Aviva Insurance UK Limited

Annual FSA Insurance Returns for the year ended 31st December 2009



(Appendices 9.1, 9.2, 9.5, 9.6)

Produced using BestESP® Services - UK

AVIVA INSURANCE UK LIMITED

Year ended 31st December 2009

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Statement of solvency - general insurance business

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Adjusted solo solvency calculation

	Company registration number	GL/ UK/ CM	day	month	year	units
R1	99122	GL	31	12	2009	£000
			this f	As at end of this financial year		end of revious rear
				1		2

Capital resources			
Capital resources arising outside the long-term insurance fund	11	876934	917645
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	876934	917645
Guarantee fund			
Guarantee fund requirement	21	173977	98529
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	702957	819116
Minimum capital requirement (MCR)			
General insurance capital requirement	31	280132	295587
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	280132	295587
Capital requirements of regulated related undertakings	35	80600	

Capital resources requirement (CRR)

Excess (deficiency) of available capital resources to cover 50% of MCR

Excess (deficiency) of available capital resources to cover 75% of MCR

Minimum capital requirement (34+35)

	,	
41	360732	295587
42	516202	622058

36

37

38

360732

696568

606385

295587

769851

695955

Contingent liabilities

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

Covering sheet to Form 1

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended

31st December 2009

) on d Mal

David Watson

Director

David McMillan

Director

 \sim

Mark Hodges

Director

London, 23rd March 2010

2

Form 1

Components of capital resources

Name of insurer Aviva Insurance UK Limited

Form 3 (Sheet 1)

Global business

Financial year ended

Other negative valuation differences

Deductions in related undertakings

Deductions from tier one (32 to 36)

Total tier one capital after deductions (31-37)

31st December 2009

		Company registration number	GL/ UK/ CM	day	month	year	units
	R3	99122	GL	31	12	2009	£000
		General insurance business	Long-term insurance business	e	al as at the nd of this ancial year	en	as at the d of the lous year
		1	2		3		4
Core tier one capital							
Permanent share capital	11	997050			99705)	911050
Profit and loss account and other reserves	12	116869			116869	Э	85010
Share premium account	13	148100			14810	0	148100
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	1262019			1262019	Э	1144160
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	1262019			1262019	9	1144160
Investments in own shares	32						
Intangible assets	33	2469			2469	Э	12456
Amounts deducted from technical provisions for discounting	34	89098			89098	3	82912
				-			

35

36

37

39

58599

25531

175697

1086322

58599

25531

175697

1086322

62630

157998

986162

Components of capital resources

Name of insurer Aviva Insurance UK Limited

Form 3 (Sheet 2)

Global business

Financial year ended

31st December 2009

	_	Company registration number	GL/ UK/ CM	day	month	year	units
	R3	99122	GL	31	12	2009	£000
		General insurance business 1	Long-term insurance business 2	e	al as at the nd of this ancial year 3	end	as at the d of the ous 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 Aviva Insurance UK Limited

Form 3 (Sheet 3)

Global business

Financial year ended

31st December 2009

_		Company registration number	GL/ UK/ CM	day	month	year	units
	R3	99122	GL	31	12	2009	£000
		General insurance business	Long-term insurance business	er	al as at the nd of this incial year	ene	as at the d of the ous year
		1	2		3		4
Total capital resources							
Positive adjustments for regulated non-insurance related undertakings	71						
Total capital resources before deductions (39+69+71)	72	1086322			108632	2	986162
Inadmissible assets other than intangibles and own shares	73	61580			6158	0	21250
Assets in excess of market risk and counterparty limits	74	147808			14780	8	47267
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	876934			87693	4	917645
Available capital resources for GENPRU/INSPRU tests							
Available capital resources for guarantee fund requirement	81	876934			87693	4	917645
Available capital resources for 50% MCR requirement	82	876934			87693	4	917645
Available capital resources for 75% MCR requirement	83	876934			87693	4	917645
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

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

General insurance business

			Company registration number	GL/ UK/ CM	day m	nonth	year	units
		R11	99122	GL	31	12	2009	£000
					This finan year 1	cial	-	vious ear 2
Gross premiums written				11		68042		2 3361303
Premiums taxes and levies (included in line	11)			12		28910		52767
Premiums written net of taxes and levies (11				13		39132		3308536
Premiums for classes 11, 12 or 13 (included				14		64941		95706
Premiums for "actuarial health insurance" (ii		13)		15				
Sub-total A (13 + 1/2 14 - 2/3 15)		,		16	24	71603		3356389
Gross premiums earned				21	29	08586		3603780
Premium taxes and levies (included in line 2	1)			22		28910		52767
Premiums earned net of taxes and levies (2	I-22)			23	28	379676		3551013
Premiums for classes 11, 12 or 13 (included	in line 23)			24		91077		102800
Premiums for "actuarial health insurance" (ii		23)		25				
Sub-total H (23 + 1/2 24 - 2/3 25)		,		26	29	25215		3602413
Sub-total I (higher of sub-total A and sub-to	tal H)			30	29	25215		3602413
Adjusted sub-total I if financial year is not a	a 12 month per	riod to produce	e an annual figure	31				
Division of gross adjusted premiums	x 0.18			32	5	526539		648434
amount: sub-total I (or adjusted sub-total I if appropriate)	Excess (if an	y) over 57.5M	EURO x 0.02	33		57476		71213
Sub-total J (32-33)				34	4	69063		577221
Claims paid in period of 3 financial years				41	78	335603		8276787
Claims outstanding carried forward at the	For insurance underwriting		counted for on an	42		85672		82874
end of the 3 year period	For insurance accident year		counted for on an	43	24	34550		2590899
Claims outstanding brought forward at the	For insurance underwriting		counted for on an	44		50843		61064
beginning of the 3 year period	For insurance accident year		counted for on an	45	32	216074		3343555
Sub-total C (41+42+43-44-45)				46	70	88908		7545941
Amounts recoverable from reinsurers in resp Sub-total C	pect of claims	included in		47	39	953494		4154261
Sub-total D (46-47)				48	31	35414		3391680
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 reinsura	nce ratio)			50	2	234532		288611
Provisions for claims outstanding (before dis	counting and	net of reinsura	ance)	51	11	96799		1266873
Provisions for claims outstanding (before dis 51.2 are zero, otherwise zero	counting and	gross of reins	urance) if both 51.1	and 52				
Brought forward amount (see instruction 4)				53	2	79237		257362
Greater of lines 50 and 53				54	2	279237		288611

Calculation of general insurance capital requirement - claims amount and result

Form 12

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

General insurance business

			Company registration number	GL/ UK/ CM	day	month	year	units	
		R12	99122	GL	31	12	2009	£000	
					This fina year		Prev ye	rious ear	
					1		2	2	
Reference period (No. of monthe	s) See INSPRU 1.1.6	3R		11		36		36	
Claims paid in reference period				21	78	335603		8276787	
Claims outstanding carried forward at the end of the	For insurance busine underwriting year ba		ed for on an	22		85672		82874	
reference period	For insurance busine accident year basis	ess account	ed for on an	23	24	434550		2590899	
Claims outstanding brought	For insurance busine underwriting year bas		ed for on an	24		50843		61064	
forward at the beginning of the reference period	For insurance busine accident year basis	pr insurance business accounted for on an cident year basis 3216074			3343555				
Claims incurred in reference per	riod (21+22+23-24-25	5)		26	70	088908		7545941	
Claims incurred for classes 11,	12 or 13 (included in 2	26)		27		409561		307131	
Claims incurred for "actuarial he	alth insurance" (inclue	ded in 26)		28					
Sub-total E (26 + 1/2 27 - 2/3 2	8)			29	7:	293689		7699507	
Sub-total F - Conversion of sub by number of months in the refe		re (multiply	by 12 and divide	⁹ 31	24	431230		2566502	
Division of sub-total F	X 0.26			32	(632120		667291	
(gross adjusted claims amount)	Excess (if any) over	40.3M EUF	RO x 0.03	33		71856	856 761		
Sub-total G (32 - 33)				39		560264		591174	
Claims amount Sub-total G x r	einsurance ratio (11	.49)		41		280132		295587	
Higher of premiums amount a	nd brought forward	amount (11	.54)	42	:	279237		288611	
General insurance capital req	uirement (higher of li	nes 41 and	42)	43	:	280132		295587	

Analysis of admissible assets											
Name of insurer	Aviva In	surance	UK Limited						(Sheet 1)		
Global business											
Financial year ended	31st Dee	cember 2	009								
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	99122	GL	31	12	2009	£000	1		
	As at end financial								end of the ious year		
							1		2		
Land and buildings					11		6650		9250		

Investments in group undertakings and participating interests

	shares	21	400317	
UK insurance dependants	debts and loans			
Other insurance dependents	shares	23		
Other insurance dependants	debts and loans			
New inclusion des anderste	shares		468508	536093
Non-insurance dependants	debts and loans	26	6344	23643
Other group undertakings	shares	27		
	debts and loans	28	56523	63889
Douticipating interacto	shares	29		
Participating interests	debts and loans			

Other financial investments

Equity shares		41		
Other shares and other variable	yield participations	42		
Holdings in collective investmen	t schemes	43	1930	89204
Rights under derivative contract	S	44	1074	448
Fixed interest securities	Approved	45	91976	31756
Fixed interest securities	Other	46	405415	406484
Variable interact as surities	Approved	47		
Variable interest securities	Other	48	27260	31458
Participation in investment pools	3	49		
Loans secured by mortgages		50	575365	797417
Loans to public or local authoriti	es and nationalised industries or undertakings	51		
Loans secured by policies of ins	urance issued by the company	52		
Other loans		53	13502	13438
Bank and approved credit &	One month or less withdrawal	54	240816	320607
financial institution deposits More than one month withdrawal				
Other financial investments		56		

Analysis of admissible	assets								Form 1
Name of insurer	Aviva In	surance L	JK Limited						(Sheet 2
Global business									
Financial year ended	31st Dee	cember 20	09						
Category of assets	Total ot	her than L	ong-term ins	urance bus	iness	assets			
			Company registration	GL/ UK/					Category of
			number	CM	day	month	year	units	assets
		R13	99122	GL	31	12	2009	£000	1
	Ċ						nd of this cial year		end of the ious year
					1		1		2
Deposits with ceding underta					57 58		12561		12561
Assets held to match linked liabilities		ex linked			59				
	110								
Reinsurers' share of techn	-	ons			1				
Provision for unearned premi	ums				60		599251		984926
Claims outstanding					61		1323423		1406900
Provision for unexpired risks Other					62 63				
Other					05				
Debtors and salvage									
Direct insurance business	Poli	cyholders			71		338019		387805
		rmediaries			72		323552		457882
Salvage and subrogation reco	ľ	to -l			73				
Reinsurance		epted			74 75		400000		004040
	Ced	iea ie in 12 mon	the or less		75		188226		224846
Dependants			an 12 months		77				
		ie in 12 mon			78				28923
Other			an 12 months		79		31908		6483
Other assets									
Tangible assets					80				
Deposits not subject to time I	restriction on	withdrawal	with approved ir	nstitutions	81		136439		133418
Cash in hand					82				
Other assets (particulars to b	e specified b	by way of su	pplementary not	e)	83				
Accrued interest and rent					84		15961		17745
Deferred acquisition costs (g	eneral busin	ess only)			85		267710		409851
Other prepayments and accr	ued income				86		38549		4035
						[
Deductions from the aggrega	ite value of a	issets			87				
Grand total of admissible ass market risk and counterparty			Imissible assets	in excess of	89		5571279		6399062

Analysis of admissible assets	

Aviva Insurance UK Limited

Form 13 (Sheet 3)

Name of insurer Global business

Financial year ended

ar ended **31st December 2009**

Category of assets

Total other than Long-term insurance business assets

	Company GL/ registration UK/ number CM		day	month	year	units	Category of assets	
R13	99122	GL	31	12	2009	£000	1	
					nd of this cial 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	5571279	6399062
Admissible assets in excess of market and counterparty limits	92	147808	47267
Inadmissible assets directly held	93	53102	33706
Capital resources requirement deduction of regulated related undertakings	94	80600	
Ineligible surplus capital and restricted assets in regulated related insurance undertakings	95		
Inadmissible assets of regulated related undertakings	96	36478	
Book value of related ancillary services undertakings	97		
Other differences in the valuation of assets (other than for assets not valued above)	98		
Deferred acquisition costs excluded from line 89	99		
Reinsurers' share of technical provisions excluded from line 89	100	(146953)	(42392)
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	5742314	6437643
Amounts included in line 89 attributable to debts due from related insurers, other than those under contracts of insurance or reinsurance	103	65509	60468

Liabilities (other than long-term insurance business)

Form 15

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended

31st December 2009

		Company registration number	GL/ UK/ CM	day	month	year	units
	R15	99122	GL	31	12	2009	£000
	I					the pr ye	ne end of revious ear 2
Technical provisions (gross amount)							_
Provision for unearned premiums			11		1161147		1601692
Claims outstanding			12	2	2520222		2673773
Provision for unexpired risks			13				
	Credit busine	ess	14		1047		
Equalisation provisions	Other than c	redit business	15		80341		87594
Other technical provisions			16				
Total gross technical provisions (11 to 16)			19	:	3762757		4363059
Provisions and creditors							
Dravisiana	Taxation		21				
Provisions	Other risks a	nd charges	22				
Deposits received from reinsurers			31				
	Direct insura	nce business	41		48550		65872
Creditors	Reinsurance	accepted	42				
	Reinsurance	ceded	43		21578		25929
Debenture loans	Secured		44				
	Unsecured		45				
Amounts owed to credit institutions			46		185438		102876
	Taxation		47		5676		
Creditors	Foreseeable	dividend	48				
	Other		49		378099		429105
Accruals and deferred income			51		372847		494576
Total (19 to 51)			59	4	4774945		5481417
Provision for "reasonably foreseeable adverse	e variations"		61				
Cumulative preference share capital			62				
Subordinated loan capital			63				
Total (59 to 63)			69	4	4774945		5481417
Amounts included in line 69 attributable to liab those under contracts of insurance or reinsur		rers, other than	71		16997		95946
Amounto doductod from taskaisal ana laitu	for diagonsting				000054	[105004
Amounts deducted from technical provisions Other adjustments (may be negative)	ior discounting		82 83		236051 (58599)		125304 (62630)
			03		(000999)	1	102030

Other adjustments (may be negative)	83	(58599)	(62630)
Capital and reserves	84	1262019	1144160
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	5742314	6437643

Profit and loss account (non-technical account)

Form 16

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended

31st December 2009

			Company registration number	GL/ UK/ CM		day	month	year	units
		R16	99122	G	L	31	12	2009	£000
						This financial year			/ious ear
						1		:	2
Transfer (to) / from	From Form 20)		1	1		(78604)		(65068)
he general insurance business echnical account Equalisation		rovisions		1	2		6206		7583
Transfer from the long term insurance	e business reven	ue account		1	3				
	Income			1	4		105243		105942
Investment income	Value re-adjus	stments on i	nvestments	1	5		58272		
	Gains on the r	ealisation o	f investments	1	6				
	Investment ma	anagement	charges, includii	^{ng} 1	7		3013		1973
Investment charges	Value re-adjus	stments on i	investments	1	8				72929
	Loss on the re	alisation of	investments	1	9		17978	362	
Allocated investment return transferre				2	20				
Other income and charges (particular specified by way of supplementary no				2	21		(76137)		(85574)
Profit or loss on ordinary activities bef (11+12+13+14+15+16-17-18-19-20+				2	9		(6011)		(115639)
Tax on profit or loss on ordinary activi	ities			3	1		(41901)		(20223)
Profit or loss on ordinary activities after	er tax (29-31)			3	9		35890		(95416)
Extraordinary profit or loss (particular specified by way of supplementary no				4	1				
Tax on extraordinary profit or loss				4	2				
Other taxes not shown under the pred	ceding items			4	3				
Profit or loss for the financial year (39	9+41-(42+43))			4	9		35890		(95416)
Dividends (paid or foreseeable)				5	51				
Profit or loss retained for the financial	year (49-51)			5	i9		35890		(95416)

Analysis of derivative contracts

Form 17

Name of insurer

Global business

Financial year ended **31st December 2009**

Category of assets

Total other than Long-term insurance business assets

Aviva Insurance UK Limited

		registration		GL/ UK/ CM		day	mc	onth	year	units	Category of assets	
		R17		99122		GL	31	1	2	2009	£000	1
					it the en ncial ye			1	Notional amount as at the end of this financial year			
Derivative contracts				Assets 1		Lia	abilities 2		Во	ught / Long 3	ı s	old / Short 4
	Fixed-interest securitie	s	11									
	Interest rates		12									
	Inflation		13									
Futures and contracts for differences	Credit index / basket		14									
	Credit single name		15									
	Equity index		16									
	Equity stock		17									
	Land		18									
	Currencies		19	1	074			3		228	03	58947
	Mortality		20									
	Other		21									
	Swaptions		31									
	Equity index calls		32									
In the money	Equity stock calls		33									
options	Equity index puts		34									
	Equity stock puts		35									
	Other		36									
	Swaptions		41									
	Equity index calls		42									
Out of the money	Equity stock calls		43									
options	Equity index puts		44									
	Equity stock puts		45									
	Other		46									
Total (11 to 46)			51	1	074			3		228	03	58947
Adjustment for variation	n margin		52									
Total (51 + 52)			53	1	074			3				

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended

31st December 2009

				Company registration number	GL/ UK/ CM	day	month	year	units				
		R20	A	99122	GL	31	12	2009	£000				
Category number	FSA return general insurance business reporti category	ng		Gross premium written in this financial year	Provision for u claims outstand finar		he end of	this gros	ovision for s unearned nium at the				
					Reported		urred but r reported		nd of this ancial year				
				1	2		3		4				
001	Total business		1	2468042	200472	6	4705	66	1161147				
002	Total primary (direct) and facultative business		2	2466507	199146	-	4317	-	1161147				
003	Total treaty reinsurance accepted business		3	1535	1326	0	388	18					
110	Total primary (direct) and facultative accident & he (category numbers 111 to 114)	alth	4	480769	1545	6	256	53	204594				
120	Total primary (direct) and facultative personal lines business (category numbers 121 to 123)	motor	5	785382	113919	4	59331		59331		59331		356027
160	Primary (direct) and facultative household and don all risks.	nestic	6	591386	16396	0	24081		264424				
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	;	7	186725	4100	0	8863		8863		103978		
220	Total primary (direct) and facultative commercial m business (category numbers 221 to 223)	notor	8	328891	46425	53 29570		70	175080				
260	Total primary (direct) and facultative commercial li property (category numbers 261 to 263)	nes	9	10061	667	6672		13	6126				
270	Total primary (direct) and facultative commercial li liability business (category numbers 271 to 274)	commercial lines		64940	13873	3	2737	66	40191				
280	Total primary (direct) and facultative commercial li financial loss (category numbers 281 to 284)	nes	11	18296	705	6	6	49	10713				
330	Total primary (direct) and facultative aviation (category number 331 to 333)		12	5	248	6	8	99					
340	Total primary (direct) and facultative marine (category numbers 341 to 347)		13	52	1112	4	31	48	14				
350	Total primary (direct) and facultative goods in trans	sit	14		153	2	21	75					
400	Miscellaneous primary (direct) and facultative busi	ness	15										
500	Total non-proportional treaty business accepted (category numbers 510 to 590)		16	(10)	431	4		20					
600	Total proportional treaty reinsurance business accord (category numbers 610 to 690)	epted	17	1545	894	6	387	98					
700	Miscellaneous treaty reinsurance accepted busines	s	18										
	Total (lines 4 to 18)		20	2468042	200472	6	4705	66	1161147				

General insurance business - summary of business carried on

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended

31st December 2009

				Company registration number	GL/ UK/ CM	day	month	ye	ar	units
		R20)A	99122	GL	31	12	20	09	£000
Category number	FSA return general insurance business repor category	ting		Gross premium written in this financial year	Provision for claims outstand fina		ne end of	this g	gross premi	rision for unearned um at the
					Reported		urred but r reported	not		d of this icial year
				1	2		3			4

PRIMARY (DIRECT) and FACULTATIVE PERSONAL LINES BUSINESS

111	Medical insurance	21	387198	7818	24197	172494
112	HealthCare cash plans	22				
113	Travel	23	56506	3440	957	19960
114	Personal accident or sickness	24	37065	4198	499	12140
121	Private motor - comprehensive	25	740568	994668	52775	337782
122	Private motor - non-comprehensive	26	16345	121680	2026	5870
123	Motor cycle	27	28469	22846	4530	12375
160	Household and domestic all risks (equals line 6)	28	591386	163960	24081	264424
181	Assistance	29				
182	Creditor	30	98248	22650	7985	91698
183	Extended warranty	31		2		
184	Legal expenses	32		2	1	
185	Mortgage indemnity	33	17452	8533		
186	Pet insurance	34	17031	4041	877	6045
187	Other personal financial loss	35	53994	5772		6235

PRIMARY (DIRECT) and FACULTATIVE COMMERCIAL LINES BUSINESS

221	Fleets	41	263931	383167	17860	138258
222	Commercial vehicles (non-fleet)	42	43956	35288	5619	25938
223	Motor other	43	21004	45798	6091	10884
261	Commercial property	44	5230	5340	3552	3782
262	Consequential loss	45	4831	1053	58	2344
263	Contractors or engineering all risks	46		279	3	
271	Employers liability	47	1492	65395	266634	800
272	Professional indemnity	48	71	6095		23
273	Public and products liability	49	4428	18594	1864	2373
274	Mixed commercial package	50	58949	48649	5268	36995
281	Fidelity and contract guarantee	51	7271	70	1	4256
282	Credit	52				
283	Suretyship	53	11025	6986	648	6457
284	Commercial contingency	54				

Form 20A (Sheet 2)

General insurance business - summary of business carried on

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended

31st December 2009

				Company registration number	GL/ UK/ CM	day	month	yea	ar	units
		R2	0A	99122	GL	31	12	200)9	£000
Category number	FSA return general insurance business repor category	ting		Gross premium written in this financial year	Provision for claims outstand fina		ne end of	this g	ross rem	vision for unearned ium at the
					Reported		urred but r reported	not i		d of this ncial year
				1	2		3			4

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

700	Miscellaneous treaty reinsurance accepted business	101				
	REINSURANCE: MISCELLANEOUS					
690	Proportional aggregate cover	99				
680	Proportional financial lines	98	1545	474		
670	Proportional liability (non-motor)	97		8024	38559	
660	Proportional property	96				
650	Proportional transport	95				
640	Proportional marine	94				
630	Proportional aviation	93		448	239	
620	Proportional motor	92				
610	Proportional accident & health	91				
ROPOR	RTIONAL TREATY					
590	Non-proportional aggregate cover	89				
580	Non-proportional financial lines	88				
570	Non-Proportional liability (non-motor)	87				
560	Non-proportional property	86				
550	Non-proportional transport	85				
540	Non-proportional marine	84	(10)	4314	20	
530	Non-proportional aviation	83				
520	Non-proportional motor	82				
510	Non-proportional accident & health	81				
ON-PR	OPORTIONAL TREATY					
400	Miscellaneous primary (direct) and facultative business (equals line 15)	72				
RIMAR	in transit (equals line 14)					
350	Total primary (direct) and facultative goods	71	10	1532	2175	
340	Yacht	70	46	7		1
345	War risks	69				
345	Freight demurrage and defence	68				
343 344	Energy (on and off-shore) Protection and indemnity	67				
-		66		10207	3003	
341	Marine liability Marine hull	65	0	850 10267	145 3003	
333 341	Space and satellite	63 64	6	050	4.45	
332	Aviation hull	62				
	Aviation liability	61	5	2486	899	

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Business

iotai Business			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	99122	GL	31	12	2009	009 £000	
Items to be shown net of r	einsurance			1	l	Thi	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		1	1	131453	38	1317350
	Claims incur	red (22. 17.	4)		1	2	91821	8	896382
	Claims mana	agement co	sts (22. 18. 4)		1	3	7114	10	62678
This constants of a second state of the second	Adjustment	for discount	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
(or charges (parti plementary note)	culars to be	1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	39194	19	467317
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	7) 1	9	(6676	69)	(109027)
	Earned pren	nium (21. 11	. 5)		2	1	1402	22	(4883)
	Claims incur	red (22. 13.	4)		2	2	(731	17)	(12703)
	Claims man	agement co	sts (22. 14. 4)		2	3	1830)3	21982
Adjustment for prior years' underwriting	Adjustment	for discount	ing (22. 51. 4)		2	4	618	36	55230
(accident year accounting)			or charges (parti plementary note)	culars to be	2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6	2105	57	(7178)
	Balance (21	-22-23+24+	25-26)		2	9	(1183	35)	48246
	Per Form 24	(24. 69.	99 - 99)		3	1			(4287)
Balance from underwriting year accounting			and charges (pa plementary note)	rticulars to be	3	2			
	Total				3	9			(4287)
Balance of all years' underw	riting (19+29-	+39)			4	9	(7860)4)	(65068)
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	(7860	04)	(65068)

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Total Primary (Direct) a			Company registration number	GL/ UK/ CM	day	me	onth	year	unit	S	Category number
		R20	99122	GL	31		12	2009	£00	0	002
Items to be shown net of r	einsurance		•				Thi	s financial year		Previ	ous year
					_			1			2
	Earned pren	nium (21. 19	. 5)		1	1		131453	8		1317350
	Claims incur	red (22. 17.	4)		1	2		91821	8		896382
	Claims mana	agement cos	sts (22. 18. 4)		1	3		7114	0		62678
	Adjustment f	for discounti	ng (22. 52. 4)		1	4					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5					
(or charges (parti lementary note)	culars to be	1	6					
	Net operatin	g expenses	(22. 42. 4)		1	7		39207	'5		467644
	Balance of y	ear's under	writing (11-12-13	+14-15+16-1	7) 1	9		(6689	95)		(109354)
	Earned pren	nium (21. 11	. 5)		2	21		1402	2		(4883)
	Claims incur	red (22. 13.	4)		2	22		(731	7)		(12703)
	Claims mana	agement cos	sts (22. 14. 4)		2	23		1830	3		21982
Adjustment for prior years' underwriting	Adjustment f	for discounti	ng (22. 51. 4)		2	24		618	6		55230
(accident year accounting)			or charges (parti lementary note)	culars to be	2	25					
	Net operatin	g expenses	(22. 41. 4)		2	26		2105	7		(7178)
	Balance (21-	-22-23+24+2	25-26)		2	29		(1183	35)		48246
	Per Form 24	(24. 69.	99 - 99)		:	31					
Balance from underwriting year accounting			and charges (pa lementary note)	rticulars to be	,	32					
	Total				:	39					
Balance of all years' underw	riting (19+29-	+39)			4	19		(7873	30)		(61108)
Allocated investment return					:	51					
Transfer to non-technical ac	count (49+51)			:	59		(7873	30)		(61108)

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

lotai Treaty Reinsuran			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	99122	GL	31	12	2009	£000	003
Items to be shown net of r	einsurance					This	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	9. 5)		11	1			
	Claims incur	red (22. 17.	4)		12	2			
	Claims mana	agement co	sts (22. 18. 4)		1:	3			
The second se	Adjustment f	or discount	ing (22. 52. 4)		14	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1:	5			
(,			or charges (part		16	6			
	Net operatin	g expenses	(22. 42. 4)		17	7	(12	26)	(327)
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	7) 19	Э	12	26	327
	Earned pren	nium (21. 11	. 5)		21	1			
	Claims incur	red (22. 13.	4)		22	2			
	Claims mana	agement co	sts (22. 14. 4)		23	3			
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		24	4			
(accident year accounting)			or charges (part		2	5			
	Net operatin	g expenses	(22. 41. 4)		26	6			
	Balance (21-	-22-23+24+	25-26)		29	9			
	Per Form 24	(24. 69.	99 - 99)		31	1			(4287)
Balance from underwriting year accounting			and charges (pa		32	2			
	Total				39	Э			(4287)
Balance of all years' underw	riting (19+29-	+39)			49	Э	12	26	(3960)
Allocated investment return					51	1			
Transfer to non-technical ac	count (49+51)			59	э	12	26	(3960)

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative accident & health

rotal primary (direct) a			Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	99122	GL	31	12	2009	£000	110
Items to be shown net of r	einsurance		1			This	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	0. 5)		1	1	23306	3	198041
	Claims incur	red (22. 17.	4)		1:	2	15555	60	137501
	Claims mana	agement cos	sts (22. 18. 4)		1	3	1124	3	6600
	Adjustment f	or discounti	ing (22. 52. 4)		14	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
(or charges (part lementary note)		1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	6704	7	66243
	Balance of y	ear's underv	writing (11-12-13	3+14-15+16-1	7) 1	9	(77	7)	(12303)
	Earned pren	nium (21. 11	. 5)		2	1	79	3	1117
	Claims incur	red (22. 13.	4)		2	2	(613	39)	(8679)
	Claims mana	agement cos	sts (22. 14. 4)		2	3	(57	'8)	(904)
Adjustment for prior years' underwriting	Adjustment f	or discounti	ng (22. 51. 4)		24	4			
(accident year accounting)			or charges (part lementary note)		2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6		8	(888)
	Balance (21-	22-23+24+2	25-26)		2	Э	750	2	11588
	Per Form 24	(24. 69.	99 - 99)		3	1			
Balance from underwriting year accounting			and charges (pa lementary note)		; 3:	2			
	Total				3	9			
Balance of all years' underw	riting (19+29-	-39)			4	9	672	:5	(715)
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	Э	672	5	(715)

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative personal motor business

,		•	Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	99122	GL	31	12	2009	£000	120
Items to be shown net of r	einsurance		1	1	1	Thi	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	0. 5)		1	1	41066	4	433092
	Claims incur	red (22. 17.	4)		1	2	35370	3	371733
	Claims mana	agement cos	sts (22. 18. 4)		1	3	2628	6	25746
This could be described as a first set	Adjustment I	or discounti	ing (22. 52. 4)		1	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1	5			
			or charges (parti lementary note)	culars to be	1	6			
	Net operatin	g expenses	(22. 42. 4)		1	7	10143	2	103424
	Balance of y	ear's under	writing (11-12-13	8+14-15+16-1	7) 1	9	(7075	57)	(67811)
	Earned pren	nium (21. 11	. 5)		2	1	654	2	(2963)
	Claims incur	red (22. 13.	4)		2	2	(2428	6)	(38669)
	Claims mana	agement cos	sts (22. 14. 4)		2	3	815	9	5796
Adjustment for prior years' underwriting	Adjustment f	or discounti	ng (22. 51. 4)		2	4			
(accident year accounting)			or charges (parti lementary note)	culars to be	2	5			
	Net operatin	g expenses	(22. 41. 4)		2	6	456	8	(2626)
	Balance (21	-22-23+24+2	25-26)		2	9	1810	1	32536
	Per Form 24	(24. 69.	99 - 99)		3	1			
Balance from underwriting year accounting			and charges (pa lementary note)	rticulars to be	3	2			
	Total				3	9			
Balance of all years' underw	riting (19+29-	+39)			4	9	(5265	6)	(35275)
Allocated investment return					5	1			
Transfer to non-technical ac	count (49+51)			5	9	(5265	6)	(35275)

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

			Company registration number	GL/ UK/ CM	day	7	month	year	un	iits	Category number
		R20	99122	GL	31		12	2009	£0	00	160
Items to be shown net of r	einsurance						This	s financial year		Prev	ious year
								1			2
	Earned prem	nium (21. 19	9. 5)			11		34186	5		320836
	Claims incur	red (22. 17.	4)			12		20046	7		176233
	Claims mana	agement co	sts (22. 18. 4)			13		1565	0		16070
The second se	Adjustment f	or discount	ing (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	6 (22. 19. 4)		15		(439	94)		
			or charges (part			16					
	Net operatin	g expenses	(22. 42. 4)			17		11991	7		121874
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17)	19		1022	25		6659
	Earned pren	nium (21. 11	. 5)			21		615	7		(1357)
	Claims incur	red (22. 13.	4)			22		(396	6)		19366
	Claims mana	agement co	sts (22. 14. 4)			23		530	2		7906
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)			24					
(accident year accounting)			or charges (part			25					
	Net operatin	g expenses	(22. 41. 4)			26		290	8		(1879)
	Balance (21-	22-23+24+	25-26)			29		191	3		(26750)
	Per Form 24	(24. 69.	99 - 99)			31					
Balance from underwriting year accounting			and charges (pa		e	32					
	Total					39					
Balance of all years' underw	riting (19+29-	-39)				49		1213	8		(20091)
Allocated investment return						51					
Transfer to non-technical ac	count (49+51)				59		1213	8		(20091)

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

			Company registration number	GL/ UK/ CM	day	r	nonth	year	unit		Category number
		R20	99122	GL	31		12	2009	£00	0	180
Items to be shown net of r	einsurance						This	s financial year	F	Previou	us year
								1		:	2
	Earned pren	nium (21. 19	9. 5)			11		8075	4		118689
	Claims incur	red (22. 17	. 4)			12		3036	6		20441
	Claims mana	agement co	sts (22. 18. 4)			13		308	5		1087
This useds us demunities	Adjustment f	or discount	ing (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	s (22. 19. 4)		15		439	4		
			or charges (part			16					
	Net operatin	g expenses	(22. 42. 4)			17		3360	6		88728
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17)	19		930	3		8433
	Earned prem	nium (21. 11	1. 5)		1	21		87	0		(850)
	Claims incur	red (22. 13	. 4)		:	22		627	'8		(2880)
	Claims mana	agement co	sts (22. 14. 4)		2	23		137	6		721
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		2	24					
(accident year accounting)			or charges (part		:	25					
	Net operatin	g expenses	(22. 41. 4)		:	26		1148	9		(656)
	Balance (21-	-22-23+24+	25-26)		:	29		(1827	'3)		1965
	Per Form 24	(24. 69.	99 - 99)		;	31					
Balance from underwriting year accounting			and charges (pa		e	32					
	Total					39					
Balance of all years' underw	riting (19+29-	+39)				49		(897	(0)		10398
Allocated investment return						51					
Transfer to non-technical ac	count (49+51)				59		(897	(0)		10398

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

			Company registration number	GL/ UK/ CM	day	mo	onth	year	un	its	Category number			
		R20	99122	GL	31	1	12	2009	£0	00	220			
Items to be shown net of r	einsurance		•				This	s financial year		Prev	ious year			
								1			2			
	Earned pren	nium (21. 19	9. 5)		L L	11		19189	95		192689			
	Claims incur	red (22. 17.	4)			12		14182	28		156866			
	Claims mana	agement cos	sts (22. 18. 4)			13		1254	5		11597			
TT I for a state of a state of the state of	Adjustment f	or discounti	ing (22. 52. 4)			14								
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)		15								
(,			or charges (part elementary note)			16								
	Net operatin	g expenses	(22. 42. 4)			17		3551	8	units numility 2000 22 Previous ye 2 192 156 111 - 577 (32 (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (32 - (33 - (34 - (35 - (35 - (35 - (36 - (37 - (38 - (32 - (33 -	57013			
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	17)	19		200)4	570 [°] (327				
	Earned pren	nium (21. 11	. 5)		:	21		(26	63)					
	Claims incur	red (22. 13.	4)		:	22		(1409	97)		(88455)			
	Claims mana	agement cos	sts (22. 14. 4)		:	23		292	27		5620			
Adjustment for prior years' underwriting	Adjustment f	or discounti	ing (22. 51. 4)		:	24								
(accident year accounting)			or charges (part elementary note)		:	25								
	Net operatin	g expenses	(22. 41. 4)		:	26		82	23		(905)			
	Balance (21-	-22-23+24+2	25-26)		:	29		1008	34		83740			
	Per Form 24	(24. 69.	99 - 99)		;	31								
Balance from underwriting year accounting			and charges (pa elementary note)		e ;	32								
	Total				:	39								
Balance of all years' underw	riting (19+29-	+39)				49		1208	88		50953			
Allocated investment return					4	51								
Transfer to non-technical ac	count (49+51)			4	59		1208	88		50953			

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

			Company registration number	GL/ UK/ CM	day	m	nonth	year	uni	ts	Category number
		R20	99122	GL	31		12	2009	£00	00	260
Items to be shown net of r	reinsurance						This	s financial year		Prev	ious year
								1			2
	Earned prem	nium (21. 19	9. 5)			11		546	60		6920
	Claims incur	red (22. 17	. 4)			12		800)1		8659
	Claims mana	agement co	sts (22. 18. 4)			13		171	1		413
The second se	Adjustment f	for discount	ing (22. 52. 4)			14					
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	s (22. 19. 4)		15					
(,			or charges (par plementary note			16					
	Net operatin	g expenses	(22. 42. 4)			17		889	95		10715
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17)	19		(1314	17)		(12867)
	Earned pren	nium (21. 1 <i>°</i>	1. 5)		:	21		44	3		(830)
	Claims incur	red (22. 13	. 4)			22		(231	9)		(4804)
	Claims mana	agement co	sts (22. 14. 4)		:	23		8	84		201
Adjustment for prior years' underwriting	Adjustment f	for discount	ing (22. 51. 4)		:	24					
(accident year accounting)			or charges (par plementary note		:	25					
	Net operatin	g expenses	(22. 41. 4)		:	26		157	'3		6
	Balance (21-	-22-23+24+	25-26)			29		110)5		3767
	Per Form 24	(24. 69.	99 - 99)		:	31					
Balance from underwriting year accounting			and charges (pa plementary note		e	32					
	Total					39					
Balance of all years' underw	riting (19+29-	+39)				49		(1204	12)		(9100)
Allocated investment return						51					
Transfer to non-technical ac	count (49+51)				59		(1204	12)		(9100)

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

			Company registration number	GL/ UK/ CM	day	mon	th year	units	Category number
		R20	99122	GL	31	12	2009	£00	0 270
Items to be shown net of r	einsurance					1	his financia year	I F	Previous year
					_		1		2
	Earned prem	nium (21. 19	9. 5)		•	11	419	06	38984
	Claims incur	red (22. 17	. 4)			12	267	42	24180
	Claims mana	agement co	osts (22. 18. 4)		•	13	4	37	1038
This can be a started as a started as	Adjustment f	or discount	ting (22. 52. 4)		•	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	r unexpired risks	s (22. 19. 4)		15			
(, , , , , , , , , , , , , , , , , , ,			or charges (par plementary note			16			
	Net operatin	g expenses	(22. 42. 4)			17	217	38	17853
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-	17) [•]	9	(70	11)	(4087)
	Earned pren	nium (21. 1 <i>°</i>	1. 5)		:	21		(4)	
	Claims incur	red (22. 13	. 4)		:	22	375	37	123242
	Claims mana	agement co	sts (22. 14. 4)		:	23	8	11	3020
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		:	24	61	86	55230
(accident year accounting)			or charges (par plementary note		:	25			
	Net operatin	g expenses	(22. 41. 4)		:	26		56	(188)
	Balance (21-	-22-23+24+	-25-26)		:	29	(322	22)	(70844)
	Per Form 24	(24. 69.	99 - 99)		:	31			
Balance from underwriting year accounting			and charges (pa plementary note		e ;	32			
	Total				:	39			
Balance of all years' underw	riting (19+29-	+39)			4	19	(392	33)	(74931)
Allocated investment return					:	51			
Transfer to non-technical ac	count (49+51)				59	(392	33)	(74931)

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

Balance of all primary (,,,		Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	99122	GL	31	12	2009	£000	409
Items to be shown net of r	einsurance		1			This	s financial year	Pre	vious year
							1		2
	Earned pren	nium (21. 19	0. 5)		11	1	893	1	8099
	Claims incur	red (22. 17.	4)		12	2	156	51	769
	Claims mana	agement cos	sts (22. 18. 4)		1:	3	18	3	127
This could be described as a first set	Adjustment I	or discounti	ing (22. 52. 4)		14	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	(22. 19. 4)	1:	5			
			or charges (parti lementary note)		16	6			
	Net operatin	g expenses	(22. 42. 4)		17	7	392	2	1794
	Balance of y	ear's under	writing (11-12-13	3+14-15+16-1	7) 19)	326	5	5409
	Earned pren	nium (21. 11	. 5)		21	1	(51	6)	
	Claims incur	red (22. 13.	4)		22	2	(32	25)	(11824)
	Claims mana	agement cos	sts (22. 14. 4)		23	3	22	2	(378)
Adjustment for prior years' underwriting	Adjustment f	or discounti	ng (22. 51. 4)		24	4			
(accident year accounting)			or charges (parti lementary note)		2	5			
	Net operatin	g expenses	(22. 41. 4)		26	6	(36	68)	(42)
	Balance (21-	-22-23+24+2	25-26)		29)	(4	15)	12244
	Per Form 24	(24. 69.	99 - 99)		31	1			
Balance from underwriting year accounting			and charges (pa lementary note)		32	2			
	Total				39	9			
Balance of all years' underw	riting (19+29-	+39)			49	9	322	:0	17653
Allocated investment return					51	1			
Transfer to non-technical ac	count (49+51)			59	9	322	20	17653

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

i otal Proportional Kein		,	Company registration number	GL/ UK/ CM	day	month	year	units	Category number
		R20	99122	GL	31	12	2009	£000	600
Items to be shown net of r	einsurance					This	s financial year	Pre	vious year
							1		2
	Earned prem	nium (21. 19	9. 5)		11	1			
	Claims incur	red (22. 17	. 4)		12	2			
	Claims mana	agement co	sts (22. 18. 4)		1:	3			
This could be described as a first set	Adjustment f	or discount	ing (22. 52. 4)		14	4			
This year's underwriting (accident year accounting)	Increase in p	provision for	unexpired risks	s (22. 19. 4)	1:	5			
			or charges (par plementary note		16	6			
	Net operatin	g expenses	(22. 42. 4)		17	7	(12	26)	(327)
	Balance of y	ear's under	writing (11-12-1	3+14-15+16-1	17) 19)	12	26	327
	Earned pren	nium (21. 11	1. 5)		21	1			
	Claims incur	red (22. 13	. 4)		22	2			
	Claims mana	agement co	sts (22. 14. 4)		23	3			
Adjustment for prior years' underwriting	Adjustment f	or discount	ing (22. 51. 4)		24	4			
(accident year accounting)			or charges (par plementary note		2	5			
	Net operatin	g expenses	(22. 41. 4)		26	6			
	Balance (21-	-22-23+24+	25-26)		29	9			
	Per Form 24	(24. 69.	99 - 99)		31	1			
Balance from underwriting year accounting			and charges (pa plementary note		32	2			
	Total				39)			
Balance of all years' underw	riting (19+29-	+39)			49	9	12	26	327
Allocated investment return					51	1			
Transfer to non-technical ac	count (49+51)			59	•	12	26	327

Form 20

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Balance of all treaty reinsurance accepted business

			Company registration number	GL/ UK/ CM	day	n	nonth	year	units	Category number
		R20	99122	GL	31		12	2009	£000	709
tems to be shown net of r	einsurance		•	·			This	s financial year	Pre	vious year
								1		2
	Earned prem	nium (21. 19	9. 5)		Γ	11				
	Claims incur	red (22. 17	. 4)			12				
	Claims mana	agement co	osts (22. 18. 4)			13				
This we are used a subtractions	Adjustment f	for discount	ting (22. 52. 4)			14				
This year's underwriting (accident year accounting)	Increase in p	provision for	r unexpired risks	s (22. 19. 4)		15				
			or charges (par plementary note			16				
	Net operatin	g expenses	s (22. 42. 4)			17				
	Balance of y	ear's under	writing (11-12-1	3+14-15+16- [,]	17)	19				
	Earned prem	Earned premium (21. 11. 5) 2								
	Claims incur	red (22. 13	. 4)			22				
	Claims mana	agement co	osts (22. 14. 4)			23				
Adjustment for prior years' underwriting	Adjustment f	for discount	ting (22. 51. 4)			24				
(accident year accounting)			or charges (par plementary note			25				
	Net operatin	g expenses	s (22. 41. 4)			26				
	Balance (21-	-22-23+24+	-25-26)			29				
	Per Form 24	(24. 69.	99 - 99)			31				(4287
Balance from underwriting year accounting			and charges (paper) plementary note		e	32				
	Total					39				(4287
Balance of all years' underw	riting (19+29-	+39)				49				(4287
Ilocated investment return						51				
ransfer to non-technical ac	count (49+51)				59				(4287

Global business

Financial year ended **31st December 2009**

Total Business						Company registration number	GL/ UK/ CM	day		year	units	Category number
					R21	99122	GL	31	12	2009	£000	001
			Gross premiums writ	iten	Rein	surers' share		١	Vet of rei	nsurance		
Premiums receivable durir	ng the financial year		Earned in previous financial years			ned in previous nancial years			Earned in previous financial years			
			1			3				5		
In respect of risks incepted	d in previous financial years	11	36426			22404				14022		
		_	Earned in this financial year	Unearned at end this financial yea	-	Earned in this inancial year	Unearned at end this financial yea	-		d in this ial year		ed at end of ancial year
		_	1	2		3	4			5		6
In respect of risks incepted	d in previous financial years	12	(708)			1685				(2393)		
	For periods of less than 12 months	13	156305	1814	40	77730	103	05		78575		7835
In respect of risks incepted in this financial year	For periods of 12 months	14	1179527	106915	59	517008	5606	59		662519		508500
yea	For periods of more than 12 months	15	2971	622	21	1131	34	29		1840		2792
	s rebates and refunds) in previous in those years and brought forward to	16	1534065	6762	27	960068	248	58		573997		42769
Total (12 to 16)		19	2872160	116114	17	1557622	5992	51		1314538		561896

Name of insurer	Aviva Insurance UK Limited

Global business

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Financial year ended **31st December 2009**

Total Primary (Direct)	and Facultative Business					Company registration number	GL/ UK/ CM d	lay	month	year	units	Category number
				Г	R21	99122	GL	31	12	2009	£000	002
			Gross premiums writ	tten	Reir	nsurers' share		١	let of rei	nsurance		
Premiums receivable durir	ng the financial year		Earned in previous financial years			Earned in previous financial years				n previous al years		
			1			3				5		
In respect of risks incepted	d in previous financial years	11	36426			22404				14022		
		-	Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end this financial yea			Earned in this financial year		ed at end of ancial year
			1	2		3	4			5		6
In respect of risks incepted	d in previous financial years	12	(708)			1685				(2393)		
	For periods of less than 12 months	13	154760	1814	40	76185	1030)5		78575		7835
In respect of risks incepted in this financial vear	For periods of 12 months	14	1179527	106915	59	517008	56065	9		662519		508500
yea	For periods of more than 12 months	15	2971	622	21	1131	342	9		1840		2792
	s rebates and refunds) in previous in those years and brought forward to	16	1518390	6762	27	944393	2485	8		573997	997	
Total (12 to 16)	otal (12 to 16) 19		2854940	116114	47	1540402	1540402 599251			1314538		561896

Aviva Insurance UK Limited

Global business

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Financial year ended **31st December 2009**

Total Treaty Reinsura	I Treaty Reinsurance Accepted Business						Company registration number	GL/ UK/ CM		day	month	year	units	Category number
				Γ	R21	1	99122		GL	31	12	2009	£000	003
			Gross premiums wri	tten	en Reinsurers' share Net of reinsurance									
Premiums receivable durin	ng the financial year		Earned in previous financial years				d in previous ncial years					n previous ial years	5	
			1				3					5		
In respect of risks incepted	d in previous financial years	11												
			Earned in this financial year	Unearned at end this financial year	-	Earned in this financial year this finan					ed in this cial year		ed at end of ancial year	
			1	2			3		4			5		6
In respect of risks incepted	d in previous financial years	12												
	For periods of less than 12 months	13	1545				1545							
In respect of risks incepted in this financial year	For periods of 12 months	14												
year	For periods of more than 12 months	15												
Premiums receivable (less financial years not earned the financial year	rebates and refunds) in previous in those years and brought forward to	16	15675				15675							
Total (12 to 16)		19	17220				17220							

Global business

Financial year ended **31st December 2009**

Total primary (direct) and facultative accident & health						Company registration number	GL/ UK/ CM da	ay	month	year	units	Category number	
				Γ	R21	99122	GL 3	1	12	2009	£000	110	
			Gross premiums written			Reinsurers' share				Net of reinsurance			
Premiums receivable during the financial year		Earned in previous financial years		Earned in previous financial years				Earned in previous financial years					
			1			3		5					
In respect of risks incepted in previous financial years 11		11	1902			1109		793		793			
		•	Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end c this financial year			d in this al year		ed at end of ancial year	
		_	1	2		3	4		:	5		6	
In respect of risks incepted in previous financial years 12		12	(821)			(1277)			456				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	28825	74	44	13147	42 [.]	1		15678		323	
	For periods of 12 months	14	246262	20383	30	121313	105372	2		124949		98458	
	For periods of more than 12 months	15	7	2	20	4	14	4		3		6	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		217090			125113				91977				
Total (12 to 16) 19		491363	20459	94	258300 105807 23		233063		98787				

Name of insurer	Aviva Insurance UK Limited

Global business

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Financial year ended **31st December 2009**

Total primary (direct) and facultative personal motor business						Company registration number	GL/ UK/ CM d	ay	month	year	units	Category number
					R21	99122	GL 3	31	12	2009	£000	120
Gross premiums written				tten	Rein	surers' share	Ν	Net of reinsurance				
Premiums receivable during the financial year			Earned in previous financial years			ned in previous nancial years			Earned in previous financial years			
			1			3				5		
In respect of risks incepted in previous financial years 1		11	12083			5541			6542			
			Earned in this financial year	Unearned at end this financial yea	-	Earned in this inancial year	Unearned at end of this financial yea	-		d in this al year		ed at end of ancial year
			1	2		3	4			5		6
In respect of risks incepted in previous financial years		12	(416)			(226)			(190)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	34067	300)7	14133	155	3		19934		1454
	For periods of 12 months	14	383622	35301	9	171294	17973	7		212328		173282
	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	448422		1	269830		1		178592		
Total (12 to 16) 19		19	865695	35602	27	455031 181291		1	410664			174736

Name of insurer	Aviva Insurance UK Limited

Global business

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Financial year ended **31st December 2009**

Primary (direct) and f	ary (direct) and facultative household and domestic all risks.					Company registration number	GL/ UK/ CM da	ay	month	year	units	Category number
				Г	R21	99122	GL 3	1	12	2009	£000	160
			Gross premiums wri	iten	Rei	insurers' share		Ne	et of reir	surance		
Premiums receivable durir	remiums receivable during the financial year		Earned in previous financial years			arned in previous financial years		E	arned ir financia	n previous al years		
					3				:	5		
n respect of risks incepted in previous financial years		11	12413			6256				6157		
			Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end o this financial year			l in this al year		ed at end of ancial year
		_	1	2	3 4		5		6			
In respect of risks incepted	d in previous financial years	12	4749			3152				1597		
	For periods of less than 12 months	13	7698	85	55	3393	452	2		4305		403
In respect of risks incepted in this financial vear	For periods of 12 months	14	302102	26356	69	138172	141594	1		163930		121975
yea	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		449345			277312				172033			
Total (12 to 16)	Total (12 to 16) 19		763894	26442	24	422029	142046	6	341865			122378

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

Global business

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Financial year ended **31st December 2009**

Total primary (direct)	primary (direct) and facultative personal lines financial loss business						GL/ UK/ CM	day	month	year	units	Category number	
				Γ	R21	99122	GL	31	12	2009	£000	180	
			Gross premiums writ	tten	Reinsurers' share Net of reinsurance								
Premiums receivable durin	Premiums receivable during the financial year		Earned in previous financial years		Earned in previous financial years				Earned in previous financial years				
			1		3			5	5				
n respect of risks incepted in previous financial years		11	10787			9917				870			
			Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end this financial yea	-	Earned financia			ed at end of ancial year	
			1 2		3		4		5			6	
In respect of risks incepted	d in previous financial years	12	3468			4041				(573)			
	For periods of less than 12 months	13	60004	1039	94	35459	630	70		24545		4087	
In respect of risks incepted in this financial	For periods of 12 months	14	52354	4330)8	7136	298	56		45218		13452	
year	For periods of more than 12 months	15	2480	393	30	921	204	49		1559		1881	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	92567	4634	16	82562	142	19		10005	5 32127		
Total (12 to 16) 1		19	210873	10397	78	130119	5243	31	80754			51547	

Name of insurer	Aviva Insurance UK Limited

Global business

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Financial year ended **31st December 2009**

Total primary (direct)	primary (direct) and facultative commercial motor business						GL/ UK/ CM da	ay	month	year	units	Category number		
				Γ	R21	99122	GL 3	1	12	2009	£000	220		
			Gross premiums wri	tten	Reir	nsurers' share		N	let of reir	nsurance				
Premiums receivable durir	remiums receivable during the financial year		Earned in previous financial years		Earned in previous financial years			E		n previous al years				
						3			:	5				
In respect of risks incepted in previous financial years		11	(557)			(294)				(263)				
		-	Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end of this financial year			d in this al year		ed at end of ancial year		
			1	2		3	4		:	5		6		
In respect of risks incepted	d in previous financial years	12	(3053)			(1590)				(1463)				
	For periods of less than 12 months	13	15549	274	14	5732	1372	2		9817		1372		
In respect of risks incepted in this financial	For periods of 12 months	14	145231	16763	35	56819	8439	1		88412		83244		
year	For periods of more than 12 months	15	201	114	11	104	57	1		97		570		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	238388	356	50	io 143356 1776			95032	2 1784				
Total (12 to 16) 19		19	396316	17508	30	204421	8811	0		191895	8697			

Name of insurer	Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total primary (direct)	I primary (direct) and facultative commercial lines property business						on	GL/ UK/ CM	day	month	year	units	Category number
				Γ	R2′	1 9912	2	GL	31	12	2009	£000	260
			Gross premiums writ	tten	Re	einsurers' share			1	Net of rei	nsurance		
Premiums receivable durir	Premiums receivable during the financial year		Earned in previous financial years		E	arned in previou financial years				Earned in previous financial years			
				1							5		
n respect of risks incepted in previous financial years		11	(218)			(66	61)				443		
			Earned in this financial year	Unearned at end this financial year		Earned in this financial year		Unearned at er this financial y			d in this ial year		ed at end of ancial year
			1	2		3		4			5		6
In respect of risks incepted	d in previous financial years	12	(5002)			(260	06)			(2396			
	For periods of less than 12 months	13	531		59	196		31		33			28
In respect of risks incepted in this financial	For periods of 12 months	14	9692	49	74	572	20	2	563		3972		2411
year	For periods of more than 12 months	15	5		20		2		11		3		9
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	11014	10	73	746	68		537		3546		536
Total (12 to 16) 19		19	16240	61	26	1078	30	3	142	5460			2984

Name of insurer	Aviva Insurance UK Limited

Global business

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Financial year ended **31st December 2009**

Total primary (direct)	I primary (direct) and facultative commercial lines liability business						Company registration number	GL/ UK/ CM	day	month	year	units	Category number
				ſ	R2	21	99122	GL	31	12	2009	£000	270
			Gross premiums writ	tten	R	leinsu	rers' share			Net of reir	nsurance		
Premiums receivable durir	Premiums receivable during the financial year		Earned in previous financial years		E		d in previous ncial years			Earned in previous financial years			
			1	3					:	5			
n respect of risks incepted in previous financial years		11	(11)				(7)			(4)			
			Earned in this financial year	Unearned at end this financial ye			ned in this Incial year	Unearned at er this financial y			d in this ial year		ed at end of ancial year
			1	2			3	4			5		6
In respect of risks incepted	d in previous financial years	12	(255)			(133)				(122		2)	
	For periods of less than 12 months	13	2472	1	03		964		52		1508		51
In respect of risks incepted in this financial	For periods of 12 months	14	37521	249	975		16037	12	2572		21484		12403
year	For periods of more than 12 months	15	27	1	08		14		54		13		54
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	51311	150	005		32288	7	′503		19023		7502
Total (12 to 16) 19		19	91076	401	91		49170	20)181	41906			20010

Global business

Financial year ended **31st December 2009**

Balance of all primary	ance of all primary (direct) and facultative business						GL/ UK/ CM da	ıy	month	year	units	Category number		
				Г	R21	99122	GL 3	1	12	2009	£000	409		
			Gross premiums writ	ten	Rei	insurers' share	i i	Ne	et of reir	isurance				
Premiums receivable durin	Premiums receivable during the financial year					arned in previous financial years				n previous al years				
						3			:	5				
In respect of risks incepted in previous financial years 11		11	27			543				(516)				
			Earned in this financial year	Unearned at end this financial yea	-	Earned in this financial year	Unearned at end o this financial year			d in this al year		ed at end of ancial year		
			1	2		3	4		:	5		6		
In respect of risks incepted	d in previous financial years	12	622			324				298				
	For periods of less than 12 months	13	5614	23	34	3161	117	,		2453		117		
In respect of risks incepted in this financial year	For periods of 12 months	14	2743	784	19	517	4574	Ļ		2226		3275		
yea	For periods of more than 12 months	15	251	100)2	86	730)		165		272		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		10253	164	12	2 6464 822			3789		820				
Total (12 to 16) 19		19483	1072	27	10552	6243	3		8931		4484			

Global business

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Financial year ended **31st December 2009**

Total Proportional Re	otal Proportional Reinsurance Treaty Business accepted				Company registration number		registration	GL/ UK/ CM		day	month year		units	Category number
				Γ	R2	1	99122	G	L	31	12	2009	£000	600
			Gross premiums writ	ten	Re	einsu	rers' share	Net of reinsurance						•
Premiums receivable durir	ng the financial year		Earned in previous financial years		E		d in previous ncial years					n previous ial years		
			1		3		3				5			
In respect of risks incepted	d in previous financial years	11												
			Earned in this financial year this financial				ned in this ancial year	Unearned at end of this financial year			Earned in this financial year			ed at end of ancial year
			1	2	2 3		3	4				5		6
In respect of risks incepted	d in previous financial years	12												
	For periods of less than 12 months	13	1545				1545							
In respect of risks incepted in this financial year	For periods of 12 months	14												
yca	ear For periods of more than 12 months													
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	15675			1567								
Total (12 to 16)		19	17220				17220	+						

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Business

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	un	its	Category number	
		R22	99	122	GL	31	12	2009 £		00	001	
				forw previou	nt brought ard from us financial year 1	Amour payable receival in this fina year 2	e/ ble	Amount car forward to n financial ye	ext	attrib	Amount utable to this ancial year	
	Cross amount		11		2538713		61540	3 1642	0000		4 65465	
Claims incurred in respect	Gross amount							-				
of incidents occurring prior	Tternsurers share)	12		1296246		36185		2843		72782	
to this financial year	Net (11-12)		13		1242467		25355		9795	t attrib fin 8 3 5 2 2 9 3 2 9 3 3 9 3 9 3 9 3 9 3 9 3 9 3 9 3 9 3 9 9 3 9 9 1 3 9 9 1 1 1 1 1 1 1 1 1 1 1 1 1	(7317)	
	Claims managem	ient costs	14		24406		29527	-	8182		18303	
Claims incurred in respect	Gross amount		15				36640		6982		1883622	
of incidents occurring in	Reinsurers' share)	16			-	32905		2499		965404	
this financial year	Net (15-16)		17			-	53735		483			
	Claims managem	ient costs	18				51801	Ę	9339		71140	
Provision for unexpired risk			19									
	Commissions		21		288346		79391		8008		489729	
	Other acquisition	expenses	22		48601	1	13991	44	849	1177	117743	
Net operating expenses	Administrative ex	penses	23				72110				72110	
expenses	Reinsurance com profit participation		24		179272	1	79803	92	2499		266576	
	Total (21+22+23-	24)	29		157675	3	35689	130)358	attributable financial 4 8 3 5 2 1 9 2 1 9 3 9 9 9 9 9 9 9 9 1 9 1 9 1	413006	
	Gross amount		31		104721			209	9675		104954	
Adjustments for discounting in respect of	Reinsurers' share	•	32		21809			120)577		98768	
the items shown at lines	Claims managem	ent costs	33									
11 to 18 above	Total (31-32+33)		39		82912			89	9098		6186	
0	Prior financial yea	ars	41		3		21054				21057	
Split of line 29	This financial yea	r	42		157672	3	64635	130	358		391949	
	Incidents occurrir financial year	ng prior to this	51		82912			89	9098		6186	
Split of line 39	Incidents occurrir financial year	ng in this	52									

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

Total Primary (Direc	,		Compa registr numbe	ation	GL/ UK/ CM	day	mont	th year	ur	nits	Category number
		R22	99	122	GL	31	12	2009	£0	00	002
				forwa previous y	t brought rd from s financial ear 1	Amoun payable receivat in this fina year 2	e/ ble	Amount car forward to r financial ye	next	attrib	Amount utable to this ancial year 4
	Gross amount		11		2530491		61180	-	3424		- 69113
Claims incurred in respect	Reinsurers' share		12		1288024		35825		3629		76430
of incidents occurring prior	Net (11-12)		13		1242467		25355		9795		(7317)
to this financial year	Claims manageme	ent costs	14		24406		29527		3182		18303
	Gross amount		15				33709	-	6508		1880217
Claims incurred in respect	Reinsurers' share		16				79974		2025		961999
of incidents occurring in this financial year	Net (15-16)		17				53735		1483		918218
this manolal year	Claims manageme	ent costs	18			(61801	ç	9339		71140
Provision for unexpired risk	is		19								
	Commissions		21		282408	37	7661	178	8008		482061
	Other acquisition	expenses	22		48601	1'	13991	44	1849		117743
Net operating	Administrative exp	enses	23			-	72110				72110
expenses	Reinsurance com profit participation		24		173334	17	7947	92	2499		258782
	Total (21+22+23-2	24)	29		157675	38	85815	130	0358		413132
	Gross amount		31		104721			209	9675		104954
Adjustments for discounting in respect of	Reinsurers' share		32		21809			120)577		98768
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39		82912			89	9098		6186
Calit of line 20	Prior financial yea	rs	41		3	2	21054				21057
Split of line 29	This financial year		42		157672	36	64761	130)358		392075
	Incidents occurring financial year	g prior to this	51		82912			89	9098		6186
Split of line 39	Incidents occurring financial year	g in this	52								

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

Financial	year ended	31st December 2	009

FSA general insurance business reporting category

Total Treaty Reinsurance Accepted Business

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	un	its	Category number
		R22	99	122	GL	31	12	2009	£0	00	003
			·	forwa previous y	t brought rd from s financial ear 1	Amoun payable receivat in this fina year 2	e/ ole	Amount carr forward to n financial ye	ext	attribu	Amount utable to this uncial year 4
	Gross amount		11		8222		360	4	214		(3648)
Claims incurred in respect	Reinsurers' share		12		8222		360	4	214		(3648)
of incidents occurring prior to this financial year	Net (11-12)		13								
,	Claims managem	ent costs	14								
	Gross amount		15				2931		474		3405
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				2931		474		3405
this financial year Net (15-16)			17								
	Claims managem	ent costs	18								
Provision for unexpired risk	s		19								
	Commissions		21		5938		1730				7668
	Other acquisition	expenses	22								
Net operating	Administrative expenses		23								
expenses	Reinsurance com profit participation		24		5938		1856				7794
	Total (21+22+23-2	24)	29				(126)				(126)
A	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims managem	ent costs	33								
11 to 18 above	Total (31-32+33)		39								
Calit of line 20	Prior financial yea	rs	41								
Split of line 29	This financial year	•	42				(126)				(126)
Calit of line 20	Incidents occurrin financial year	g prior to this	51								
Split of line 39	Incidents occurrin financial year	g in this	52								

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative accident & health

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	99	122	GL	31	12	2009 £0		00	110
			·	forwai previous ye	t brought rd from s financial ear 1	Amoun payable receivat in this fina year 2	e/ ole	Amount car forward to n financial ye	next		Amount utable to this ancial year 4
	Gross amount		11		60765	3	37455	6	6314		(16996)
Claims incurred in respect	Reinsurers' share		12		36864	2	23423	2	2584		(10857)
of incidents occurring prior to this financial year	Net (11-12)		13		23901	1	4032	3	3730		(6139)
, , , , , , , , ,	Claims manageme	ent costs	14		1804		1160		66		(578)
	Gross amount		15			28	31711	34	1795		316506
Claims incurred in respect	Reinsurers' share		16			14	4444	16	6512		160956
of incidents occurring in this financial year	Net (15-16)		17			13	37267	18	3283		155550
•	Claims manageme	ent costs	18				9237	2	2006		11243
Provision for unexpired risk	S		19								
	Commissions		21		38942	2	29375	11	1042		57275
	Other acquisition e	expenses	22		6928	1	4499	4	1004		17423
Net operating	Administrative expenses		23			22134					22134
expenses	Reinsurance composition		24		24274	1	11038 5535		5535	5 297	
	Total (21+22+23-2	24)	29		21596	5	54970	ę	9511		67055
	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines 11 to 18 above	Claims manageme	ent costs	33								
TT to To above	Total (31-32+33)		39								
Calit of line 20	Prior financial yea	rs	41				8				8
Split of line 29	This financial year		42		21596	5	54962	ę	9511		67047
	Incidents occurring financial year	g prior to this	51								
Split of line 39	Incidents occurring financial year	g in this	52								

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009	Financial	year ended	31st December 2009
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FSA general insurance business reporting category

Total primary (direct) and facultative personal motor business

			Compa registr numbe	ation	GL/ UK/ CM	day	mon	th year	un	its	Category number
		R22	99122		GL	31	12	2009	£0	00	120
				forwa previous ye	t brought rd from s financial ear 1	Amoun payable receivat in this fina year 2	e / ole	Amount car forward to r financial ye	next	attrib	Amount utable to this ancial year 4
	Gross amount		11		1243764		17301	-	5861		. 69398
Claims incurred in respect	Reinsurers' share		12		661625	-	12316		2993		93684
of incidents occurring prior to this financial year	Net (11-12)		13		582139)4985		2868		(24286)
to this infancial year	Claims manageme	ent costs	14		10391		1635		6915		8159
	Gross amount		15				74742		2664		707406
Claims incurred in respect	Reinsurers' share		16				37371		6332		353703
of incidents occurring in this financial year	Net (15-16)		17			18	37371	160	5332		353703
	Claims manageme	ent costs	18			2	23643		2643		26286
Provision for unexpired risk	s		19								
	Commissions		21		27549	(61453	23	3451		65551
	Other acquisition e	expenses	22		21162	4	18550	20	0141		49571
Net operating	Administrative exp	enses	23			2	20283				20283
expenses	Reinsurance comr profit participations		24		16527	2	24604	4 11726			29405
	Total (21+22+23-2	:4)	29		32184	1()5682	3.	1866		106000
A diverse and a fam	Gross amount		31					80	0411		80411
Adjustments for discounting in respect of	Reinsurers' share		32					80	0411		80411
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39								
	Prior financial year	rs	41		3		4565				4568
Split of line 29	This financial year		42		32181	1(01117	3.	1866		101432
	Incidents occurring financial year	g prior to this	51								
Split of line 39	Incidents occurring financial year	g in this	52								

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009
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FSA general insurance business reporting category

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

			Compa registr numbe	ation	GL/ UK/ CM	day	mon	th year	ur	nits	Category number
		R22	99	122 GI		31	12	2009	£0	00	160
				forwa previou	nt brought ard from s financial /ear	Amou payat receiv in this fir yea	le / able ancial	Amount ca forward to financial	next		Amount utable to this ancial year
					1	2		3			4
	Gross amount		11		227196		79214	:	37848		(10134)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		135384		06381	:	22835		(6168)
to this financial year	Net (11-12)		13		91812		72833		15013		(3966)
	Claims manageme	ent costs	14		3094		7806		590		5302
	Gross amount		15			:	271712	1:	50193		421905
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				41133		30305		
this financial year	Net (15-16)		17				30579		69888		200467
	Claims manageme	ent costs	18				13664		1986		15650
Provision for unexpired risk	s		19						(4394)		(4394)
	Commissions		21		86935		38535		50548		174922
	Other acquisition e	expenses	22		10628		28967		12481		27114
Net operating	Administrative expenses		23				12229				12229
expenses	Reinsurance comr profit participations		24		53792		65243	3 27595			91440
	Total (21+22+23-2	:4)	29		43771		14488	:	35434		122825
A diverter and a fam	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39								
0 11 11 00	Prior financial year	rs	41				2908				2908
Split of line 29	This financial year		42		43771		11580	:	35434		119917
	Incidents occurring financial year	g prior to this	51								
Split of line 39	Incidents occurring financial year	g in this	52								

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 3	31st December 2009
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FSA general insurance business reporting category

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

			Compa registr numbe	ation	GL/ UK/ CM	day	mon	th year	u	nits	Category number		
		R22	99	122	GL	31	12	2009	£	000	180		
				forwa previous	t brought rd from s financial ear	Amou payab receiva in this fin yea	e / ble ancial	Amount ca forward to financial y	next		utable to this		
					1	2		3			4		
	Gross amount		11		49429		37484		20888		8943		
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		31213		25592		8286		2665		
to this financial year	Net (11-12)	13			18216		11892	1	2602	6278			
	Claims manageme				203	1545		34		1376			
	Gross amount		15				48436	2	18767 4704		28975		77411
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				28278	1	Carried o next year Amount attributable to th financial year 20888 894 8286 266 12602 627 34 137 28975 7741 18767 4704 10208 3036 278 308 4394 439 64679 10709 4185 310 45 33027 6556 35837 4509 10709	47045			
this financial year	Net (15-16)		17				20158	1	0208	E000 / / / / / / / / / / / / / / / / / /	30366		
-	Claims manageme	ent costs	18				2807		278		3085		
Provision for unexpired risk	S		19					4394		4394			
	Commissions		21		89022		82754	6	64679 1070		107097		
	Other acquisition e	expenses	22		3242		4051		4185	units num £000 18 ried lext bar Amount attributable t financial y 2888 4 3286 3 2602 4 34 3 2675 7 3767 4 30275 7 6337 4 3027 6 3837 4 10 10	3108		
Net operating	Administrative exp	enses	23				452				452		
expenses	Reinsurance composition		24		54460		44129	3	arried arried next year 20888 8286 12602 34 28975 18767 10208 278 4394 64679 4185 33027		65562		
	Total (21+22+23-2	:4)	29		37804		43128	3	5837		45095		
	Gross amount		31										
Adjustments for discounting in respect of	Reinsurers' share		32							5 774 7 470 8 300 8 300 8 300 4 4 43 9 1070 5 31 7 655 7 450			
the items shown at lines	Claims manageme	ent costs	33										
11 to 18 above	Total (31-32+33)		39										
	Prior financial yea	rs	41				11489				11489		
Split of line 29	This financial year		42		37804		31639	3	5837		33606		
0	Incidents occurring financial year		51										
Split of line 39	Incidents occurring financial year	g in this	52							2000 A 1 Attribution attribution fina 8 A 6 2 4 5 5 A 9 5 7 A 7 A 7 A 7 A 8 A 9 A 10 A 11 A 12 A 13 A 14 A 15 A 16 A 17 A 17 A 18 A 19 A 10 A 10 A 11 A 12 A 13 A 14 A 15 A 16 A 17 A 18 A 19 A 10 A 10 A 10 A 11 A 12 A 13 A 14 A 15 A			

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009	Financial	year ended	31st December 2009
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FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

			Compa registr numbe	ation	GL/ UK/ CM	day	, mon	th year	u	nits	Category number	
		R22	99	122	GL	31	12	2009) £(000	220	
				forwa previou	nt brought ard from Is financial /ear	Amo payal receiv in this fir yea	ole / able nancial	Amount of forward the financial	o next			
					1		2				4	
	Gross amount		11		549796		194512	:	330881		(24403)	
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		300800		108804		181690		(10306)	
to this financial year	Net (11-12)		13		248996		85708		149191		(14097)	
	Claims manageme	ent costs	14		6582		5478		4031	4031		
	Gross amount		15				120715		162942	31471 14182		
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				60358		81471	units number £000 220 ied ext arr Amount attributable to financial yea 881 (244 690 (100 191 (140 031 228 942 2836 471 1418 690 125 942 2836 471 215 943 364 802 140 943 364 802 140 74 215 943 364 802 140 943 364 802 140 74 215 74 365 492 134 492 134 803 803 804 805 805 134 806 134 807 134 808 134 809 134 809 <th< td=""><td>141829</td></th<>	141829	
this financial year	Net (15-16)		17				60357		81471		141828	
	Claims manageme	ent costs	18				10496		2049		12545	
Provision for unexpired risk	S		19									
	Commissions		21		23904		29474		16943		36435	
	Other acquisition e	expenses	22		4566		13239		3802		14003	
Net operating	Administrative exp	enses	23				7492				7492	
expenses	Reinsurance comr profit participations		24		14343		15717		£00 carried o next lyear 330881 181690 149191 4031 162942 81471 81471 16943		21589	
	Total (21+22+23-2	4)	29		14127		34488		12274		36341	
	Gross amount		31						13492		13492	
Adjustments for discounting in respect of	Reinsurers' share		32						13492		13492	
the items shown at lines	Claims manageme	ent costs	33									
11 to 18 above	Total (31-32+33)		39									
0	Prior financial year	ſS	41				823				823	
Split of line 29	This financial year		42		14127		33665		12274		35518	
	Incidents occurring financial year	g prior to this	51									
Split of line 39	Incidents occurring financial year	g in this	52							000		

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 3	31st December 2009
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FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

	-		Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	99	122	GL	31	12	2009	£	000	260
				forw previou	nt brought ard from us financial year 1	Amour payable receiva in this fina year 2	e / ole	forward to r financial ye	next	attrib	utable to this ancial year
	Gross amount		11		20612		12320	-			4 (1394)
Claims incurred in respect											. ,
of incidents occurring prior			12		13792		8873				925
to this financial year	Net (11-12)		13		6820		3447				(2319) 84
	Claims managem	ent costs	14		269		256	-			
Gross amount 15 Claims incurred in respect Reinsurers' share 16					12791				16005		
of incidents occurring in			16				6396 6395			units num 2000 26 I Amount attributable to financial ye 4 4 8 ((4 (1) 8 (1) 4 (1) 8 (1) 6 10 3 10 2 11	8004 8001
this financial year	Net (15-16) Claims managem	ent costs	18				1438		3214 1608 1606 273 530 85	1711	
Provision for unexpired risk	0	00010	19				1400		210		
	Commissions		21		1024		15224		530		15718
	Other acquisition	expenses	22		1784		903			Amount attributable to financial ye 4 3 (1 4 (2 7 4 (2 7 7 4 (1 4 (2) 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	2602
Net operating	Administrative ex	•	23				240		2009 £000 Amount carried forward to next financial year attribut fin 3 6898 5844 1054 97 3214 1608 1606 273 273	240	
expenses	Reinsurance com profit participation	missions and	24		751		7544				8092
	Total (21+22+23-	24)	29		2057		8823		412		10468
	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share	1	32							4 1 7 4 1 8 6 3 3 0 1 5 5 3 2 1 2 1	
the items shown at lines	Claims managem	ent costs	33								
11 to 18 above	Total (31-32+33)		39							000 Attribu	
Onlit of line 00	Prior financial yea	ars	41				1573				1573
Split of line 29	This financial yea	r	42		2057	-	7250		412		8895
	Incidents occurrin financial year	ig prior to this	51								
Split of line 39	Incidents occurrin financial year	ig in this	52							d attrib 8	

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 3	31st December 2009
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FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

			Compa registr numbe	ation	GL/ UK/ CM		day	mont	h yea	r u	inits	Category number	
		reg nur R22	99	122	GL		31		200	2009 £		270	
				forwa previou	nt brought ard from is financial /ear	p; re	ayable ceivab is finar year	/ le	Amount forward financia	to next al year		ancial year	
					1		2		3			-	
	Gross amount		11		352733		4	9295		349159	nits DOO Ai attribut	45721	
Claims incurred in respect of incidents occurring prior			12		92268			9471		80981		8184	
to this financial year	Net (11-12)		13		260465		2	9824		268178		37537	
	Claims manageme	ent costs	14		1875	1425		1425	1261		811		
	Gross amount		15				2	2659		30830		53489	
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				1	1330	15417		units number £000 270 £000 270 £000 270 £000 270 d Amount attributable to th financial year 59 4572 31 818 78 3753 30 5348 17 2674 13 2674 14 1957 14 1957 14 1957 17 2175 18 898 19 978 14 1957 10 302 13 2674 14 1957 10 302 14 1957 10 302 13 2674 14 1957 15 100 16 410 17 2175 18 100 19 100 19 10 </td <td>26747</td>	26747	
this financial year	Net (15-16)		17			ļ	1	1329		15413	2000 A attribu fina attribu fina 3 1 3 1 3 3 3 3 3 3 3 3 3 3 3 3 4 3 7 2 4 3 8 7	26742	
	Claims manageme	ent costs	18					431		6		437	
Provision for unexpired risk	S		19										
	Commissions		21		11939		1	6650		9014	14 19575		
	Other acquisition e	expenses	22		58			3002		40	units num £000 27 £000 27 attributable Amour attributable Amour 100 4 159 2 261 2 330 5 117 2 113 2 6 330 914 1 40 307 547 2 547 2 547 2 547 2 547 2 547 2 547 2	3020	
Net operating	Administrative exp	enses	23					8987				8987	
expenses	Reinsurance comr profit participations		24		7163			7132		4507		9788	
	Total (21+22+23-2	4)	29		4834		2	1507		4547		21794	
	Gross amount		31		104721					115772		11051	
Adjustments for discounting in respect of	Reinsurers' share		32		21809					26674	nits 000 Ar attribut finan	4865	
the items shown at lines	Claims manageme	ent costs	33										
11 to 18 above	Total (31-32+33)		39		82912					89098	A A A A A A A A A A A A A A A A A A A	6186	
0	Prior financial year	s	41			1		56				56	
Split of line 29	This financial year		42		4834	21451		1451	4547		21738		
	Incidents occurring financial year	g prior to this	51		82912					89098		6186	
Split of line 39	Incidents occurring financial year	g in this	52								attrik fin attrik fin a a a a a a a a a a a a a a a a a a a		

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

rinancial year ended 31st December 200	Financial	year ended	31st December 200
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FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	ur	nits	Category number
		R22	99	122	GL	31	12	2009	£0	00	409
		-		forwa previou	nt brought ard from us financial year 1	Amour payable receival in this fina year 2	e / ole	forward to n financial ye	ext	attrib	ancial year
	Gross amount		11		26196	3599					(2022)
Claims incurred in respect		<u>,</u>	12		16078	-	965			units 2000 Ar attribut: finan 5 3 2 3 2 3 1 5 7 1 5 7 1 <td>(1697)</td>	(1697)
of incidents occurring prior	Net (11-12)	•	13		10118		2634				(325)
to this financial year	. ,	ns management costs 14			188		222			222	
	Gross amount		15				943				3838
Claims incurred in respect Reinsurers' sha		1	16				664				2277
of incidents occurring in this financial year	Net (15-16)	·	17				279			units num 2000 40 Amound attributable t financial yr 4 5 (() 3 () 3 () 3 () 4 () 5 () 6 () 7 () 6 () 6 () 7 () 6 () 6 () 6 () 6 () 6 () 6 () 7 () 6 () 6 () 6 () 6 () 7 () 6 () 7 () 6 () 6 () 7 ()	1561
uns intanciai year	Claims managem	ent costs	18				85		98		183
Provision for unexpired risk	_		19								
	Commissions		21		3093 4196 1801		5488				
	Other acquisition	expenses	22		233	-	780		111	9 (3 8 2 5 38 3 22 2 15 8 1 1 54 1 9 5 31	902
Net operating	Administrative ex	penses	23				293		2009 £000 iount carried ward to next hancial year attribution 3 20575 13416 7159 188 2895 1613 1282 98 1801	293	
expenses	Reinsurance com profit participation		24		2024		2540	1			3129
	Total (21+22+23-	24)	29		1302		2729		477		3554
	Gross amount		31								
Adjustments for discounting in respect of	Reinsurers' share	•	32								
the items shown at lines	Claims managem	ent costs	33								
11 to 18 above	Total (31-32+33)		39							000	
0 11 11 00	Prior financial yea	ars	41				(368)				(368)
Split of line 29	This financial yea	r	42		1302		3097		477		3922
	Incidents occurrir financial year	ng prior to this	51								
Split of line 39	Incidents occurrir financial year	ng in this	52								

Form 22

Name of insurer Aviva Insurance UK Limited

Global business

FSA general insurance business reporting category

Total Proportional Reinsurance Treaty Business accepted

			Compa registr numbe	ation	GL/ UK/ CM	day	moni	th year	un	its	Category number
		R22	99	122	GL	31	12	2009	£0	00	600
			·	forwa previous y	it brought ard from s financial rear	Amour payable receival in this fina year	e/ ble	Amount car forward to r financial ye	next		utable to this ancial year
	-				1	2		3			
	Gross amount		11		3906		544				(3362)
Claims incurred in respect of incidents occurring prior	Reinsurers' share		12		3906		544				(3362)
to this financial year	Net (11-12)		13							attrib fin	
	Claims manageme	ent costs	14							attrib fin	
	Gross amount 15 2931			2931		474		3405			
Claims incurred in respect of incidents occurring in	Reinsurers' share		16				2931		474 3405	3405	
this financial year	Net (15-16)		17							nits num 000 60 Amoun attributable t financial y 4 ((
	Claims manageme	ent costs	18							-	
Provision for unexpired risk	S		19								
	Commissions		21		5938		1730				7668
	Other acquisition e	expenses	22								
Net operating	Administrative exp	enses	23							Amount attributable to financial yea 4 (3 (3 (3) 3 3 3 3 4 3 4 7 7 (1 7 7 (1 1 1 1 1 1 1 1 1 1 1 1 1	
expenses	Reinsurance comr profit participations		24		5938		1856		474 3 474 3 474 7 7	7794	
	Total (21+22+23-2	4)	29				(126)				(126)
	Gross amount		31			-				fin	
Adjustments for discounting in respect of	Reinsurers' share		32								
the items shown at lines	Claims manageme	ent costs	33								
11 to 18 above	Total (31-32+33)		39							nits num 00 6 Amou attributable financial	
	Prior financial year	'S	41								
Split of line 29	This financial year		42				(126)				(126)
	Incidents occurring financial year	g prior to this	51								
Split of line 39	Incidents occurring financial year	g in this	52								

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended	31st December 2009
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FSA general insurance business reporting category

Balance of all treaty reinsurance accepted business

			Compa registr numbe	ation	GL/ UK/ CM	day	mont	h year	units	Category s number
		R22	99	122	GL	31	12	2009	£00	0 709
				forwa previou	nt brought ard from is financial year 1	Amoun payable receivat in this fina year 2	e/ ble	Amount car forward to r financial ye	ext at	Amount ttributable to this financial year 4
	Gross amount		11		4316		(184)		1214	(286)
Claims incurred in respect	Reinsurers' share		12		4316		(184)	4	1214	(286)
of incidents occurring prior to this financial year	Net (11-12)		13				(-)			(/
	Claims manageme	ent costs	14							
	Gross amount		15							
Claims incurred in respect	Reinsurers' share		16							
of incidents occurring in this financial year	Net (15-16)		17							
	Claims manageme	ent costs	18							
Provision for unexpired risk	s		19							
	Commissions		21							
	Other acquisition e	expenses	22							
Net operating	Administrative exp	enses	23							
expenses	Reinsurance composition		24							
	Total (21+22+23-2	:4)	29							
	Gross amount		31							
Adjustments for discounting in respect of	Reinsurers' share		32							
the items shown at lines	Claims manageme	ent costs	33							
11 to 18 above	Total (31-32+33)		39							
Colit of line 20	Prior financial yea		41							
Split of line 29	This financial year		42							
0 11 41 00	Incidents occurring financial year	g prior to this	51							
Split of line 39	Incidents occurring financial year	g in this	52							

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Business

									_		Compa registra numbe	ation UK/	day	month	year units	Category number
										R2	3 99	122	GL 31	12 2	2009 £000	001
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forw	anding carried			standing orward	Claims incurred	Deduction for discounting	Earned premiums	Deterioration (surplus) of	/ Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
		_	1	2	3	4	5	6	7		8	9	10	11	12	13
12	2009	11				553735	304386	60097				918218		1314538	3	69.9
12	2008	12	524799	371583		191828	161444	9234	272	760	98823	(9077)		1318042	. (2.4) 67.3
12	2007	13	732479	501477	338039	63050	126862	3323	191	254	8055	(6074)		1714814	5.9	73.7
12	2006	14	675201	591130	384078	52454	108362	1111	181	438	2352	(21863)		1844786	6 (7.6) 66.2
12	2005	15	572147	665017	479479	42033	55501	412	104	741	737	(7532)		1859009	(13.2) 61.8
12	2004	16	530830	656104	461839	23421	30357	177	53	143	283	529		1833510	(21.4) 57.1
12	2003	17	504195	595857	441070	7463	15581	105	30	804	119	(7774)		1776223	3 (22.1) 54.5
12	2002	18	481208	488485	435457	2612	13007	51	19	063	37	(3430)		1631238	(7.6) 57.2
12	2001	19	858395	979880	670558	3293	5912	52	10	575	16	(1334)		2369839	(30.6) 64.9
12	2000	20	856117	886253	872428	2717	10083	20	14	152	6	(1338)		2506589) (.1) 69.5
Prior accide	ent years	21				36484	37568	230633	71	478	182631	50576	89098			
Reconcilia	ation	22														
Total (11 t	o 22)	29				979090	869063	305215	949	408	293059	910901	89098			

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

									_		Compa registra numbe	ation UK/	day	month	year units	Category number
										R2	23 99	122	GL 31	12	2009 £000	002
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			tstanding forward	Claims incurred	Deduction for discounting	Earned premiums	Deterioration (surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7		8	9	10	11	12	13
12	2009	11				553735	304386	60097				918218		1314538		69.9
12	2008	12	524799	371583		191828	161444	9234	272	2760	98823	(9077)		1318042	(2.4	67.3
12	2007	13	732479	501477	338039	63050	126862	3323	191	1254	8055	(6074)		1714814	5.9	73.7
12	2006	14	675201	591130	384078	52454	108362	1111	181	1438	2352	(21863)		1844786	(7.6	66.2
12	2005	15	572147	665017	479479	42033	55501	412	104	4741	737	(7532))	1859009	(13.2	61.8
12	2004	16	530830	656104	461839	23421	30357	177	53	3143	283	529		1833510	(21.4	57.1
12	2003	17	504195	595857	441070	7463	15581	105	30	0804	119	(7774))	1776223	(22.1	54.5
12	2002	18	481208	488485	435457	2612	13007	51	19	9063	37	(3430))	1631238	(7.6	57.2
12	2001	19	858395	979880	670558	3293	5912	52	10	0575	16	(1334))	2369839	(30.6	64.9
12	2000	20	856117	886253	872428	2717	10083	20	14	4152	6	(1338)		2506589	(.1	69.5
Prior accide	ent years	21				36484	37568	230633	71	1478	182631	50576	89098			
Reconcilia	ation	22														
Total (11 t	to 22)	29				979090	869063	305215	949	9408	293059	910901	89098			

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative accident & health

									_		Compa registra numbe	ation UK/	day	month	year units	Category number
										R2	3 99	122	GL 31	12	2009 £000	110
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv	anding carried vard			standing forward	Claims incurred	Deduction for discounting	Earned premiums	Deterioration (surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7		8	9	10	11	12	13
12	2009	11				137267	5488	12795				155550		233063		66.7
12	2008	12	119171	18330		13020	119	20	4	689	13641	(5171)		198834	(28.2) 66.6
12	2007	13	142172	25995	17368	651	841	3	1	489	36	(30)		236363	(27.4	68.1
12	2006	14	120213	24132	15370	153	1841		2	082	5	(93))	21785	(28.0	63.2
12	2005	15	88121	33388	26807	123	20			104		39		182467	(19.3) 63.1
12	2004	16	79639	29848	15699	6	82			121		(33))	232445	(47.1) 41.1
12	2003	17	71893	27744	24164	19	72			109		(18))	21814	(12.6) 44.1
12	2002	18	70525	26505	21948	27	53	1		46		35		198518	(16.9) 46.6
12	2001	19	129674	71505	44964	1	129			47	1	82		339107	(36.9) 51.5
12	2000	20	106650	65183	63168	4	257			264		(3)		335546	(2.7) 50.7
Prior accide	ent years	21				28	292			554	713	(947)				
Reconcilia	ation	22														
Total (11 t	to 22)	29				151299	9194	12819	9	505	14396	149411				

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative personal motor business

									-		Con regi num	istra	tion U	iL/ K/ M		day	month	ye	ar units	Category number
										R2	23	991	22	G	L	31	12	20	09 £000	120
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forw	anding carried vard		aims out prought (standing forward		Claims incurred		Deduction discounti	-	Earned		Deterioration (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end			Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred b not reporte (net)		(latest year) developed (other years during this financial yea (4+5+6-7-8	s) s ar	from clair outstandi carried forward (r	ns ng	(net)		original reserve %	
			1	2	3	4	5	6	7		8	_	9		10		11	_	12	13
12	2009	11				187371	146264	20068					35370	03			4106	664		86.1
12	2008	12	197790	173943		77216	95800	5524	11	8723	552	20	459	97			4330	083	2.6	86.9
12	2007	13	267002	224666	132382	28083	83031	1787	11	3576	56	97	(63	72)			6055	527	9.2	84.6
12	2006	14	303944	306023	190857	33608	70716	669	11	6466	14	75	(129-	48)			7221	173	(3.3) 83.1
12	2005	15	245266	373048	252110	29027	42428	170	7	0834	3	95	39	96			7674	493	(13.2) 74.1
12	2004	16	214398	324004	225189	17982	20086	43	3	9506	1(02	(14	97)			6907	799	(18.7) 69.2
12	2003	17	192637	307649	235287	4509	12004	26	2	2425	:	39	(59)	25)			6693	315	(18.1) 66.4
12	2002	18	183959	256676	191432	1669	8471	5	1	1648		3	(15	06)			6012	280	(21.5) 64.1
12	2001	19	333806	417659	288112	1524	3812	6		7040		1	(16	99)			8011	177	(29.7) 78.3
12	2000	20	317390	321039	336374	398	140			482		2	:	54			7998	341	4.9	81.8
Prior accide	ent years	21				10969	8150		1	8293	2	12	6	14						
Reconcilia	ation	22																		
Total (11	to 22)	29				392356	490902	28298	51	8993	631	46	3294 ⁻	17						

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

									_		Compa registra numbe	ation UK/	day	month	year units	Category number
										R2	3 99	122	GL 31	12 2	2009 £000	160
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			standing forward	Claims incurred	Deduction for discounting	Earned premiums	Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7		8	9	10	11	12	13
12	2009	11				130579	59419	10469				200467		341865		58.6
12	2008	12	113655	62578		48141	7764	514	52	2283	10295	(6159)		320891	(9.8)	53.0
12	2007	13	209133	109391	112811	15279	2805	355	14	4743	992	2704		417404	20.0	81.5
12	2006	14	150323	109194	96451	2110	547	119	3	3774	268	(1266)		428399	(9.1)	58.3
12	2005	15	146436	98757	96330	3411	828	67	4	1632	94	(420)		438350	1.9	56.4
12	2004	16	103356	128231	88619	1915	59	27		568	31	1402		372066	(29.3)	52.1
12	2003	17	112592	94865	49329	1861	703	8	1	1947	13	612		343935	(45.3)	47.8
12	2002	18	100655	71789	92002	14	56	4		142	2	(70)		311602	28.3	61.9
12	2001	19	172980	197356	138776	42	100	4		188	1	(43)		496495	(29.6)	62.8
12	2000	20	209477	227739	218032	12	10			34		(12)		584919	(4.3)	73.1
Prior accide	ent years	21				48	1043		1	1805		(714)				
Reconcilia	ation	22														
Total (11	to 22)	29				203412	73334	11567	80	0116	11696	196501				

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

									_		Compa registra numbe	ation UK/	day	month	year units	Category number
										R2	3 99	122	GL 31	12 2	2009 £000	180
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			standing forward	Claims incurred	Deduction for discounting	Earned	Deterioration (surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end			Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7		8	9	10	11	12	13
12	2009	11				20158	8155	2053				30366		80754		37.6
12	2008	12	10933	9508		9303	6126	625	6	6024	3484	6546		118669	68.8	22.7
12	2007	13	14020	9832	7659	803	867	163	1	1726	492	(385)		154807	(3.5) 15.2
12	2006	14	15275	14198	11652	850	180	94	1	1048	290	(214)		175771	(10.0) 16.0
12	2005	15	12817	22164	16665	671	436	50	1	1237	167	(247)		184371	(19.6) 16.6
12	2004	16	23381	13397	22570	134	105	26		120	100	45		129377	70.4	35.7
12	2003	17	21488	15037	13605	55	555	12		609	42	(29)		126895	(5.4) 28.1
12	2002	18	24714	11730	11647	29	263	6		369	22	(93)		129384	1.8	28.3
12	2001	19	40920	42028	24849	36	288	4		347	11	(30)		187802	(40.1) 35.2
12	2000	20	38169	36514	31713	9	143			194	4	(46)		190749	(12.7) 36.7
Prior accide	ent years	21				2	2659		1	1930		731				
Reconcilia	ation	22														
Total (11	to 22)	29				32050	19777	3033	13	3604	4612	36644				

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial motor business

									_		Compa registr numbe	ation UM	ά.	day	month	yea	ır units	Category number
										R2	23 99	122	GL	31	12	200	9 £000	220
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			tstanding forward	Claims incurred		ction for	Earned		eterioration / (surplus) of	Claims ratio %
Month	Year		the accident	(net) as at end of the accident year	since the end		Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred but not reported (net)	(latest year) o developed (other years) during this financial year (4+5+6-7-8)	r from outst ca forwa	claims anding rried rrd (net)	(net)		original reserve %	
			1	2	3	4	5	6	7		8	9		10	11	_	12	13
12	2009	11				60357	70494	10977				14182	В		1918	95		73.9
12	2008	12	68638	88228		34324	43162	2073	7	6227	12001	(866	9)		1926	38	(9.8)	76.9
12	2007	13	79570	109686	52736	12232	36327	756	5	2576	158	(341	9)		2395	18	(7.0)	75.8
12	2006	14	74867	115825	58800	13673	32598	185	5	3580	136	(726	0)		2413	64	(9.1)	74.6
12	2005	15	66819	113752	71962	7086	10390	98	2	5092	23	(754	1)		2270	87	(21.3)	68.9
12	2004	16	78281	118301	80214	2132	6813	59		8483	16	50	5		2587	55	(24.6)	64.7
12	2003	17	70336	113060	92905	712	424	49		3266	7	(208	8)		2512	51	(16.8)	65.4
12	2002	18	67168	94266	78818	218	1920	33		4387		(221	6)		2282	35	(14.1)	64.9
12	2001	19	121880	153957	105318	1486	450	38		1268		70	6		3011	30	(30.3)	76.1
12	2000	20	115886	117584	114723	838	9424	20		8032		225	C		3011	68	6.3	80.0
Prior accide	ent years	21				13007	4372			3744		1363	5					
Reconcilia	ation	22																
Total (11 t	to 22)	29				146065	216374	14288	23	6655	12341	12773	1					

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines property business

									_		Compa registra numbe	ation UK/	day	month	year units	Category number
										R2	23 99	122	GL 31	12	2009 £00	0 260
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during		anding carried vard			standing forward	Claims incurred	Deduction for discounting	Earned premiums	Deterioration (surplus) of	/ Claims ratio %
Month	Year		the accident	(net) as at end			Reported (net)	Incurred but not reported (net)	Reported	(net)	Incurred but not reported (net)	(latest year) or developed (other years) during this financial year (4+5+6-7-8)	from claims outstanding carried forward (net)	(net)	original reserve %	
			1	2	3	4	5	6	7		8	9	10	11	12	13
12	2009	11				6395	1019	587				8001		546	כ	146.5
12	2008	12	5288	3371		1337	482	48	2	2725	646	(1504		683	3 (44.6	6) 104.6
12	2007	13	7218	5769	5236	448	167	31		482	122	42		997	3 2.0	131.3
12	2006	14	3944	4866	4309	57	54	6		81	27	9		1804	7 (9.0)) 46.4
12	2005	15	6452	7628	7001	26	30	4		136	10	(86))	1569	4 (7.4	4) 86.1
12	2004	16	25928	32409	20172	232	40	2		428		(154)	10008	4 (36.9	9) 46.3
12	2003	17	28056	25450	15356	118	59	2		483		(304)	10944	6 (39.0)) 39.8
12	2002	18	26649	18892	27066	55	20	1		118		(42))	10478	1 43.7	51.3
12	2001	19	44420	55863	38896	52	25			427		(350))	15787	5 (30.2	2) 52.8
12	2000	20	53976	61390	59042	18	20			579		(541		17998	6 (3.8	3) 62.8
Prior accide	ent years	21				1104	63			556		611				
Reconcilia	ation	22														
Total (11	to 22)	29				9842	1979	681	6	6015	805	5682				

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total primary (direct) and facultative commercial lines liability business

									_		reg	mpaı jistra mber	tion U	il/ K/ M	day	month	ye	ar units	Category number
										R2	23	991	22	GL	31	12	20	09 £000	270
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv	anding carried vard			tstanding forward		Claims incurred		eduction for liscounting	Earned		Deterioration / (surplus) of	Claims ratio %
Month	Year		the accident year	(net) as at end			Reported (net)	Incurred but not reported (net)	Reported	I (net)	Incurred I not report (net)		(latest year) developed (other years during this financial yea (4+5+6-7-8	or fi s) C ar fo	rom claims outstanding carried orward (net)	(net)		original reserve %	
			1	2	3	4	5	6	7		8		9		10	11		12	13
12	2009	11				11329	12545	2868					267	42		419	906		63.8
12	2008	12	9178	15002		8147	7596	398	1	1584	34	418	11;	39		389	980	7.6	65.0
12	2007	13	13231	15133	9616	5295	2579	224		6270	Ę	539	12	39		414	193	17.1	74.6
12	2006	14	6458	13376	6135	1536	1525	38	:	2880		141	-	78		326	639	(31.0)	48.1
12	2005	15	6111	11934	8448	1280	742	23		1652		48	34	45		341	60	(12.1)	48.6
12	2004	16	3219	7744	8781	506	1208	20		1428		34	2	72		461	77	35.8	29.7
12	2003	17	4161	10154	8945	86	703	8		788		18		(9)		540)12	(4.1)	25.7
12	2002	18	6478	6821	9883	200	917	1		646		10	4	52		535	565	61.3	32.6
12	2001	19	11369	40052	29263	130	1078			1256		2	(50)		841	88	(23.9)	49.7
12	2000	20	10992	55107	46779	1430	57			4529			(30	42)		1101	13	(12.4)	53.8
Prior accide	ent years	21				11214	20428	230633	43	3516	1817	706	370	53	89098				
Reconcilia	ation	22																	
Total (11	to 22)	29				41153	49378	234213	74	4549	1859	916	642	79	89098				

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Balance of all primary (direct) and facultative business

									-		reg	ompa gistra mbei	tion L	GL/ JK/ CM		day	month	ye	ear u	inits	Category number
										R2	23	99 [,]	122	Ģ	6L	31	12	20	09 £	000	409
Accident y	ear ended		Claims paid (net) during	Claims outstanding	Total claims paid (net)	Claims paid (net) during	Claims outsta forv			aims out brought f	tstanding forward		Claims incurred		Deductio		Earneo		Deteriora (surplus	I	Claims ratio %
Month	Year		the accident year	(net) as at end		this financial year	Reported (net)	Incurred but not reported (net)	Reported	d (net)	Incurred not repor (net)	ted	(latest year) developed (other year during this financial ye (4+5+6-7-8	d rs) s ar	from cla outstan carrie forward	aims ding ed	(net)		origina	al	
			1	2	3	4	5	6	7		8		9		10		11		12		13
12	2009	11				279	1002	280					15	61			89	931			17.5
12	2008	12	146	623		340	395	32		505		118	1	44			8	109		23.1	11.3
12	2007	13	133	1005	231	259	245	4		392		19		97			97	724	(26.5)	9.0
12	2006	14	177	3516	504	467	901			1527		10	(1	69)			85	542	(46.8)	24.0
12	2005	15	125	4346	156	409	627			1054			((18)			93	387	(72.6)	14.0
12	2004	16	2628	2170	595	514	1964			2489			((11)			38	807		41.6	149.8
12	2003	17	3032	1898	1479	103	1061			1177			((13)			32	228		39.3	175.8
12	2002	18	1060	1806	2661	400	1307			1707							38	873	1	41.9	140.1
12	2001	19	3346	1460	380	22	30			2				50			20	065	(70.4)	183.0
12	2000	20	3577	1697	2597	8	32			38				2			42	267		55.4	145.6
Prior accide	ent years	21				112	561			1080			(4	l07)							
Reconcilia	ation	22																			
Total (11 t	to 22)	29				2913	8125	316		9971		147	12	36							

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total Bus	iness															Com regis numl	tration	i U	iL/ K/ M		day	month	yea	ar	units	Catego numb	
														F	R24	9	9122		GL		31	12	200)9	£000	001	1
	Underwriting y	ear ended		unde	rior rwriting ears	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total a colum									
	1			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99
	Gross Amour	nt	11		1																						1
Premiums written	Reinsurers' s	hare	12		1																						1
	Net (11-12)		19																								
	Gross Amour	ıt	21		1892																					1	892
Claims paid	Reinsurers' s	hare	22		1892																					1	892
	Net (21-22)		29																								
Claims mana	igement costs		39																								
	Commissions	;	41																								
Net	Other acquisi	tion expenses	42																								
operating	Administrative	e expenses	43																								
expenses	Reinsurers' con participations	nmissions and profit	44																			-					
	Payable net (41+42+43-44)	49																								
	Brought	Undiscounted	51																								
	forward	Adjustment for discounting	52																								
Technical provisions	Carried	Undiscounted	53																								
10000000	forward	Adjustment for discounting	54																								
	Increase (decre year (53-54-51-	ase) in the financial	59																								
Balance on eac		ear (19-29-39-49-59)	69																								

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total Prim		and Facultat		Business												pany stration ber	U	il/ K/ M		day	month	yea	ar	units	Category number
														R24	ç	9122		GL		31	12	200)9	£000	002
l	Jnderwriting y	ear ended		Prior underwriting years	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns								
	1			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun	t	11	11																					11
Premiums written	Reinsurers' sh	nare	12	11																					11
	Net (11-12)		19																						
	Gross Amoun	t	21	1908																					1908
Claims paid	Reinsurers' sh	nare	22	1908																					1908
paid	Net (21-22)		29																						
Claims mana	gement costs		39																						
	Commissions		41																						
	Other acquisit	ion expenses	42																						
Net operating	Administrative	expenses	43																						
expenses	Reinsurers' com participations	missions and profit	44																						
	Payable net (4	1+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53				1														1				
PLOVISIOUS	forward	Adjustment for discounting	54																						
	Increase (decreative)	ase) in the financial	59																						
Balance on eac		ar (19-29-39-49-59)	69																						

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total Trea	ty Reinsura	ance Accepte	d B	usine	SS												pany tration ber	U	iL/ K/ M		day	month	yea	ar	units	Category number
														F	R24	Ģ	9122		GL		31	12	200	09	£000	003
l	Underwriting y	ear ended		underv	ior writing ars	ММ	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns								
	1			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun	t	11		(10)																					(10
Premiums written	Reinsurers' sh	nare	12		(10)																					(10
	Net (11-12)		19																							
	Gross Amoun	t	21		(16)																					(16
Claims paid	Reinsurers' sh	nare	22		(16)																					(16
P	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commissions		41																							
N 1 /	Other acquisit	ion expenses	42																							
Net operating	Administrative	expenses	43																							
expenses	Reinsurers' com participations	missions and profit	44																							
	Payable net (4	1+42+43-44)	49																							
	Brought	Undiscounted	51																							
	forward	Adjustment for discounting	52																							
Technical provisions	Carried	Undiscounted	53																							
hinni210112	forward	Adjustment for discounting	54																							
	Increase (decreative) year (53-54-51+	ase) in the financial	59																							
Balance on eac		ar (19-29-39-49-59)	69																							

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total prim	ary (direct) and facultati	ve c	ommercia	l lines	s liabi	lity bı	usine	SS						Com regis numl	tration	ι	BL/ JK/ CM		day	month	ye	ar	units	Category number
													F	R24	g	9122		GL		31	12	20	09	£000	270
l	Underwriting y	vear ended		Prior underwriting years	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns
				29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amour	nt	11																						
Premiums written	Reinsurers' s	hare	12																						
	Net (11-12)		19																						
	Gross Amour	nt	21	1621																					1621
Claims paid	Reinsurers' s	hare	22	1621																					1621
pulu	Net (21-22)		29																						
Claims mana	gement costs		39																						
	Commissions	3	41																						
N 1 /	Other acquisi	tion expenses	42		ĺ																				
Net operating	Administrativ	e expenses	43																						
expenses	Reinsurers' cor participations	nmissions and profit	44																						
	r ·	41+42+43-44)	49																						
	Brought	Undiscounted	51																						
	forward	Adjustment for discounting	52																						
Technical provisions	Carried	Undiscounted	53																		1				
P1041510115	forward	Adjustment for discounting	54																						
	Increase (decre year (53-54-51-	ase) in the financial	59																		1				
Balance on eac		ear (19-29-39-49-59)	69																						

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Balance of	f all primar	y (direct) and	fac	ultativ	/e bus	sines	S										pany stration ber	U	iL/ K/ M		day	month	yea	ar	units	Category number
														F	R24	Ģ	99122		GL		31	12	200)9	£000	409
U	Inderwriting y	ear ended		Pri underv yea	writing	ММ	YY	мм	ΥY	ММ	ΥY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	ΥY	мм	YY	Total all columns
				29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun	t	11		11																					11
Premiums written	Reinsurers' sh	nare	12		11																					11
	Net (11-12)		19																							
	Gross Amoun	t	21		287																					287
Claims paid	Reinsurers' sh	nare	22		287																					287
paid	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commissions		41																							
	Other acquisit	ion expenses	42																							
Net operating	Administrative	expenses	43																							
expenses	Reinsurers' com participations	missions and profit	44																							
	Payable net (4	1+42+43-44)	49																							
	Brought	Undiscounted	51																							
	forward	Adjustment for discounting	52																							
Technical	Carried	Undiscounted	53			<u> </u>																				
provisions	forward	Adjustment for discounting	54			<u> </u>																				
	Increase (decreative) year (53-54-51+	ase) in the financial	59																							
Balance on eac		ar (19-29-39-49-59)	69																							

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Balance o	f all treaty ı	einsurance a	icce	pted b	busin	ess											pany stration ber		L/ K/ M		day	month	yea	ar	units	Category number
															R24	g	9122		GL		31	12	200)9	£000	709
l	Inderwriting y	ear ended		Pri underv yea	vriting	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	ММ	ΥY	мм	YY	мм	ΥY	мм	YY	Total all columns
				29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
	Gross Amoun	t	11		(10)																					(10
Premiums written	Reinsurers' sh	nare	12		(10)																					(10
	Net (11-12)		19																							
	Gross Amoun	t	21		(16)																					(16
Claims paid	Reinsurers' sł	nare	22		(16)																					(16
paid	Net (21-22)		29																							
Claims mana	gement costs		39																							
	Commissions		41																							
N 1 <i>i</i>	Other acquisit	ion expenses	42																							
Net operating	Administrative	expenses	43																							
expenses	Reinsurers' com participations	missions and profit	44																							
	Payable net (4	1+42+43-44)	49																							
	Brought	Undiscounted	51																							
	forward	Adjustment for discounting	52																							
Technical provisions	Carried	Undiscounted	53																			1				
P1041910118	forward	Adjustment for discounting	54																							
	Increase (decreative) year (53-54-51+	ase) in the financial	59																			1				
Balance on eac		ar (19-29-39-49-59)	69																							

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total Busi	ness											Г	R25	reg nur	mpany istratio nber 9912	'n	GL/ UK/ CM GL		_{day} 31	month	уе 20		units £000	Category number
Un	derwriting year ended		Prior underwriting years	мм	YY	мм	YY	мм	YY	мм	<u>ү</u> ү	мм	YY	мм	2000 YY	Total all columns								
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Reported claims	Gross Amount	11	28816																					28816
outstanding	Reinsurers' share	12	28816																					28816
Claims incurred but	Gross Amount	13	56856																					56856
	Reinsurers' share	14	56856																					56856
Claims manag	gement costs	15																						
Adjustment	Gross Amount	16	26376																					26376
for	Reinsurers' share	17	26376																					26376
discounting	Claims management costs	18																						
Allocation to / (fi anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																						
Provision for u	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be of supplementary note)	25																						
Total (21+22+	-23-24+25)	29																						

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total Prim	ary (Direct) and Facul	tativ	ve Busines	S										regi	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													R25		9912	2	GL	-	31	12	20	09	£000	002
Un	derwriting year ended		Prior underwriting years	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Reported claims	Gross Amount	11	20244																					20244
outstanding	Reinsurers' share	12	20244																					20244
Claims incurred but	Gross Amount	13	18038																					18038
	Reinsurers' share	14	18038																					18038
Claims manag	gement costs	15																						
A division and	Gross Amount	16	10782																					10782
Adjustment for	Reinsurers' share	17	10782																					10782
discounting	Claims management costs	18																						
Allocation to / (f anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																						
Provision for u	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+	-23-24+25)	29																						

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total Treat	y Reinsurance Accer	oted	Business											reg	npany istratio nber	n	GL/ UK/ CM		day	month	уе	ar	units	Category number
													R25		9912	2	GL	-	31	12	20	09	£000	003
Un	derwriting year ended		Prior underwriting years	мм	YY	мм	ΥY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29 29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Reported claims	Gross Amount	11	8572																					8572
	Reinsurers' share	12	8572																					8572
Claims incurred but	Gross Amount	13	38818																					38818
	Reinsurers' share	14	38818																					38818
Claims manag	jement costs	15																						
Adjustrasat	Gross Amount	16	15594																					15594
	Reinsurers' share	17	15594																					15594
discounting	Claims management costs	18																						
Allocation to / (fr anticipated surp	om) another risk category of lus	19																						
Balance of the	fund	20																						
Claims outstand (11-12+13-14+1	ing 5-16+17-18+19+20)	21																						
Provision for u	inearned premiums	22																						
Provision for u	nexpired risks	23																						
Deferred acqu	isition costs	24																						
	provisions (particulars to be of supplementary note)	25																						
Total (21+22+	23-24+25)	29																						

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

| ary (direct) and faculta | ativo | e comme | rcial I | ines p | ropert | y bus | iness | | | | | | regi | istratio | n

 | UK/ | | day | month
 | ye
 | ar | units | Category
number |
 |
|---|---|---|---|--|--|--|---|---|---|--|---|---|--|---
--
---|---|---

---|---
---|--|--|
| | | | | | | | | | | | | R25 | | 9912 | 2

 | GL | - | 31 | 12
 | 20
 | 09 | £000 | 260 |
 |
| derwriting year ended | | Prior
underwritin
years | g MN | I YY | мм | YY | мм | YY | мм | YY | мм | YY | ММ | YY | мм

 | YY | мм | YY | мм
 | YY
 | мм | YY | Total all
columns |
 |
| | | 29 29 | 12 | 00 | 12 | 01 | 12 | 02 | 12 | 03 | 12 | 04 | 12 | 05 | 12

 | 06 | 12 | 07 | 12
 | 08
 | 12 | 09 | 99 99 |
 |
| Gross Amount | 11 | 13 | 0 | | | | | | | | | | | |

 | | | |
 |
 | | | 130 |
 |
| Reinsurers' share | 12 | 13 | 0 | | | | | | | | | | | |

 | | | |
 |
 | | | 130 |
 |
| Gross Amount | 13 | 2 | 3 | | | | | | | | | | | |

 | | | |
 |
 | | | 43 |
 |
| Reinsurers' share | 14 | 2 | 3 | | | | | | | | | | | |

 | | | |
 |
 | | | 43 |
 |
| ement costs | 15 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| Gross Amount | 16 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| Reinsurers' share | 17 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| Claims management costs | 18 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| om) another risk category of us | 19 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| fund | 20 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| ing
5-16+17-18+19+20) | 21 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| nearned premiums | 22 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| nexpired risks | 23 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| isition costs | 24 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| provisions (particulars to be
of supplementary note) | 25 | | | | 1 | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| 23-24+25) | 29 | | | | | | | | | | | | | |

 | | | |
 |
 | | | |
 |
| | derwriting year ended
Gross Amount
Reinsurers' share
Gross Amount
Reinsurers' share
ement costs
Gross Amount
Reinsurers' share
Claims management costs
om) another risk category of
us
fund
ng
5-16+17-18+19+20)
nearned premiums
nexpired risks
isition costs
provisions (particulars to be
of supplementary note) | derwriting year ended Gross Amount 11 Reinsurers' share 12 Gross Amount 13 Reinsurers' share 14 ement costs 15 Gross Amount 16 Reinsurers' share 17 Claims management costs 18 om) another risk category of
us 19 fund 20 ng
5-16+17-18+19+20) 21 nearned premiums 22 nexpired risks 23 isition costs 24 rrovisions (particulars to be
of supplementary note) 25 | Herwriting year ended Priorunderwritin years 29 29 Gross Amount 11 Reinsurers' share 12 Gross Amount 13 Gross Amount 13 Gross Amount 13 Reinsurers' share 14 ement costs 15 Gross Amount 16 Reinsurers' share 17 Claims management costs 18 om) another risk category of us 19 fund 20 ng 21 Scheit77-18+19+20) 21 nearned premiums 22 isition costs 24 rrovisions (particulars to be of supplementary note) 25 | Prior
underwriting year endedPrior
underwriting
yearsMN
wearsGross Amount1113012Gross Amount1113013Reinsurers' share1213013Gross Amount134314Reinsurers' share144314ement costs15 $15Gross Amount1617Reinsurers' share17Claims management costs18$ | Prior underwriting year ended Prior underwriting years MM YY 29 29 12 00 Gross Amount 11 130 | Prior
underwriting year endedPrior
underwriting
yearsMMYYMMGross Amount11130120012Gross Amount111301343 | Prior
underwriting year endedPrior
underwriting
yearsMMYYMMYYGross Amount11 29 2912001201Gross Amount11 130 $$ | Aerwriting year ended Prior years MM YY MM YY MM 29 29 12 00 12 01 12 Gross Amount 11 130 | underwriting year of loss and years underwriting year of loss and years MM YY MM YY MM YY MM YY 29 29 12 00 12 01 12 02 Gross Amount 11 130 | Prior
underwriting
yearsMMYY | Prior underwriting year ended Prior underwriting years MM YY MM | $ \begin{array}{c c c c c c c c c c c c c c c c c c c $ | Refrice underwriting year ended Prior underwriting wars MM YY MM | regulation: Reinviting year ended Prior underwriting years MM YY MM | Introductive commercial lines property business registrational registration number Releventing year ended Prior underwriting years MM YY MM <th< td=""><td>registration number Reise property business registration number R25 99122 Reise rended Prior underwriting war ended Y MM YY MM YY</td><td>Prior verse verse</td><td>ary (direct) and facultative commercial lines property business registration of the common of the c</td><td>number of facultative commercial lines property business registration UK/ day Relation facultative commercial lines property business registration UK/ day Relation facultative commercial lines property business Relation facultative commercial lines propertis and propercise property business <th col<="" td=""><td>IP (direct) and facultative commercial lines property business registration with the point of the point</td><td>Introduct the construction lines property business registration or the construction of the constr</td><td>registration with the property business registration with the property witht the property witht the property with the property with the prop</td><td>any (direct) and facultative commercial lines property busines registration UV to drop ware Relation of the term of term</td></th></td></th<> | registration number Reise property business registration number R25 99122 Reise rended Prior underwriting war ended Y MM YY MM YY | Prior verse | ary (direct) and facultative commercial lines property business registration of the common of the c | number of facultative commercial lines property business registration UK/ day Relation facultative commercial lines property business registration UK/ day Relation facultative commercial lines property business Relation facultative commercial lines propertis and propercise property business <th col<="" td=""><td>IP (direct) and facultative commercial lines property business registration with the point of the point</td><td>Introduct the construction lines property business registration or the construction of the constr</td><td>registration with the property business registration with the property witht the property witht the property with the property with the prop</td><td>any (direct) and facultative commercial lines property busines registration UV to drop ware Relation of the term of term</td></th> | <td>IP (direct) and facultative commercial lines property business registration with the point of the point</td> <td>Introduct the construction lines property business registration or the construction of the constr</td> <td>registration with the property business registration with the property witht the property witht the property with the property with the prop</td> <td>any (direct) and facultative commercial lines property busines registration UV to drop ware Relation of the term of term</td> | IP (direct) and facultative commercial lines property business registration with the point of the point | Introduct the construction lines property business registration or the construction of the constr | registration with the property business registration with the property witht the property witht the property with the property with the prop | any (direct) and facultative commercial lines property busines registration UV to drop ware Relation of the term of term |

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total prima	ary (direct) and facult	ativ	e comm	ercial	line	s lia	bility	busir	iess						reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
														R25		9912	2	GL	-	31	12	20	09	£000	270
Un	derwriting year ended		Prior underwriti years	ng M	м	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29 2	9 1	2	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Reported claims	Gross Amount	11	162	35																					16235
	Reinsurers' share	12	162	35																					16235
Claims	Gross Amount	13	162	75																					16275
incurred but not reported	Reinsurers' share	14	162	75																					16275
Claims manaç	gement costs	15																							
	Gross Amount	16	107	82																					10782
Adjustment for	Reinsurers' share	17	107	82																					10782
discounting	Claims management costs	18																							
Allocation to / (fi anticipated surp	rom) another risk category of lus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	inearned premiums	22																							
Provision for u	inexpired risks	23																							
Deferred acqu	lisition costs	24																							
	provisions (particulars to be of supplementary note)	25																							
Total (21+22+		29																							

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Balance of	f all primary (direct) a	nd f	acultativ	e busi	ness									reg	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
												Γ	R25		9912	2	GL	-	31	12	20	09	£000	409
Un	derwriting year ended		Prior underwritir years	ng MI	I YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	YY	мм	ΥY	мм	YY	Total all columns
			29 29) 12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Reported claims	Gross Amount	11	387	79																				3879
outstanding	Reinsurers' share	12	387	79																				3879
Claims	Gross Amount	13	172	20																				1720
incurred but not reported	Reinsurers' share	14	172	20																				1720
Claims manaç	gement costs	15																						
	Gross Amount	16																						
Adjustment for	Reinsurers' share	17																						
discounting	Claims management costs	18																						
Allocation to / (fi anticipated surp	rom) another risk category of lus	19																						
Balance of the	e fund	20																						
Claims outstand (11-12+13-14+1	ding 5-16+17-18+19+20)	21																						
Provision for u	unearned premiums	22																						
Provision for u	unexpired risks	23																						
Deferred acqu	uisition costs	24																						
	provisions (particulars to be y of supplementary note)	25																						
Total (21+22+		29																						

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Total Prop	ortional Reinsurance	Tre	aty Bu	sine	ss aco	cepte	d								reg	npany istratio nber	n I	GL/ UK/ CM		day	month	ye	ar	units	Category number
														R25		9912	2	GL	-	31	12	20	09	£000	600
Un	derwriting year ended		Prio underwr year	iting	мм	YY	ММ	YY	мм	YY	ММ	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Reported claims	Gross Amount	11	8	3472																					8472
outstanding	Reinsurers' share	12	8	3472																					8472
Claims	Gross Amount	13	38	3798																					38798
incurred but not reported	Reinsurers' share	14	38	3798																					38798
Claims manaç	gement costs	15																							
Adjustes ant	Gross Amount	16	15	5594																					15594
Adjustment for	Reinsurers' share	17	15	5594																					15594
discounting	Claims management costs	18																							
Allocation to / (fi anticipated surp	rom) another risk category of lus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	unearned premiums	22																							
Provision for u	unexpired risks	23																							
Deferred acqu	uisition costs	24																							
	provisions (particulars to be of supplementary note)	25																							
Total (21+22+	-23-24+25)	29																							

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Balance of	all treaty reinsuranc	e ac	cepte	d bus	siness	;									regi	npany istratio nber	n	GL/ UK/ CM		day	month	ye	ar	units	Category number
													Γ	R25		9912	2	GL	-	31	12	20	09	£000	709
Un	derwriting year ended		Pri underv yea	vriting	ММ	YY	ММ	YY	мм	YY	мм	YY	мм	YY	ММ	YY	мм	YY	мм	YY	мм	YY	мм	YY	Total all columns
			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99 99
Reported claims	Gross Amount	11		100																					100
	Reinsurers' share	12		100																					100
	Gross Amount	13		20																					20
incurred but not reported	Reinsurers' share	14		20																					20
Claims manag	gement costs	15																							
Adjustrasent	Gross Amount	16																							
	Reinsurers' share	17																							
discounting	Claims management costs	18																							
Allocation to / (fr anticipated surp	rom) another risk category of lus	19																							
Balance of the	e fund	20																							
Claims outstand (11-12+13-14+1	ling 5-16+17-18+19+20)	21																							
Provision for u	inearned premiums	22																							
Provision for u	inexpired risks	23																							
Deferred acqu	lisition costs	24																							
	provisions (particulars to be / of supplementary note)	25																							
Total (21+22+	23-24+25)	29																							

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

Form 27

Name of insurer Aviva Insurance UK Limited

Global business

Currency British pound

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Proportional financial lines

•								_		Comp regist numb	tration U	SL/ IK/ M	da	y month	year	Moneta units		Currency code
									R27	9	9122	GL	31	12	2009	000	680	GBP
Accident y Month	ear ended Year		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 outsta forw Reported (gross)			brought rted	tstanding forward Incurred but not reported (gross)		ed ar) or bed b) during al year	Deduction f discounting fu claims outstandin carried forwa (gross)	om pre g (g	arned miums ross)	Deterioration / (surplus) of original reserve %	Claims ratio %
			1	2	3	4	5	6	7		8	9		10		11	12	13
12	2009	11				2931	474						3405			17220		19.8
12	2008	12	15775	3906		544				3320	586	6 ((3362)			109206	(86.1)	14.9
12	2007	13	23764	15398	1432										-	100756	(90.7)	25.0
12	2006	14																
12	2005	15																
12	2004	16																
12	2003	17																
12	2002	18																
12	2001	19																
12	2000	20																
Prior accide	ent years	21																
Reconcilia	ation	22																
Total (11	to 22)	29				3475	474			3320	586	6	43					

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

Form 30 (Sheet 1)

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

										Company registration number	GL/ UK/ CM	day	month	year	units
									R30	99122	GL	31	12	2009	£000
	Reporting territory code		Total admissible assets as shown on	hypothecated to cover the provision	Expected income from assets included in	Yield %	Technical provisions	P	rovision for claims being	outstanding discounted	Unwind in the discount in the next financial			nterest at w s being dis	
Major currencies			Form 13	for outstanding claims being discounted	column 2			dedu	efore uction for counting	Deduction for discounting	year	High	est	Lowest	Average rate
			1	2	3	4	5		6	7	8	9		10	11
GBP	AA	11	3380895	109054	4471	4.1	198151		198151	89098	4380		4.6	1.0	4.1
		12													
		13													
		14													
		15													
		16													
		17													
		18													
		19													
		20													
Other currencies		21													
Total		29	3380895	109054			198151		198151	89098	4380				

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

Form 30 (Sheet 2)

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

				R30	registration	GL/ JK/ CM GL	day 31	month	year 2009	units £000
Type of Asset			Value admissible as show Form	of assets /n on	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expect from as	sets incl column 2	me uded	Yield %	
Lond and buildings		31	1		2		3		4	
Land and buildings										
Fixed interest securities	Approved securities	32								
	Other	33								
Variable interest and variable yield securities (excluding	Approved securities	34								
items shown in line 36)	Other	35								
Equity shares and holdings in collective investment schemes	5	36								
Loans secured by mortgages		37								
	Producing income	38								
All other assets	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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Medical expenses

								Compai registra number	tion L	BL/ JK/ CM	day	month	year	Monetary units	Categ num		Reporting y territory code
							R31	991	22	GL	31	12	2009	000	11	1 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	G	Gross claims carried		g	Gross clair brouc	ms outst ht forwa		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finar year	ncial R	Reported	Incurred b reporte		Reported		red but not eported	(latest yea develop (other ye during t financial y (4+5+6-7	ed ars) his year		
			1	2	3	4		5	6		7		8	9		10	11
12	2009	11	591643	18884		259	393	7594	2	4197				29	1184	386074	75.4
12	2008	12	611318	404	260809	28	308	153			867	7	32406	(1	2622)	393066	73.6
12	2007	13	576198	207	279660		515	71			16	3			423	389760	71.9
12	2006	14	509449		236772		129				9	8			31	333492	71.0
12	2005	15	433730		200854		45								45	286998	70.0
12	2004	16	419834		189238											271157	69.8
12	2003	17	397091		176584											264899	66.7
12	2002	18	362388		164196											256580	64.0
12	2001	19	360519		156913											230960	67.9
12	2000	20	362038		145160											192465	75.4
Prior acciden	t years	21															
Total (11 to 2	1)	29		19495		288	390	7818	2	4197	893	8	32406	27	9061		
Line 29 expre	essed in sterling	30				288	390	7818	2	4197	893	8	32406	27	9061		

Currency British pound

Reporting territory

United Kingdom other than home foreign

Form 31

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

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

								Compar registra number	tion	GL/ UK/ CM	day	month	year	Monetary units	Cate num		Reporting y territory code
							R31	991	122	GL	31	12	2009	000	16	60 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	(Gross claims carried		ng	Gross clair broug	ns outsta ht forwa		Claim	-	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 finar year	ncial F	Reported	Incurred I report		Reported		ed but not ported	(latest yea develop (other ye during t financial y (4+5+6-7	ed ars) his /ear		
			1	2	3	4		5	6		7		8	9		10	11
12	2009	11	215187	87132		271	712	128598	:	21595				42	1905	763894	55.2
12	2008	12	311013	16375	293666	127	375	23114		1311	14130	4	26432	(1	5936)	888113	50.2
12	2007	13	614377	4777	669001	31	729	6788		715	3119	3	1998		6041	928596	76.3
12	2006	14	449003	819	508268	5	5724	1118		239	880	3	537	(2259)	939727	54.8
12	2005	15	388520	7156	489008	6	6796	1830		135	967	6	190	(1105)	929565	53.5
12	2004	16	299084	109	398768	3	8406	163		55	75	в	64		2802	768168	52.4
12	2003	17	372656	400	334921	3	3721	1408		18	389	6	27		1224	754612	45.1
12	2002	18	373050	6	427815		127	11		9	28	5	5		(143)	682458	62.7
12	2001	19	338726	50	364019		28	127		4	18	в	1		(30)	664280	54.8
12	2000	20	465409	5	426975		12	10			3	5			(13)	627368	68.1
Prior accident	years	21		2565			296	793			180	4			(715)		
Total (11 to 2	1)	29		119394		450	926	163960	:	24081	19794	2	29254	41	1771		
Line 29 expre	ssed in sterling	30				450	926	163960	:	24081	19794	2	29254	41	1771		

Currency British pound

Reporting territory

United Kingdom other than home foreign

Form 31

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

Form 31

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Creditor

						_		Compa registra number	tion UK/		day	month	year	Monetary units	Categ numt		Reporting y territory code
							R31	99	122 (GL	31	12	2009	000	18:	2 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	Gr	oss claims carried	outstanding		Gross clair brouc	ns outst ht forwa		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finand year	cial Re	ported	Incurred but no reported	ot	Reported	Incu	red but no eported	t (latest yea develope (other yea during th financial y (4+5+6-7	ed ars) his /ear		
			1	2	3	4		5	6		7		8	9		10	11
12	2009	11	16752	14833		286	578	16382	574	6				5	0806	127202	39.9
12	2008	12	19491	14203	14524	293	840	4936	152	8	1981	7	7202		8785	311335	16.2
12	2007	13	24102	489	33013	12	29	507	32	8	169	4	955		(585)	333651	10.5
12	2006	14	35161	53	43116	ç	32	142	18	9	129	4	583		(614)	359498	12.3
12	2005	15	55383	333	52495	g	981	595	10	0	212	3	338		(785)	427831	12.7
12	2004	16	50939	31	75540		88	79	5	4	49	2	203		(474)	538896	14.1
12	2003	17	50890	4	82095		45	9	2	4	6	7	87		(76)	537643	15.3
12	2002	18	54070		86370		10		1:	2	1	3	46		(37)	459380	18.8
12	2001	19	61725		74624		16			4			11		9	418517	17.8
12	2000	20	64638		74588		5						4		1	357830	20.8
Prior accident	t years	21					2								2		
otal (11 to 2	1)	29		29946		613	326	22650	798	5	2550	0	9429	5	7032		
ine 29 expre	essed in sterling	30				613	326	22650	798	5	2550	0	9429	5	7032		

Currency British pound

Reporting territory

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

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Employers liability

	, masting							Compar registra number	tion U	K/	day	month	year	Monetary units	Categ num		
							R31	99 [,]	122	GL	31	12	2009	000	27	1 GBF	AA
Accident	year ended		Number	of claims	Gross cla	aims paid	G	Fross claims carried		1	Gross clair broud	ns outsta ht forwa		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finar year	ncial R	eported	Incurred bu reporte		Reported		red but no eported	t (latest yea develope (other yea during th financial y (4+5+6-7	ed ars) his /ear		
			1	2	3	4		5	6		7		8	9		10	11
12	2009	11	9	23			14	370		131					515	804	64.1
12	2008	12	92	34	7		564	487		101	25	8	131		763	2098	55.2
12	2007	13	20	43	81		41	863		68	79	8	59		115	2073	50.8
12	2006	14	46	5	190		244	585		12	55	7	28		256	980	105.2
12	2005	15	178	21	2279		501	156		21	84	3	38		(203)	3960	74.7
12	2004	16	535	14	4580		247	807		23	77	2	39		266	7534	75.1
12	2003	17	594	8	8800		62	256		8	67	4	20		(368)	12008	76.0
12	2002	18	808	7	12225		35	359		1	34	0	14		41	12541	100.6
12	2001	19	1366	9	13491		7	237			36	0	1		(117)	16368	83.9
12	2000	20	3036	41	24465	1	182	401			212	5			(542)	23484	110.9
Prior accident	t years	21		3747		7	949	44639	249	9994	5564	2	209859	37	7081		
Fotal (11 to 2	1)	29		3952		10	846	49160	250	359	6236	9	210189	37	7807		
_ine 29 expre	essed in sterling	30				10	846	49160	250	359	6236	9	210189	37	7807		

Currency British pound

Reporting territory

United Kingdom other than home foreign

Form 31

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)

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Employers liability

	-						Compar registra number	tion UK/		day	month	year	Monetary units	Categ numl		Reporting y territory code
					ſ	R31	991	22	GL	. 31	12	2009	000	27	1 GBP	AA
Accident	year ended	Number	of claims	Gross cla	aims paid	G	Gross claims carried	outstanding forward		Gross clain broug	ns outsta ht forwai		Claims		Gross earned premiums	Claims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finan year	cial R	Reported	Incurred but r reported	not	Reported		ed but not ported	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis vear		
		1	2	3	4		5	6		7		8	9		10	11
12	1999	2821	19	27950		157	598			442	2			313	26837	107.0
12	1998	2482	149	30279		152	1635			1391	1			396	28140	114.0
12	1997	3629	110	35983		16	1703			2204	4			(485)	31161	121.0
12	1996	2896	119	40050		74	1695	:	22	1580	D	21		190	33232	125.9
12	1995	3272	114	41393		6	653	29	92	469	Э	363		119	41059	103.1
12	1994	3476	204	41726		90	244	3	59	186	6	363		144	39593	107.1
12	1993	3672	139	35487	:	364	699	39	97	786	6	363		311		
12	1992	4391	213	32198	4	417	3277	144:	38	3406	6	14410		316		
12	1991	4068	147	29486		101	2524	136	91	2738	3	14075		(497)		
12	1990	4194	264	28445		187	2665	1543	33	2707	7	14778		800		
12	1989	4396	350	27137	8	312	2778	204	12	5154	4	17618		1230		
12	1988	3634	202	19447	2	264	1150	124	46	2898	3	12321	(1359)		
12	1987	2665	124	14395		115	914	87	12	132	1	8019		401		

Currency British pound

Reporting territory

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)

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Employers liability

	-				_		Compar registra number	tion UK/		day	month	year	Monetary units	Categ numl		су	Reporting territory code
					Γ	R31	991	122	GL	31	12	2009	000	27	1 GBI	2	AA
Accident	year ended	Number	of claims	Gross cla	aims paid	G	iross claims carried	outstanding		Gross clain broug	ns outsta ht forwa		Claims		Gross earned premiums	Cla	aims ratio %
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financ year	cial R	eported	Incurred but n reported	ot	Reported	Incur	red but not ported	develope (other yea during th financial y (4+5+6-7	ed ars) his /ear			
		1	2	3	4		5	6		7		8	9		10		11
12	1986	2226	91	11964		76	1289	622	23	1459)	6553		(424)			
12	1985	1750	85	8404	1	12	1317	622	23	1622	2	5765		265			
12	1984	1113	49	4881		34	444	373	84	622	2	3190		400			
12	1983	1158	59	5037		15	405	398	3	610)	3439		354			
12	1982	1141	50	4604		44	464	373	34	577	,	3231		434			
12	1981	1105	59	4860		62	710	423	32	765	5	3531		708			
12	1980	1373	72	4497	2	13	774	497	'8	1136	6	4206		623			
12	1979	1495	137	5196	4	32	942	896	51	2474	L I	7129		732			
12	1978	1314	67	4203	2	89	695	547	'6	991		4497		972			
12	1977	1080	51	4004		23	442	373	34	558	3	3140		501			
12	1976	1174	40	2930		45	657	373	34	767	7	3107		562			
12	1975	8543	833	30914	38	49	15965	10878	80	18779)	79740	30	0075			

Currency British pound

Reporting territory

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

Form 31

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Mixed commercial package

			-					Compar registra number	tion U	K/	day	month	year	Monetary units	Catego numb		Reporting y territory code
							R31	1 991	22	GL	31	12	2009	000	274	4 GBP	AA
Accident	year ended		Number	of claims	Gross cla	aims paid		Gross claims carried	outstanding forward	3	Gross clair broug	ns outsta ht forwa		Claims		Gross earned premiums	Claims ratio %
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this finar year	ncial	Reported	Incurred bu reporte		Reported		ed but not ported	(latest yea develope (other yea during th financial y (4+5+6-7	ed ars) nis rear		
			1	2	3	4		5	6		7		8	9		10	11
12	2009	11	7011	5200		18	3492	24660	2	442				47	7594	86971	54.7
12	2008	12	9419	3845	18538	19	9401	14083		556	2596	7	6446		1627	94636	55.6
12	2007	13	11446	3859	41006	g	493	3487		213	1039	9	650	2	2144	89885	60.3
12	2006	14	12679	815	31994		476	4270		38	533	2	190		(738)	61512	59.8
12	2005	15	8771	351	25170	1	876	862		12	302	7	32		(309)	59804	46.7
12	2004	16	6903	6	17441		144	1030		5	96	5	1		213	78181	23.8
12	2003	17	4550	3	12326		35	247		2	13	5			149	41616	30.3
12	2002	18	1212	3	3548		31	5							36	12284	29.2
12	2001	19	1171		3503											6579	53.2
12	2000	20	1352		4035							1			(1)	6977	57.8
Prior accident	t years	21		1				5			42	2			(37)		
Total (11 to 2	1)	29		14083		49	948	48649	Ę	5268	4586	3	7319	50	0678		
Line 29 expre	ssed in sterling	g 30				49	948	48649	Ę	5268	4586	3	7319	50	0678		

Currency British pound

Reporting territory

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)

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Mixed commercial package

							Compa registra numbe	ation	GL/ UK/ CM	day	month	year	Monetary units	Cate num		
						R31	99 [.]	122	GL	31	12	2009	000	27	74 GE	P AA
Acciden	t year ended	Number	of claims	Gross cl	aims paid	G	iross claims carried	outstand forward	ling	Gross clai brou	ms outst ght forwa		Claims		Gross earned	Claims ratio
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	financial years	In this finar year	ncial R	eported	Incurrec repo	rted	Reported	Incu	red but not eported		ar) or ed ars) his year	10	11
12	1999	1254	2	3 3886	4		5	e	•		7	8	9	(2)	569	
12	1998	1098		3263						3	35			(35)	621	1 52.5
12	1997															
12	1996															
12	1995															
12	1994															
12	1993															
12	1992															
12	1991															
12	1990															
12	1989															
12	1988															
12	1987															

Currency British pound

Reporting territory

Currency

Reporting territory

British pound

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

Form 32

United Kingdom other than

home foreign

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Private motor comprehensive

							_			stration	GL/ JK/ CM	day	mon	th	year	Monetar units	y Categor numbe		Reporting territory code
								R32		99122	GL	31	12	2	2009	000	121	GBP	AA
Accident y	/ear ended		Number	of claims	Gross cla	aims paid		ms outstanding)		s outstanding t forward		Claims incurred		Gross ea premiu		ims 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 not repor		Reported	Incurred by not reporte	ed (c	test year develope other yea during th ancial ye 4+5+6-7-	d irs) is ear	Provina			(0000)	
			1	2	3	4	5	6		7	8		9		10		11	12	13
12	2009	11	149542	85200		358427	27269	7 35	252				6663	376	822	2231	81.0	1295	18.1
12	2008	12	257192	57557	479484	185998	22577	2 12	738	280283	12884	45	153	380	1045	5701	86.4	1795	17.5
12	2007	13	292970	57046	756550	58477	14262	в з	252	206856	1002	23	(12	522)	1142	2853	84.1	2060	17.0
12	2006	14	411890	9865	899774	54803	11905	0 1	203	190575	260	01	(18	120)	1328	3783	80.9	2534	16.6
12	2005	15	442548	4675	873454	46825	6629	6	256	107337	69	99	53	341	1349	9516	73.1	2717	16.5
12	2004	16	400198	3997	799989	29537	3382	3	40	62399	14	18	8	853	1216	6358	71.0	2534	16.0
12	2003	17	379378	310	757504	5565	2970	6	18	27225	(61	80	003	1176	6290	67.4	2469	15.4
12	2002	18	365126	208	712540	2696	2523	3	10	21945		4	59	990	1089	9773	67.9	2303	15.9
12	2001	19	331556	127	652852	1804	863	6	6	6758		1	36	687	997	7341	66.5	2164	15.3
12	2000	20	338796	101	582875	3167	2728	7		3471		2	269	981	773	3977	79.2	1895	17.9
Prior accid	ent years	21		1952		4650	4354	D		12027		1	36′	162					
Total (11	to 21)	29		221038		751949	99466	8 52	775	918876	14238	35	738	131					
Line 29 expre sterling	ssed in	30				751949	99466	8 52	775	918876	14238	35	738′	131					

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

Form 32

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Private motor non-comprehensive

								reg	istration I	GL/ JK/ CM	day	month	year	Monetary units	Category number		Reporting territory code
								R32	99122	GL	31	12	2009	000	122	GBP	AA
Accident y	ear ended		Number	of claims	Gross cl	aims paid		s outstanding I forward		s outstanding t forward		Claims ncurred	Gross ea	arned Clair	ms ratio %	Vehicle years (000's)	Claims frequency %
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred bu not reported	d d (ot d fina	est year) or eveloped her years) uring this ancial year +5+6-7-8)	prome			(0000)	inequency /s
			1	2	3	4	5	6	7	8		9	10		11	12	13
12	2009	11	1594	1893		6226	8932	1184				16342	1	3684	119.4	24	14.5
12	2008	12	4055	2124	8400	6811	8965	361	10268	282	4	3045	2	0948	117.1	40	15.4
12	2007	13	9708	4038	29006	5164	17874	205	24082	58	2	(1421)	5	0381	103.7	100	13.7
12	2006	14	20185	4711	66150	10604	25044	122	37664	18	9	(2083)	10	7243	95.0	225	11.1
12	2005	15	42867	3790	99547	10335	20848	78	32303	4	2	(1084)	14	2422	91.8	314	14.9
12	2004	16	48862	2428	124091	6136	10016	44	16450	4	6	(300)	14	9086	94.1	342	15.0
12	2003	17	35257	6152	119474	2872	18969	30	17574	1	2	4285	13	3183	106.1	311	13.3
12	2002	18	31401	145	85260	379	595	1	1206		2	(233)	11	2002	77.0	261	12.1
12	2001	19	36032	616	84200	93	2879	1	2577			396	11	0518	78.9	262	14.0
12	2000	20	43919	742	86595	749	2344		2297			796	11	3683	78.9	379	11.8
Prior accide	ent years	21		134		287	5214		5198			303					
Total (11	to 21)	29		26773		49656	121680	2026	149619	369	7	20046					
Line 29 expres sterling	ssed in	30				49656	121680	2026	149619	369	7	20046					

Currency British pound

Reporting territory

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

Form 32

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Fleets

							_	reg	npany istration nber	GL/ UK/ CM	day	month	year	Monetary units	Category number		Reporting territory code
							Γ	R32	99122	GL	31	12	2009	000	221	GBP	AA
Accident y	/ear ended		Number	of claims	Gross cla	aims paid		is outstanding d forward		ns outstanding ht forward		Claims incurred	Gross ea		ns 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 b not reporte	ed (atest year) or developed other years) during this nancial year (4+5+6-7-8)	prennu			(0003)	inequency /s
			1	2	3	4	5	6	7	8		9	10		11	12	13
12	2009	11	59328	16413		96286	107961	11941				216188	311	1516	69.4	336	22.5
12	2008	12	83529	14237	146125	68723	91056	3752	162489	211	53	(20111)	388	3027	79.8	435	22.5
12	2007	13	81696	6564	231078	27024	61292	1313	93622	2		(3993)	399	9582	80.3	461	19.1
12	2006	14	86525	7838	237562	18540	61081	332	83490)		(3537)	420	0125	75.6	512	18.4
12	2005	15	98506	2203	249679	14356	24631	186	45540)		(6367)	387	7773	74.5	463	21.8
12	2004	16	88840	1302	257018	5748	9936	108	1443	5		1357	451	1830	60.4	534	16.9
12	2003	17	83954	1006	225467	6328	7572	94	1251			1483	445	5341	53.8	530	16.0
12	2002	18	84865	704	159946	1951	9758	64	7157	,		4616	390	0086	44.0	470	18.2
12	2001	19	86159	146	182380	1890	2235	50	1745	5		2430	299	9065	62.4	327	26.4
12	2000	20	90902	106	166933	777	3604	20	1380			3021	216	6109	79.3	280	32.5
Prior accid	ent years	21		320		14627	4041		4048	3		14620					
Total (11	to 21)	29		50839		256250	383167	17860	426417	211	53	209707					
Line 29 expressering	ssed in	30				256250	383167	17860	426417	211	53	209707					

Currency	British pound
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Reporting territory

Equalisation provisions

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

						Comp registi numbe	ration	GL/ UK/ CM	day	month	year	units
					R37	99	9122	GL	31	12	2009	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Busines grouping (nuclea	g D	group (non-pro	iness bing E pportional aty)	All bus group			nsurance ness
Calculation of the maximum provision		1	2	3	4			5	6			7
Total net premiums written in the previous 4 years	11	1676584	15520									
Net premiums written in the current year	12	314020	2416									8726
Maximum provision	13	79624	717							80341		13089
Calculation of the transfer to/from the provision	•		,					ŀ				
Equalisation provision brought forward	21									87594		
Transfers in	22	9421	72							9493		1047
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									97087		1047
Excess, if any, of 26 over 13	27									16746		
Equalisation provision carried forward (26-27)	28									80341		1047
Transfer in/(out) for financial year (28-21)	29									(7253)		1047

Equalisation provisions technical account: Accident year accounting

Global business

Financial year ended **31st December 2009**

					registration	GL/ UK/ CM	day	mont	h year	units
				R38	99122	GL	31	12	2009	£000
		Business grouping A (property)	Busi group (busi interru	ness	Business grouping C (marine and aviation)	g	Busines rouping (nuclear	D	Busin groupi (non-prop treat	ng E ortional
Other than credit business	_	1	2	2	3		4		5	
Net premiums earned	11	351891		2393						
Claims incurred net of reinsurance	12	205537		697						
Trigger claims value	13	255121		1735						
Abnormal loss	19									
Trigger claims	ratio	72.5 %	72.	5 %	95 %		25 %		100	%

Credit business

Net premiums earned	21	8726
Claims incurred net of reinsurance	22	40
Claims management costs	23	
Net operating expenditure	24	
Technical surplus / (deficit) (21-22-23-24)	29	8686

Global business

Financial year ended **31st December 2009**

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

Reinsurer details As required by rule 9.25;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a))	(Para 1(b))	(Para	(Para	(Para 1(d))	(Para 1(e))	(Para 1(f))	
		1(c)(i)) £000	1(c)(ii)) £000	£000	£000	£000	
Pool Reinsurance Co Ltd, Hanover House, 14 Hanover Square, London W1S 1HP	None		362				
Swiss Reinsurance Company Ltd, Mythenquai 50/60, CH-8022 Zurich, Switzerland	None	628	13,082	3,369		6,295	Includes Swiss Re UK
Munich Reinsurance Company Ltd, 107 Koenigstrasse, 80802 Munich, Germany	None	1,523	5,881			1,787	
New Reinsurance Company, 6-8 rue de L'Athene, Case postale 3504, CH-1211 Geneve 3	None						With effect from 2007 included in Munich Re
Lloyd's Underwriters, 1 Lime Street, London EC3M 7HA	None						With effect from 2007
ACE Ltd., 30 Woodbourne Avenue, Hamilton HM08, Bermuda	None		969	385			included within relevant parent group
Montpelier Reinsurance Ltd, 94 Pitts Bay Road, Pembroke HM08, Hamilton, Bermuda	None		1,068	58			
XL Capital Ltd, XL House, One Bermudiana Rd, Hamilton HM 11, Bermuda	None		429	79		1	
Renaissance Reinsurance Ltd, Renaissance House, 8 - 20 East Broadway, Pembroke HM 19, Bermuda	None		1,884				

Global business

Financial year ended **31st December 2009**

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

Reinsurer details As required by rule	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
9.25; (Para 1(a))	(Para 1(b))	(Para 1(c)(i))	(Para 1(c)(ii))	(Para	(Para 1(e))	(Para 1(f))	
		£000	£000	1(d)) £000	£000	£000	
DaVinci Reinsurance Ltd (as Renaissance)	None			2000			With effect from 2007 included in Ren Re
Top Layer Reinsurance Ltd (as Renaissance)	None						With effect from 2007 included in
GE Frankona Reinsurance Ltd, London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD	None						Ren Re With effect from 2007 included in Swiss Re
Colombia Insurance Company (Berkshire Hathaway Inc), 1441 Kiewit Plaza, Omaha NE68131, USA	None			50,000			
General Reinsurance UK Ltd (Berkshire Hathaway Inc) 1441 Kiewit Plaza, Omaha NE68131, USA	None		1,388	521		6,414	
Transatlantic Reinsurance Company, 80 Pine Street, New York 10005, USA	None		1,497	111		1	
HSBC Insurance (Ireland) Limited, 1 Grand Canal Square, Grand Canal Harbour, Dublin 2 Ireland	None	69,823				48,911	

Global business

Financial year ended **31st December 2009**

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

Reinsurer details As required by rule 9.25;	Connection	Prop. RI Treaties	Non Prop. RI Treaties	Debts O/S	Deposits Rec.d	Antic. Recov.	Comments
(Para 1(a))	(Para 1(b))	(Para 1(c)(i)) £000	(Para 1(c)(ii))	(Para 1(d))	(Para 1(e)) £000	(Para 1(f)) £000	
			£000	£000			
Aviva Re Ltd, Cannon's Court, 22 Victoria Street, Hamilton HM12, Bermuda	Fellow group undertaking	1,955	1,644	820			
Carphone Warehouse Assurance Ltd, 49 Victoria Street, Douglas, Isle of Man	None	27,353					
Aviva International Insurance Ltd, 1 Undershaft, St Helens, London EC3P 3DQ	Parent undertaking	965,757		130,747		1,542,674	
Aviva Life Re Ltd, One Park Place, Hatch Street, Dublin 2 Ireland	Fellow group undertaking	52,315				53,579	

Global business

Financial year ended 31st December 2009

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

There are no major facultative reinsurers.

Name of insurer Aviva Insurance UK Limited Global business

Financial year ended **31st December 2009**

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

There are no major cedants.

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

Additional information as required by rule 9.29 of the Accounts and Statements Rules

Derivative Contracts

The following summarises investment policy for the use of derivatives:

a) Derivatives will only be used in accordance with guidelines issued by the Financial Services Authority for the purpose of efficient portfolio management or reduction in investment risk. They must not be used for speculative purposes, must be fully covered by the assets of the fund and must not be used to "gear up" a fund.

Counterparty risk - for exchange traded contracts, the exchange must be approved by Aviva Group. For over the counter contracts, transactions must only be made with the approval of the Aviva Group Derivatives Committee.

Controls and monitoring - delegated authorities exist for each member of staff using derivatives. Derivatives transactions are priced, settled and profit and losses reconciled in an area independent of the fund managers involved.

b) There are no specific guidelines for the use of contracts that were not reasonably likely to be exercised at the start of the contract. The speculative use of derivative contracts is prohibited.

c) The Company was not party to any arrangements over the financial year which fall into description b) above.

d) No derivative contracts were held during the financial year, which required a significant provision to be made for them under INSPRU 3.2.17R.

e) During the financial year the Company granted no rights under derivative contracts for a fixed consideration.

Global business

Financial year ended **31st December 2009**

Additional information as required by rule 9.30 of the Accounts and Statements Rules

100% of the issued ordinary share capital of London and Edinburgh Insurance Company Limited has been held throughout the year by the Company, which also controls 100% of the voting rights.

100% of the issued ordinary share capital of the Company has been held throughout the year by Aviva Insurance Limited, which also controls 100% of the voting rights.

100% of the issued ordinary share capital of Aviva Insurance Limited has been held throughout the year by Aviva International Insurance Limited, which also controls 100% of the voting rights.

100% of the issued ordinary share capital of Aviva International Insurance Limited has been held throughout the year by Aviva Group Holdings Limited, which also controls 100% of the voting rights.

100% of the issued ordinary share capital of Aviva Group Holdings Limited has been held throughout the year by Aviva plc, which also controls 100% of the voting rights.

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

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 Excess of Loss Reinsurance Programme
- 1.2: Saga Catastrophe Excess of Loss Reinsurance Programme
- 1.3: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme
- 1.4: UK Catastrophe Top Layer Excess of Loss Reinsurance Programme

2. Property Per Risk Cover

2.1: Aviva Property, Engineering and CAR Per Risk Excess of Loss Reinsurance Programme 2.2: Aviva Property, Engineering and CAR Per Risk Conflagration Excess of Loss Reinsurance Programme

3. Casualty - Motor and Liability Covers

- 3.1: UK Casualty Motor Excess of Loss Reinsurance Programme
- 3.2: UK Casualty Employers Liability/Public Liability Excess of Loss Reinsurance Programme
- 3.3: UK Casualty Personal Accident Excess of Loss Reinsurance Programme
- 3.4: UK Casualty Other classes Excess of Loss Reinsurance Programme

4. Miscellaneous

- 4.1: Group Marine Excess of Loss Reinsurance Programme
- 4.2: UK Professional Indemnity Risk Excess of Loss Reinsurance Programme
- 4.3: UK Professional Indemnity Clash Excess of Loss Reinsurance Programme
- 4.4: Latent Defects programme Quota Share and Surplus Treaty Reinsurance
- 4.5: Bonds and Guarantees Quota Share Treaty Reinsurance
- 4.6: HSBC Corporate Partner Quota Share Treaty Reinsurance
- 4.7: Lloyds TSB Corporate Partner Quota Share Treaty Reinsurance
- 4.8: Aviva International Insurance Ltd Quota Share Treaty Reinsurance

5. Maximum net probable losses

6. Analysis of Reinsurance Premiums

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

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

1. Property Catastrophe Covers Per Event Section

1.1: Group Catastrophe Excess of Loss Reinsurance Programme

Type of Business Covered:	Personal and Commercial Property insurance and reinsurance
Type of Cover:	Property Catastrophe Per Event Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches (excluding Saga)
From Ground up Cover - Deductible - Reinstatements -	£1,675m £210m 1
Comments -	None
Period of Cover:	01/04/2009 - 31/03/2010

1.2: Saga Catastrophe Excess of Loss Reinsurance Programme

Type of Business Covered:	Personal Property insurance
Type of Cover:	Property Catastrophe Per Event Excess of Loss Reinsurance
Business Reinsured:	UK - Saga Corporate Partners Portfolio
From Ground up Cover - Deductible - Reinstatements -	£267m £40m 1
Comments -	The programme is expressed as a percentage of 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. This programme has now been cancelled.
Period of Cover:	01/03/2009 - 02/09/2009

Name of insurer	Aviva Insurance UK Limited
Global business	

Financial year ended 31st December 2009

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

1.3: UK Catastrophe Annual Aggregate Excess of Loss Reinsurance Programme

Type of Business Covered:	Personal & Commercial Property insurance and reinsurance
Type of Cover:	Property Catastrophe Annual Aggregate Excess of Loss
Business Reinsured:	UK companies and branches
From Ground up Cover - Deductible - Reinstatements -	£400m £300m 0
Comments -	Annual Aggregate Deductible 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 Excess of Loss Reinsurance Programme

Type of Business Covere	ed:	Personal & Commercial Property insurance and reinsurance
Type of Cover:		Property Catastrophe Per Event Excess of loss Protection
Business Reinsured:		UK companies and branches
From Ground up Cover Deductible Reinstatements	- - -	£2,142m £1,942m 1
Comments	-	Total recovery possible is £400m during 3 years of contract
Period of Cover:	01/04	1/2008 - 31/03/2011

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

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 Excess of Loss Reinsurance Programme

Type of Business Covered:	Commercial Property, Engineering and Contract Works insurance and reinsurance.				
Type of Cover:	Property Per Risk Excess of Loss Reinsurance				
Business Reinsured:	UK companies and branches				
From Ground up Cover - Deductible - Reinstatements -	£200m £10m 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:	01/01/2009 - 31/12/2009				

2.2: Aviva Property, Engineering & CAR Per Risk Conflagration Excess of Loss Reinsurance Programme

Type of Business Covered:	Commercial Property Engineering and Contract Works insurance and reinsurance.
Type of Cover:	Per Risk Conflagration Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover - Deductible - Reinstatements -	£30m £10m 1
Comments -	None
Period of Cover:	01/01/2009 - 31/12/2009

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

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

3. Casualty Section

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

3.1: UK Casualty – Motor Excess of Loss Reinsurance Programme

Type of Business Covere	ed:	Motor
Type of Cover:		Casualty Excess of Loss Reinsurance
Business Reinsured:		UK companies and branches
From Ground up Cover Deductible Reinstatements	-	Unlimited £10m Unlimited but 1 free in respect of motor own damage
Comments	-	None
Period of Cover:		01/07/2009 - 30/06/2010

3.2: UK Casualty – Employers Liability/Public Liability Clash Excess of Loss Reinsurance Programme

Type of Business Covered:	Employers' Liability, Public and Products Liability
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover - Deductible - Reinstatements -	£75m £10m Employers' Liability Layer 1 - Unlimited Public Liability, Layer 1 maximum amount recoverable £45m Employers' & Public Liability Layer 2 – 1 Employers' & Public Liability Layer 3 – 0
Comments -	None.
Period of Cover:	01/07/2009 – 30/06/2010

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

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

3.3: UK Casualty – Personal Accident Excess of Loss Reinsurance Programme

Type of Business Covere	d:	Personal Accident, Sickness and Travel
Type of Cover:		Casualty Excess of Loss Reinsurance
Business Reinsured:		UK companies and branches
From Ground up Cover Deductible Reinstatements	- -	£25m £10m 1
Comments	-	None
Period of Cover:		01/07/2009 - 30/06/2010

3.4: UK Casualty – Other Classes Excess of Loss Reinsurance Programme

Type of Business Covered: Professional Indemnity (when written as an extension to Public and Products Liability); Employers Liability and Public and Products Liability sections of Homeowners; Personal Accident; Travel; Contractors All Risks; Erection All Risks and Engineering; Legal Indemnities; Employee Dishonesty; Insolvency Practitioners Bonds; Livestock and Bloodstock.

Type of Cover:		Casualty Excess of Loss Reinsurance
Business Reinsured:		UK companies and branches
From Ground up Cover Deductible Reinstatements	-	£25m £10m Maximum amount recoverable 45m
Comments	-	None
Period of Cover:		01/07/2009 - 30/06/2010

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

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

4. Miscellaneous

4.1: Group Marine Excess of Loss Reinsurance Programme

Type of Business Covered:	Marine insurance and reinsurance
Type of Cover:	Marine Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover - Deductible - Reinstatements -	£40m £1m Layers 1, 2 & 3- 2 reinstatements, Layers 4 & 5 – 1 Reinstatement
Comments -	Reinstatement Premium Protection is in place
Period of Cover:	01/01/2009 – 31/12/2009

4.2: UK Professional Indemnity – Risk Excess of Loss Reinsurance Programme

Type of Business Covered:	Professional Indemnity Liability insurance and reinsurance
Type of Cover:	Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover - Deductible - Reinstatements -	£6m £2.5m 5
Comments -	Annual aggregate deductible of £5m.
Period of Cover:	01/07/2009 - 30/06/2010

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

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

4.3: UK Professional Indemnity – Clash Excess of Loss Reinsurance Programme Type of Business Covered: Professional Indemnity Liability Insurance and reinsurance Type of Cover: Clash Excess of Loss Reinsurance

Business Reinsured:		UK companies and branches
From Ground up Cover Deductible Reinstatements	- - -	£25m £5m 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:		01/07/2007 - 30/06/2010

4.4: Latent Defects Quota Share and Surplus Treaty Reinsurance

Type of Business Covered:	Commercial Property
Type of Cover:	Quota Share and Surplus Treaty
Business Reinsured:	UK companies and branches
From Ground up Cover - Deductible -	£60m Maximum retention £10m
Comments -	None
Period of Cover:	01/01/2009 - 31/12/2009

4.5: Bonds and Guarantee Quota Share Treaty Reinsurance

Type of Business Covered:	Bonds & Guarantees
Type of Cover:	Variable Quota Share
Business Reinsured:	UK companies and branches
From Ground up Cover - Deductible -	£20m Maximum retention £4m
Comments -	None
Period of Cover:	01/01/2009 - 31/12/2009

Global business

Financial year ended 31st December 2009

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

4.6 HSBC Corporate Partner Quota Share Treaty Reinsurance

Aviva Insurance UK Limited

Type of Business Covered:	Household, Creditor and Travel
Type of Cover:	Quota Share
Business Reinsured:	UK – HSBC Corporate Partners Portfolio
Details -	Cedes 80% of Creditor business written on the HSBC account. (Excluding Personal Loan Protections, Cardholder Protection, LifeChoices Unemployment and Mortgage Protection for which a 50% cession exists). Cedes 50% of Household business written on the HSBC account Cedes 50% of Travel business written on the HSBC account
Comments -	Ceded business is not covered by the reinsurance programmes outlined above.
Period of Cover:	01/01/2009 – 31/12/2009

4.7 Lloyds TSB Corporate Partner Quota Share Treaty Reinsurance

Type of Business Covered:	Creditor
Type of Cover:	Quota Share
Business Reinsured:	UK – Lloyds TSB Corporate Partners Portfolio
Details -	Cedes 50% of Commercial Overdraft Repayment Insurance business written on the Lloyds TSB account
Comments -	None
Period of Cover:	01/01/2009 – 31/12/2009

4.8 Aviva International Insurance Limited Quota Share Treaty Reinsurance

The companies included in this return are both parties to quota share reinsurance agreements with a parent company, Aviva International Insurance Limited (Aii). Under these agreements, 50% of the net 2009 accident year result of the companies is reinsured to Aii. All categories of business are covered. Similar agreements had been in place in 2001 to 2008. The premiums in 2009 were £965,757k.

Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

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

5. Maximum net probable losses (£'s)

UK

Property:	
Per Event (UK)	£210,000,000
Per Event (Saga)	£40,000,000 reducing to £25m at 31/12/2009
Per Risk	£10,000,000
Casualty:	
Motor	£10,000,000
EL /PL	£10,000,000
Personal Accident	£10,000,000
Other classes	£10,000,000
Professional Indemnity	£2,500,000
Marine	£1,000,000
Latent Defects	£10,000,000
Bonds & Guarantees	£4,000,000

Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

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

6. Analysis of Reinsurance Premiums

Combined categories	Facultative	Non-facultative	Total
	£000	£000	£000
Accident & health (110)		226,527	226,527
Personal lines motor (120)		356,032	356,032
Household and domestic all risks (160)		311,019	311,019
Personal lines financial loss (180)		84,262	84,262
Commercial motor (220)		163,105	163,105
Commercial lines property (260)		6,122	6,122
Commercial lines liability (270)		35,687	35,687
Commercial lines financial loss (280)	7	10,045	10,052
Marine (340)		1	1
Proportional financial lines (680)		1,545	1,545
Total	7	1,194,345	1,194,352

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

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.

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

0101 Modifications to the Return

The return has been prepared in accordance with the Accounts and Statements Rules as modified by the following written concession and by the FSA direction described below. The concession was issued as an Order under Section 68 of the Insurance Companies Act 1982 and remains in force by virtue of the transitional provisions of the Supervision Manual:

820 The Treasury, on the application of the group, issued on 12th January 1998 an Order under Section 68 of the Insurance Companies Act 1982. The Order allows the Company to submit 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 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 in November 2007. The effect of this direction was to enable Aviva Insurance UK Limited to provide a group return in respect of itself and its subsidiary firm, London and Edinburgh Insurance Company Limited, both companies having entered into a Mutual Deed of Guarantee.

0103 Supplementary Forms 1, 3, 11 and 12

The Forms 1, 3, 11 and 12 for each company in the group as required under a direction made in November 2007 (refer supplementary note 0101 above) are included below on pages 115 to 126.

The general insurance requirement shown in the group return is lower than the sum of the solo capital requirements for the individual legal entities, mainly because the general insurance capital requirement for the Company considered in isolation is determined under the brought forward method, whilst that for London and Edinburgh Insurance Company Limited is on the claims method. In addition, the consolidated claims equalisation provision is greater than the sum of the legal entities as a result of the mix and the impact relative to the trigger amount.

Statement of solvency – general insurance business

Aviva Insurance UK Limited Name of insurer

Global business

Financial year ended 31st December 2009

Adjusted solo solvency
calculation

Company registration

number	GL/UK/CM

calculation	number	GL/UK/CM	day month year	units
R1	99122	GL	31 12 2009	£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	885755	929147
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	885755	929147

Guarantee fund

Guarantee fund requirement	21	199328	134548
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	686427	794599

Minimum capital requirement (MCR)

General insurance capital requirement	31	254400	263541
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	254400	263541
Capital requirements of regulated related undertakings	35	114528	46701
Minimum capital requirement (34+35)	36	368928	310242
Excess (deficiency) of available capital resources to cover 50% of MCR	37	701291	774026
Excess (deficiency) of available capital resources to cover 75% of MCR	38	609059	696466

Capital resources requirement (CRR)

Capital resources requirement	41	368928	310242
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	516827	618905

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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Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

Company registration number GL/UK/CM day month year units R3 99122 GL 31 12 2009 £000 Total as at the end Total as at the end General Long-term insurance insurance of this financial of the previous business business year year 4 3 1 2

Core tier one capital

Permanent share capital	11	997050	997050	911050
Profit and loss account and other reserves	12	228949	228949	116426
Share premium account	13	148100	148100	148100
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	1374099	1374099	1175576

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	1374099	1374099	1175576
Investments in own shares	32			
Intangible assets	33	112001	112001	69452
Amounts deducted from technical provisions for discounting	34	89082	89082	82912
Other negative valuation differences	35	45923	45923	48831
Deductions in related undertakings	36	36975	36975	
Deductions from tier one (32 to 36)	37	283981	283981	201195
Total tier one capital after deductions (31-37)	39	1090118	1090118	974381

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day month year	units
R3	99122	GL	31 12 2009	£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

nei two capitai			
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		

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		

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day month year	units
R	3 99122	GL	31 12 2009	£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	1090118	1090118	974381
Inadmissible assets other than intangibles and own shares	73	49865	49865	19520
Assets in excess of market risk and counterparty limits	74	154498	154498	25714
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	885755	885755	929147

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	885755	885755	929147
Available capital resources for 50% MCR requirement	82	885755	885755	929147
Available capital resources for 75% MCR requirement	83	885755	885755	929147

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

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

Company registration number GL/UK/CM day month year units 99122 £000 R11 GL 31 12 2009 This financial year Previous year 1 2 2874269 Gross premiums written 2261330 11 Premium taxes and levies (included in line 11) 27560 50131 12 2824138 2233770 Premiums written net of taxes and levies (11-12) 13 Premiums for classes 11, 12 or 13 (included in line 13) 95656 14 77188 Premiums for "actuarial health insurance" (included in 15 line 13 2871966 Sub-total A (13 + 1/2 14 - 2/3 15) 16 2272364 2548937 3070786 21 Gross premiums earned Premium taxes and levies (included in line 21) 22 27560 50131 Premiums earned net of taxes and levies (21-22) 23 2521377 3020655 Premiums for classes 11, 12 or 13 (included in line 23) 102864 24 91155 Premiums for "actuarial health insurance" (included in 25 line 23) 3072087 Sub-total H (23 + 1/2 24 - 2/3 25) 26 2566955 Sub-total I (higher of sub-total A and sub-total H) 30 2566955 3072087 Adjusted Sub-total I if financial year is not a 12 month 31 period to produce an annual figure Division of gross adjusted x 0 18 32 462052 552976 premiums amount: sub-total I (or adjusted Excess (if any) over 57.5m 50311 60606 33 sub-total I if appropriate) EURO x 0.02 Sub-total J (32-33) 34 411741 492370 Claims paid in period of 3 financial years 41 6886622 7321759 For insurance business accounted for on an 42 Claims outstanding carried underwriting year basis forward at the end of the 3 For insurance business year period accounted for on an 43 2242417 2352697 accident year basis For insurance business Claims outstanding accounted for on an 44 underwriting year basis brought forward at the beginning of the 3 year For insurance business period accounted for on an 45 2900100 2975545 accident year basis 6698911 Sub-total C (41+42+43-44-45) 46 6228939 Amounts recoverable from reinsurers in respect of 47 3455733 3669963 claims included in Sub-total C Sub-total D (46-47) 48 2773206 3028948 **Reinsurance ratio** 49 0.50 0.50 (sub-total D/sub-total C or, if more, 0.50 or, if less, 1.00) Premiums amount (Sub-total J x reinsurance ratio) 50 205871 246185 Provision for claims outstanding (before discounting and 1123814 1164192 51 net of reinsurance) Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, 52 otherwise zero Brought forward amount (See instruction 4) 53 254400 227015 54 254400 246185 Greater of lines 50 and 53

Calculation of general insurance capital requirement - claims amount and result

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

Company registration number		GL/UK/CM	day month year	units
R1	2 99122	GL	31 12 2009	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	Reference period (No. of months) See INSPRU 1.1.63R		36	36
Claims paid in reference per	iod	21	6886622	7321759
Claims outstanding carried	For insurance business accounted for on an underwriting year basis	22		
forward at the end of the reference period	For insurance business accounted for on an accident year basis	23	2242417	2352697
Claims outstanding brought forward at the	For insurance business accounted for on an underwriting year basis	24		
beginning of the reference period	For insurance business accounted for on an accident year basis	25	2900100	2975545
Claims incurred in reference	period (21+22+23-24-25)	26	6228939	6698911
Claims incurred for classes	11, 12 or 13 (included in 26)	27	386713	329198
Claims incurred for "actuaria in 26)	I health insurance" (included	28		
Sub-total E (26 + 1/2 27 - 2/3	28)	29	6422296	6863510
Sub-total F – Conversion of (multiply by 12 and divide by reference period)		31	2140765	2287837
Division of sub-total F	x 0.26	32	556599	594838
(gross adjusted claims amount)	Excess (if any) over 40.3m EURO x 0.03	33	63142	67757
Sub-total G (32-33)	39	493457	527081	
Claims amount Sub-total G	41	246729	263541	
Higher of premiums amoun amount (11.54)	42	254400	246185	
General insurance capital 41 and 42)	requirement (higher of lines	43	254400	263541

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Statement of solvency – general insurance business

Name of insurer London and Edinburgh Insurance Company Limited

Global business

Financial year ended 31st December 2009

Solo solvency calculation

Company registration number GL/UK/CM day month year units R1 924430 31 2009 £000 GL 12 As at end of this As at end of the financial year previous year 1 2

Capital resources

Capital resources arising outside the long-term insurance fund	11	282629	261485
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	282629	261485

Guarantee fund

Guarantee fund requirement	21	11309	15567
Excess (deficiency) of available capital resources to cover guarantee fund requirement	22	271320	245918

Minimum capital requirement (MCR)

General insurance capital requirement	31	33928	46701
Base capital resources requirement	33	3128	2518
Individual minimum capital requirement	34	33928	46701
Capital requirements of regulated related undertakings	35		
Minimum capital requirement (34+35)	36	33928	46701
Excess (deficiency) of available capital resources to cover 50% of MCR	37	265665	238135
Excess (deficiency) of available capital resources to cover 75% of MCR	38	257183	226459

Capital resources requirement (CRR)

Capital resources requirement	41	33928	46701
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	248701	214784

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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Name of insurer London and Edinburgh Insurance Company Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day month year	units
R3	924430	GL	31 12 2009	£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	240000	240000	240000
Profit and loss account and other reserves	12	70718	70718	59489
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	310718	310718	299489

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	310718	310718	299489
Investments in own shares	32			
Intangible assets	33	2469	2469	12344
Amounts deducted from technical provisions for discounting	34			
Other negative valuation differences	35	8975	8975	7794
Deductions in related undertakings	36			
Deductions from tier one (32 to 36)	37	11444	11444	20138
Total tier one capital after deductions (31-37)	39	299274	299274	279351

Name of insurer London and Edinburgh Insurance Company Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day month year	units
R3	924430	GL	31 12 2009	£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

Tier two capital			
Implicit items, (tier two waivers and amounts excluded from line	41		
22)			
Perpetual non-cumulative	42		
preference shares excluded			
from line 25	10		
Innovative tier one capital excluded from line 27	43		
Tier two waivers, innovative tier	44		
one capital and perpetual			
non-cumulative preference shares treated as tier two capital			
(41 to 43)			
Perpetual cumulative preference	45		
shares			
Perpetual subordinated debt and	46		
securities			
Upper tier two capital in related	47		
undertakings	40		
Upper tier two capital (44 to 47)	49		
('ד			
Fixed term preference shares	51		
Other tier two instruments	52		
Lower tier two capital in related	53		
undertakings			
Lower tier two capital	59		
(51+52+53)			
		· · · · · · · · · · · · · · · · · · ·	
Total tier two capital before	61		
restrictions (49+59)			
Excess tier two capital	62		
Further excess lower tier two	63		
capital			
Total tier two capital after	69		
restrictions, before deductions (61-62-63)			
(01-02-03)			

Name of insurer London and Edinburgh Insurance Company Limited

Global business

Financial year ended 31st December 2009

		Company registration number	GL/UK/CM	day	/ mon	th year	units
[R3	924430	GL	31	12	2009	£000
		General insurance business 1	Long-term insurance business 2			the end nancial r	Total as at the end of the previous year 4

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71			
Total capital resources before deductions (39+69+71)	72	299274	299274	279351
Inadmissible assets other than intangibles and own shares	73	2441	2441	213
Assets in excess of market risk and counterparty limits	74	14204	14204	17653
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	282629	282629	261485

Available capital resources for GENPRU/INSPRU tests

Available capital resources for guarantee fund requirement	81	282629	282629	261485
Available capital resources for 50% MCR requirement	82	282629	282629	261485
Available capital resources for 75% MCR requirement	83	282629	282629	261485

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

Name of insurer London and Edinburgh Insurance Company Limited

Global business

Financial year ended 31st December 2009

	Company registration number	GL/UK/CM	day month year	units
R1	1 924430	GL	31 12 2009	£000
	•		This financial year 1	Previous year 2
Gross premiums written		11	206711	487027
Premium taxes and levies (in	ncluded in line 11)	12	1350	2636
Premiums written net of taxe	, ,	13	205361	484391
Premiums for classes 11, 12 or 13 (included in line 13)		14	21	54
Premiums for "actuarial heal line 13	th insurance" (included in	15		
Sub-total A (13 + 1/2 14 - 2/3	3 15)	16	205372	484418
Gross premiums earned		21	359648	532992
Premium taxes and levies (in	,	22	1350	2636
Premiums earned net of taxe		23	358298	530356
Premiums for classes 11, 12		24	(91)	(66)
Premiums for "actuarial heal line 23)	th insurance" (included in	25		
Sub-total H (23 + 1/2 24 - 2/3	3 25)	26	358253	530323
Sub-total I (higher of sub-to	tal A and sub-total H)	30	358253	530323
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:	x 0.18	32	64485	95458
sub-total I (or adjusted sub-total I if appropriate)	Excess (if any) over 57.5m EURO x 0.02	33	6137	9771
Sub-total J (32-33)		34	58348	85687
Claims paid in period of 3 fir	ancial years	41	945331	953295
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	81112	78314
	For insurance business accounted for on an accident year basis	43	192497	238202
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	39642	61064
	For insurance business accounted for on an accident year basis	45	327174	365309
Sub-total C (41+42+43-44-45)		46	852124	843438
Amounts recoverable from reclaims included in Sub-total		47	501107	480431
Sub-total D (46-47)		48	351017	363007
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	29174	42844
Provision for claims outstanding (before discounting and net of reinsurance)		51	72990	102682
Provision for claims outstand gross of reinsurance) if both otherwise zero.	ding (before discounting and 51.1 and 51.2 are zero,			
Brought forward amount (See instruction 4)	53	33197	46701
Greater of lines 50 and 53		54	33197	46701

Calculation of general insurance capital requirement – claims amount and result

Name of insurer London and Edinburgh Insurance Company Limited

Global business

Financial year ended **31st December 2009**

	Company registration number	GL/UK/CM	day month year	units
R1	2 924430	GL	31 12 2009	£000
			This financial year 1	Previous year 2
Reference period (No. of mo	nths) See INSPRU 1.1.63R	11	36	36
Claims paid in reference per	iod	21	945331	953295
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22	81112	78314
	For insurance business accounted for on an accident year basis	23	192497	238202
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24	39642	61064
	For insurance business accounted for on an accident year basis	25	327174	365309
Claims incurred in reference	period (21+22+23-24-25)	26	852124	843438
Claims incurred for classes	11, 12 or 13 (included in 26)	27	37709	(8538)
Claims incurred for "actuarial health insurance" (included in 26)		28		
Sub-total E (26 + ½ 27 - 2/3 28)		29	870979	839169
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	290326	279723
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	75485	72728
	Excess (if any) over 40.3m EURO x 0.03	33	7629	7514
Sub-total G (32-33)		39	67856	65214
Claims amount Sub-total G x reinsurance ratio (11.49)		41	33928	32607
Higher of premiums amount and brought forward amount (11.54)		42	33197	46701
General insurance capital requirement (higher of lines 41 and 42)		43	33928	46701

Name of insurer	Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

0104 Accounting Policies

These are as stated in the Company's Annual Report and Accounts except where modified by the requirements of the Accounts and Statements Rules.

0301 Reconciliation of Net Admissible Assets to Capital Resources

Form 13, Line 89 Less	2009 £000 5,571,279	2008 £000 6,399,062
Form 15, Line 69	4,774,945	5,481,417
Net admissible assets	796,334	917,645
Add back capital requirement of regulated related undertakings	80,600	-
	876,934	917,645
Capital resources		
Form 3, Line 79	876,934	917,645

0310 *1507* Other Negative Valuation Differences

The Company prepares its annual statutory financial statements in accordance with International Financial Reporting Standards. These financial statements do not include a claims equalisation provision (CEP) in liabilities. There is however a CEP in Form 15, line 15 (gross of tax). Consequently, in line 35 of Form 3 there is a negative valuation difference of £58,599k (2008 – £62,630k) in respect of the impact of this adjustment, after tax.

0313 Reconciliation of Profit and Loss Account and Other Reserves

	2009 £000	2008 £000
Form 3, Line 12.4	85,010	184,420
Form 16, Line 59.1	35,890	(95,416)
Movement in claims equalisation provision, net of tax	(4,031)	(3,994)
Form 3, Line 12.3	116,869	85,010

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended

31st December 2009

1301 Unlisted Securities

Lines 45 and 46 of Form 13 include unlisted corporate debt securities amounting to \pounds 12,846k (2008 – \pounds 19,482k). These investments are readily realisable.

1304 Debtors and Creditors

Certain amounts shown in Forms 13 and 15 have been calculated by netting amounts due to any one person or undertaking against amounts due from that person or undertaking, where there is a right of set-off as permitted by International Accounting Standard 1.

1305 Counterparty Limits

The Company's management of credit risk is carried out in accordance with Aviva plc group risk processes, which include setting exposure limits and monitoring exposures in accordance with ratings set by credit ratings agencies such as Standard & Poor's. Financial assets are graded according to current credit ratings issued. A credit limit for each counterparty is set based on default probabilities that are in turn based on the rating of the counterparty and the type of exposure concerned. Exposure levels are reported to, and reviewed by, the UK General Insurance Investment Committee ("UKGIIC") within Aviva plc. Where exposures have been in excess of the credit limit, these have been approved by the UKGIIC. There have been no material breaches of credit limits during the year which have not received approval from the UKGIIC.

In addition, the Company manages exposure to reinsurance counterparties in accordance with Aviva plc group policy. Exposure limits are set by the Group Credit Approvals Committee and there is a range of reinsurers that have acceptable credit ratings. Reinsurer exposure and the impact of any reinsurer default are monitored regularly. The Company has a potential significant exposure to its parent company, Aviva international Insurance Limited, arising from a quota share reinsurance agreement entered into from 2001.

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.

1502 Contingent Liabilities

- a. There are no charges over the Company's assets.
- b. No provision has been included in Form 15 for any liabilities to tax on capital gains, which might arise if the Company disposed of its investments. The full potential liability for deferred tax not provided was £nil (2008 £nil).
- c. The Company continues to guarantee the pre-1998 liabilities of Maritime Insurance Company Limited, a former member of the Norwich Union plc group of companies. There are no other contingent liabilities in the Company.
- d. There are no guarantees, indemnities or other contractual commitments effected other than in the ordinary course of insurance business, in respect of related companies.
- e. There are no fundamental uncertainties.

Name of insurer	Aviva Insurance UK Limited		
Global business			
Financial year ended	31st December 2009		

1601 Rates of Exchange

Assets, liabilities and revenue transactions in currencies other than British pounds have been revalued at rates of exchange ruling at 31st December.

1602 Brought Forward Amounts

Some of the brought forward amounts shown in Forms 11, 12, and 22 to 24 have been restated from the corresponding carried forward amounts included in the previous year's return due to the conversion of foreign currency amounts at the closing rates of exchange at 31st December 2009.

1603 Other Charges

Line 21 of Form 16 relates to corporate costs of £76,137k (2008 - £85,574k).

1605 Form 16 Lines 15/18

In its annual statutory financial statements the Company includes the difference between the fair value of its subsidiary undertakings at acquisition and the fair value at the balance sheet date in a revaluation reserve. In this return the movement in this revaluation reserve has been taken to line 15 of Form 16. The impact in 2009 has been to increase the profit compared to the one in the statutory financial statements by \pounds 53,552k (2008 – a reduction of \pounds 7,669k).

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.

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 either of category numbers 400 or 700. Risk category 187 includes contracts of insurance against risk of loss to the person insured attributable to loss or breakdown of a personal item that attach to the purchase of that item. 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.

20Ae Facultative Business

There is no facultative business reported under category number 002.

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

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:

	Gross premium	Provision for undiscounted gross claims		Provision for gross unearned
Groups of classes	written	Reported IBNR		premium
	£000	£000	£000	£000
TRAVEL				
Accident and Health	31,078	1,892	526	10,978
Fire and other damage to property	5,651	344	96	1,996
Classes 16, 17 and 18 combined	19,777	1,204	335	6,986
Total	56,506	3,440	957	19,960
MIXED COMMERCIAL PACKAGE				
Fire and other damage to property	26,527	21,892	2,371	16,648
Motor	17,685	14,595	1,580	11,098
Liability	11,790	9,730	1,054	7,399
Classes 16, 17 and 18 combined	2,947	2,432	263	1,850
Total	58,949	48,649	5,268	36,995

20Ag Home Foreign and Overseas Business

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

20Ai Run-off of Portfolio Transfers

On 27th February 2006, the technical provisions of the subsidiary undertaking, Haven Insurance Policies Limited (Haven), were transferred to the Company under Part VII of the Financial Services & Markets Act 2000. Under this transfer gross outstanding claims of £73,818k for risk category 121 were transferred. Only claims in run-off were transferred.

At the 2009 year-end, the Form 20A included gross outstanding claims relating to the Haven transfer of £17,671k for risk category 121. There were no unearned premiums provisions.

20Aj Unused Authorisation Classes

In respect of authorisation class 5 (aircraft), no new contracts of insurance have been effected by the Company since 1993. In respect of authorisation class 7 (goods in transit), no new contracts of insurance have been effected by the Company since 2001.

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

2007 Material Connected Party Transactions (Rule 9.39)

On 31 October 2007, the Company lent Aviva Group Holdings Limited, a parent company, £47,000k. The loan is repayable in October 2012 and interest is receivable on the loan at 0.4% above LIBOR.

The companies in the group have ceded 50% of their 2009 underwriting result to Aviva International Insurance Limited, a parent undertaking. The premiums in 2009 amounted to £965,757k. Details of recoveries and outstanding debts are set out on page 93.

The companies in the group have ceded £52,315k of reinsurance premiums to a fellow group undertaking, Aviva Life Re Limited in respect of structured settlements. Details of recoveries are set out on page 93.

On 23rd December 2009, the Company acquired the entire issued share capitals of Hamilton Insurance Company Limited and CGU Underwriting Limited, regulated UK general insurance companies, from a parent company, Aviva International Insurance Limited, at fair value.

On the same date, the Company also acquired the entire issued share capitals of CGU Bonus Limited, Scottish Boiler and General Insurance Company Limited, The Ocean Marine Insurance Company Limited and The World Auxiliary Insurance Corporation Limited, all regulated UK general insurance companies, from its direct parent, Aviva Insurance Limited, at fair value.

On 30 September 2009, the Company received an interim dividend of £25,000k from its subsidiary, Aviva UKGI Investments Limited.

Expenses incurred include £376,000k relating to staff and pension costs from Aviva Employment Services Limited, £327,000k relating to facilities' charges from Aviva Central Services UK Limited, £81,000k relating to a recharge from Aviva Health UK Limited for operating costs relating to healthcare insurance business and £21,000k relating to charges from Aviva plc. The Company has recharged expenses of £317,000k to fellow group companies.

There have been no amounts written off in the year in respect of debts due to or from connected parties.

2100, *2300*, *2600* and *3900* Forms Omitted

The following forms have been omitted because all entries would be blank:

Form 21 (Category number 709) Form 23 (Category numbers 003, 600 and 709) Form 26 (Category number 680) Form 39

2102 *2501* Unearned Premiums

Unearned premiums are computed principally on a daily pro-rata basis, according to the risk profile, which the Company believes most accurately determines the required provision.

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

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. In 2009, £414k of investment income has needed to be taken into account in reporting category 120 and £515k in reporting category 180 (2008 - £nil). For both reporting categories the rate of return assumed is 1%, with the average interval between the end of the financial year and the date at which claims are expected to be settled in cash being 2 years.

2206 *2503* Reinsurance Recoveries

In 2008, under reporting categories 270, 340 and 500, included on Forms 22 and 25, reinsurance recoveries amounting to £49,950k were expected to be recovered from reinsurers more than 12 months after the payment of the underlying gross claims. These amounts were not discounted.

However, in 2009 there are no reinsurance recoveries on Forms 22 and 25 which are expected to be recovered from reinsurers more than 12 months after the payment of the underlying gross claims.

2402 Adoption of Underwriting Year Accounting

Underwriting year accounting has been adopted for reporting categories 330, 340 and 500 and elements of categories 260, 270 and 350. 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.

Name of insurer Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

3001 *3003* Discounting

An adjustment for discounting has been made in the following categories in respect of latent claims: Commercial Liability (270); and Employers' Liability denominated in US dollars in the Balance of all treaty reinsurance accepted business category (709). The average interval to the expected claims settlement date is 15 years. This has been estimated by modelling the settlement patterns in the underlying claims.

In addition, for the first time in 2009, an adjustment for discounting has been made in the following categories in respect of structured settlements: Personal Motor (120), Commercial Motor (220) and Employer's Liability (271). The Company has entered into an arrangement with Aviva Life Re Limited, a fellow Group company, for the reinsurance of 100% of its obligations in respect of structured settlements.

The rate of interest used in the discounting calculations is based on risk-free rates, using applicable swap curves.

The Form 30 contains only those risks which have not been 100% reinsured. 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.

Certificate required by rule 9.34(1) of the Accounts and Statements Rules

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

We certify

- a. that the return has been properly prepared in accordance with the requirements in *IPRU (INS), GENPRU* and *INSPRU,* as modified by a direction under section 148 of the *Act* in November 2007; and
- b. that the directors are satisfied that:
 - throughout the financial year in question, each of the companies 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
 - (ii) it is reasonable to believe that each of the companies in the *group* has continued so to comply subsequently, and will continue so to comply in future.

and the

David Watson Director

London 23rd March 2010

David McMillan Director

Mark Hodges Director

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

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended **31st December 2009**

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 25, 27, 30, 31, 32, 37 and 38 (including the supplementary notes) ("the Forms"); and
- the statements required by IPRU(INS) rules 9.25, 9.26, 9.27 and 9.29 on pages 95 to 100 ("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 on pages 101 to 113; and
- the certificate signed in accordance with IPRU(INS) rule 9.34(1) on page 134.

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 written concession and the direction 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 set out in the Rules and to state fairly the information provided on the basis required by the Rules.

It is our responsibility to form an independent opinion as to whether the Forms and the statements meet these requirements, and to report our opinion to you. We are also required to report to you if, in our opinion, the insurer has not kept adequate 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 23rd March 2010. It also included an assessment of the significant estimates and judgements made by the insurer in the preparation of the Forms and the statements.

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

Name of insurer

Aviva Insurance UK Limited

Global business

Financial year ended 31st December 2009

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

Ernst & Young LLP Registered Auditor London 23rd March 2010