingly. 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 All 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 and money market deposits
HSBC Holdings Plc	296	Fixed interest securities
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 ("All") and against companies within the All Group at Companies House. These charges relate to letters of credit, banking facilities, reinsurance recoveries and other arrangements incurred in the ordinary course of business. The likelihood of any of these charges being called on is considered to be remote.

(b) At 31 December 2008, the Group had no potential capital gains tax liability.

(c) In the course of conducting insurance business, various companies within the All Group receive general insurance liability claims, and become involved in actual or threatened litigation arising there from, including claims in respect of pollution and other environmental hazards. Amongst these are claims in respect of asbestos production and handling in various jurisdictions, including the UK, Australia and Canada. Given the significant delays that are experienced in the notification of these claims, the potential number of incidents which they cover and the uncertainties associated with establishing liability and the availability of reinsurance, the ultimate cost cannot be determined with certainty. However, the Group's exposure to such liabilities is not significant and, on the basis of current information and having regard to the level of provisions made for general insurance claims, the Directors consider that any costs arising are not likely to have a material impact on the financial position of the Group.

(d) The Company has guaranteed the payment of the principal, and interest thereon, of the following bonds issued by its ultimate parent company, Aviva plc:

- 9.5% guaranteed bonds 2016, £200m

The Company has also guaranteed the commercial paper programme under which the maximum liability is £2,000m and the amount outstanding at 31 December 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 subsidiaries	(55,000)	92,700
Total (Form 16 Line 21)	<u>(258,989)</u>	<u>(32,353)</u>

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	Gross premium written	Provision for undiscounted gross claims		Provision for gross unearned premium
		Reported	IBNR	
	£000	£000	£000	£000
TRAVEL				
Accident and Health	2,598	4,727	358	23
Fire and other damage to property	472	860	65	4
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

***20Ag* Home Foreign and Overseas Business**

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

***20Aj* Unused Authorisation Classes**

In respect of authorisation classes 5 (aircraft) and 11 (aircraft liability), no new contracts of insurance have been effected by the Company since 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 £'m	Result ceded £'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:-

	£'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.

Returns under the Accounts and Statements Rules

Certificate required by rule 9.34 of the Accounts and Statements Rules

Aviva International Insurance Limited

Global business

Financial year ended 31st December 2008

We certify that:

- 1) the return has been properly prepared in accordance with the requirements in IPRU(INS), GENPRU and INSPRU as modified by the written concession and directions referred to in supplementary note 0101; and
- 2) we are satisfied that:
 - a) throughout the financial year, each of the firms in the group has complied in all material 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.

Returns under the Accounts and Statements Rules

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

Aviva International Insurance Limited

Financial year ended 31 December 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