

Aviva Insurance UK Limited

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



(Appendices 9.1, 9.2, 9.5, 9.6)

AVIVA INSURANCE UK LIMITED

Year ended 31st December 2009

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The companies included in this return are:

Aviva Insurance UK Limited ("the Company")
London and Edinburgh Insurance Company Limited

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Statement of solvency - general insurance business**Form 1**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
			As at end of this financial year		As at end of the previous year	
			1		2	

Capital resources

Capital resources arising outside the long-term insurance fund	11	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	
Minimum capital requirement (34+35)	36	360732	295587
Excess (deficiency) of available capital resources to cover 50% of MCR	37	696568	769851
Excess (deficiency) of available capital resources to cover 75% of MCR	38	606385	695955

Capital resources requirement (CRR)

Capital resources requirement	41	360732	295587
Excess (deficiency) of available capital resources to cover general insurance business CRR (13-41)	42	516202	622058

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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Covering sheet to Form 1

Form 1

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**



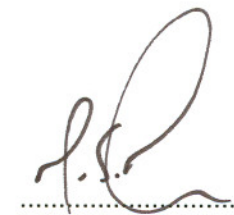
David Watson

Director



David McMillan

Director



Mark Hodges

Director

London, 23rd March 2010

Components of capital resources**Form 3
(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
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		

Core tier one capital

Permanent share capital	11	997050		997050	911050
Profit and loss account and other reserves	12	116869		116869	85010
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	1262019		1262019	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	1144160
Investments in own shares	32				
Intangible assets	33	2469		2469	12456
Amounts deducted from technical provisions for discounting	34	89098		89098	82912
Other negative valuation differences	35	58599		58599	62630
Deductions in related undertakings	36	25531		25531	
Deductions from tier one (32 to 36)	37	175697		175697	157998
Total tier one capital after deductions (31-37)	39	1086322		1086322	986162

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

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**Form 3
(Sheet 3)**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	

Total capital resources

Positive adjustments for regulated non-insurance related undertakings	71				
Total capital resources before deductions (39+69+71)	72	1086322		1086322	986162
Inadmissible assets other than intangibles and own shares	73	61580		61580	21250
Assets in excess of market risk and counterparty limits	74	147808		147808	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		876934	917645

Available capital resources for GENPRU/INSRU tests

Available capital resources for guarantee fund requirement	81	876934		876934	917645
Available capital resources for 50% MCR requirement	82	876934		876934	917645
Available capital resources for 75% MCR requirement	83	876934		876934	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	month	year	units	
		R11	99122	GL	31	12	2009	£000
				This financial year		Previous year		
				1		2		
Gross premiums written			11	2468042		3361303		
Premiums taxes and levies (included in line 11)			12	28910		52767		
Premiums written net of taxes and levies (11-12)			13	2439132		3308536		
Premiums for classes 11, 12 or 13 (included in line 13)			14	64941		95706		
Premiums for "actuarial health insurance" (included in line 13)			15					
Sub-total A (13 + 1/2 14 - 2/3 15)			16	2471603		3356389		
Gross premiums earned			21	2908586		3603780		
Premium taxes and levies (included in line 21)			22	28910		52767		
Premiums earned net of taxes and levies (21-22)			23	2879676		3551013		
Premiums for classes 11, 12 or 13 (included in line 23)			24	91077		102800		
Premiums for "actuarial health insurance" (included in line 23)			25					
Sub-total H (23 + 1/2 24 - 2/3 25)			26	2925215		3602413		
Sub-total I (higher of sub-total A and sub-total H)			30	2925215		3602413		
Adjusted sub-total I if financial year is not a 12 month period to produce an annual figure			31					
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	526539		648434			
	Excess (if any) over 57.5M EURO x 0.02	33	57476		71213			
Sub-total J (32-33)			34	469063		577221		
Claims paid in period of 3 financial years			41	7835603		8276787		
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42	85672		82874			
	For insurance business accounted for on an accident year basis	43	2434550		2590899			
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44	50843		61064			
	For insurance business accounted for on an accident year basis	45	3216074		3343555			
Sub-total C (41+42+43-44-45)			46	7088908		7545941		
Amounts recoverable from reinsurers in respect of claims included in Sub-total C			47	3953494		4154261		
Sub-total D (46-47)			48	3135414		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 reinsurance ratio)			50	234532		288611		
Provisions for claims outstanding (before discounting and net of reinsurance)			51	1196799		1266873		
Provisions for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero			52					
Brought forward amount (see instruction 4)			53	279237		257362		
Greater of lines 50 and 53			54	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 financial year		Previous year		
				1		2		
Reference period (No. of months) See <i>INSPRU</i> 1.1.63R			11	36		36		
Claims paid in reference period			21	7835603		8276787		
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis		22	85672		82874		
	For insurance business accounted for on an accident year basis		23	2434550		2590899		
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis		24	50843		61064		
	For insurance business accounted for on an accident year basis		25	3216074		3343555		
Claims incurred in reference period (21+22+23-24-25)			26	7088908		7545941		
Claims incurred for classes 11, 12 or 13 (included in 26)			27	409561		307131		
Claims incurred for "actuarial health insurance" (included in 26)			28					
Sub-total E (26 + 1/2 27 - 2/3 28)			29	7293689		7699507		
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	2431230		2566502		
Division of sub-total F (gross adjusted claims amount)	X 0.26		32	632120		667291		
	Excess (if any) over 40.3M EURO x 0.03		33	71856		76117		
Sub-total G (32 - 33)			39	560264		591174		
Claims amount Sub-total G x reinsurance ratio (11.49)			41	280132		295587		
Higher of premiums amount and brought forward amount (11.54)			42	279237		288611		
General insurance capital requirement (higher of lines 41 and 42)			43	280132		295587		

Analysis of admissible assets**Form 13
(Sheet 1)**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**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 of this financial year		As at end of the previous year	
				1		2	
Land and buildings			11		6650		9250

Investments in group undertakings and participating interests

UK insurance dependants	shares	21	400317	
	debts and loans	22		
Other insurance dependants	shares	23		
	debts and loans	24		
Non-insurance dependants	shares	25	468508	536093
	debts and loans	26	6344	23643
Other group undertakings	shares	27		
	debts and loans	28	56523	63889
Participating interests	shares	29		
	debts and loans	30		

Other financial investments

Equity shares		41		
Other shares and other variable yield participations		42		
Holdings in collective investment schemes		43	1930	89204
Rights under derivative contracts		44	1074	448
Fixed interest securities	Approved	45	91976	31756
	Other	46	405415	406484
Variable interest securities	Approved	47		
	Other	48	27260	31458
Participation in investment pools		49		
Loans secured by mortgages		50	575365	797417
Loans to public or local authorities and nationalised industries or undertakings		51		
Loans secured by policies of insurance issued by the company		52		
Other loans		53	13502	13438
Bank and approved credit & financial institution deposits	One month or less withdrawal	54	240816	320607
	More than one month withdrawal	55		
Other financial investments		56		

Analysis of admissible assets**Form 13
(Sheet 2)**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**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 of this financial year		As at end of the previous year	
					1		2	
Deposits with ceding undertakings				57	12561		12561	
Assets held to match linked liabilities	Index linked			58				
	Property linked			59				

Reinsurers' share of technical provisions

Provision for unearned premiums	60	599251	984926
Claims outstanding	61	1323423	1406900
Provision for unexpired risks	62		
Other	63		

Debtors and salvage

Direct insurance business	Policyholders	71	338019	387805
	Intermediaries	72	323552	457882
Salvage and subrogation recoveries		73		
Reinsurance	Accepted	74		
	Ceded	75	188226	224846
Dependants	due in 12 months or less	76		
	due in more than 12 months	77		
Other	due in 12 months or less	78		28923
	due in more than 12 months	79	31908	6483

Other assets

Tangible assets	80		
Deposits not subject to time restriction on withdrawal with approved institutions	81	136439	133418
Cash in hand	82		
Other assets (particulars to be specified by way of supplementary note)	83		
Accrued interest and rent	84	15961	17745
Deferred acquisition costs (general business only)	85	267710	409851
Other prepayments and accrued income	86	38549	4035

Deductions from the aggregate value of assets	87		
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Grand total of admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (11 to 86 less 87)	89	5571279	6399062
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Analysis of admissible assets**Form 13
(Sheet 3)**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**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 of this financial year		As at end of the previous year	
				1		2	

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

Total admissible assets after deduction of admissible assets in excess of market risk and counterparty limits (as per line 89 above)	91	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
			As at the end of this financial year		As at the end of the previous year	
			1		2	

Technical provisions (gross amount)

Provision for unearned premiums		11	1161147	1601692
Claims outstanding		12	2520222	2673773
Provision for unexpired risks		13		
Equalisation provisions	Credit business	14	1047	
	Other than credit business	15	80341	87594
Other technical provisions		16		
Total gross technical provisions (11 to 16)		19	3762757	4363059

Provisions and creditors

Provisions	Taxation	21		
	Other risks and charges	22		
Deposits received from reinsurers		31		
Creditors	Direct insurance business	41	48550	65872
	Reinsurance accepted	42		
	Reinsurance ceded	43	21578	25929
Debenture loans	Secured	44		
	Unsecured	45		
Amounts owed to credit institutions		46	185438	102876
Creditors	Taxation	47	5676	
	Foreseeable dividend	48		
	Other	49	378099	429105
Accruals and deferred income		51	372847	494576
Total (19 to 51)		59	4774945	5481417
Provision for "reasonably foreseeable adverse variations"		61		
Cumulative preference share capital		62		
Subordinated loan capital		63		
Total (59 to 63)		69	4774945	5481417

Amounts included in line 69 attributable to liabilities to related insurers, other than those under contracts of insurance or reinsurance	71	16997	95946
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Amounts deducted from technical provisions for discounting	82	236051	125304
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	GL	31	12	2009 £000
				This financial year		Previous year	
				1		2	
Transfer (to) / from the general insurance business technical account	From Form 20	11	(78604)	(65068)			
	Equalisation provisions	12	6206	7583			
Transfer from the long term insurance business revenue account		13					
Investment income	Income	14	105243	105942			
	Value re-adjustments on investments	15	58272				
	Gains on the realisation of investments	16					
Investment charges	Investment management charges, including interest	17	3013	1973			
	Value re-adjustments on investments	18		72929			
	Loss on the realisation of investments	19	17978	3620			
Allocated investment return transferred to the general insurance business technical account		20					
Other income and charges (particulars to be specified by way of supplementary note)		21	(76137)	(85574)			
Profit or loss on ordinary activities before tax (11+12+13+14+15+16-17-18-19-20+21)		29	(6011)	(115639)			
Tax on profit or loss on ordinary activities		31	(41901)	(20223)			
Profit or loss on ordinary activities after tax (29-31)		39	35890	(95416)			
Extraordinary profit or loss (particulars to be specified by way of supplementary note)		41					
Tax on extraordinary profit or loss		42					
Other taxes not shown under the preceding items		43					
Profit or loss for the financial year (39+41-(42+43))		49	35890	(95416)			
Dividends (paid or foreseeable)		51					
Profit or loss retained for the financial year (49-51)		59	35890	(95416)			

Analysis of derivative contracts

Form 17

Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**Category of assets **Total other than Long-term insurance business assets**

			Company registration number	GL/ UK/ CM	day	month	year	units	Category of assets	
			R17	99122	GL	31	12	2009	£000	1
Derivative contracts			Value as at the end of this financial year				Notional amount as at the end of this financial year			
			Assets 1		Liabilities 2		Bought / Long 3		Sold / Short 4	
Futures and contracts for differences	Fixed-interest securities	11								
	Interest rates	12								
	Inflation	13								
	Credit index / basket	14								
	Credit single name	15								
	Equity index	16								
	Equity stock	17								
	Land	18								
	Currencies	19	1074	3	22803	58947				
	Mortality	20								
	Other	21								
In the money options	Swaptions	31								
	Equity index calls	32								
	Equity stock calls	33								
	Equity index puts	34								
	Equity stock puts	35								
	Other	36								
Out of the money options	Swaptions	41								
	Equity index calls	42								
	Equity stock calls	43								
	Equity index puts	44								
	Equity stock puts	45								
	Other	46								
Total (11 to 46)		51	1074	3	22803	58947				
Adjustment for variation margin		52								
Total (51 + 52)		53	1074	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

Form 20A
(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	
			R20A	99122	GL	31	12	2009	£000
Category number	FSA return general insurance business reporting category		Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year		Provision for gross unearned premium at the end of this financial year			
			1	Reported 2	Incurred but not reported 3			4	
001	Total business	1	2468042	2004726		470566		1161147	
002	Total primary (direct) and facultative business	2	2466507	1991466		431748		1161147	
003	Total treaty reinsurance accepted business	3	1535	13260		38818			
110	Total primary (direct) and facultative accident & health (category numbers 111 to 114)	4	480769	15456		25653		204594	
120	Total primary (direct) and facultative personal lines motor business (category numbers 121 to 123)	5	785382	1139194		59331		356027	
160	Primary (direct) and facultative household and domestic all risks.	6	591386	163960		24081		264424	
180	Total primary (direct) and facultative personal lines financial loss (category numbers 181 to 187)	7	186725	41000		8863		103978	
220	Total primary (direct) and facultative commercial motor business (category numbers 221 to 223)	8	328891	464253		29570		175080	
260	Total primary (direct) and facultative commercial lines property (category numbers 261 to 263)	9	10061	6672		3613		6126	
270	Total primary (direct) and facultative commercial lines liability business (category numbers 271 to 274)	10	64940	138733		273766		40191	
280	Total primary (direct) and facultative commercial lines financial loss (category numbers 281 to 284)	11	18296	7056		649		10713	
330	Total primary (direct) and facultative aviation (category number 331 to 333)	12	5	2486		899			
340	Total primary (direct) and facultative marine (category numbers 341 to 347)	13	52	11124		3148		14	
350	Total primary (direct) and facultative goods in transit	14		1532		2175			
400	Miscellaneous primary (direct) and facultative business	15							
500	Total non-proportional treaty business accepted (category numbers 510 to 590)	16	(10)	4314		20			
600	Total proportional treaty reinsurance business accepted (category numbers 610 to 690)	17	1545	8946		38798			
700	Miscellaneous treaty reinsurance accepted business	18							
	Total (lines 4 to 18)	20	2468042	2004726		470566		1161147	

General insurance business - summary of business carried on

Form 20A
(Sheet 3)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	
		R20A	99122	GL	31	12	2009	£000
Category number	FSA return general insurance business reporting category	Gross premium written in this financial year	Provision for undiscounted gross claims outstanding at the end of this financial year			Provision for gross unearned premium at the end of this financial year		
			Reported	Incurred but not reported				
		1	2	3		4		

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

331	Aviation liability	61	5	2486	899	
332	Aviation hull	62				
333	Space and satellite	63				
341	Marine liability	64	6	850	145	
342	Marine hull	65		10267	3003	
343	Energy (on and off-shore)	66				
344	Protection and indemnity	67				
345	Freight demurrage and defence	68				
346	War risks	69				
347	Yacht	70	46	7		14
350	Total primary (direct) and facultative goods in transit (equals line 14)	71		1532	2175	

PRIMARY (DIRECT) and FACULTATIVE: MISCELLANEOUS

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

510	Non-proportional accident & health	81				
520	Non-proportional motor	82				
530	Non-proportional aviation	83				
540	Non-proportional marine	84	(10)	4314	20	
550	Non-proportional transport	85				
560	Non-proportional property	86				
570	Non-Proportional liability (non-motor)	87				
580	Non-proportional financial lines	88				
590	Non-proportional aggregate cover	89				

PROPORTIONAL TREATY

610	Proportional accident & health	91				
620	Proportional motor	92				
630	Proportional aviation	93		448	239	
640	Proportional marine	94				
650	Proportional transport	95				
660	Proportional property	96				
670	Proportional liability (non-motor)	97		8024	38559	
680	Proportional financial lines	98	1545	474		
690	Proportional aggregate cover	99				

TREATY REINSURANCE: MISCELLANEOUS

700	Miscellaneous treaty reinsurance accepted business	101				
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TOTAL (lines 21 to 101)	111	2468042	2004726	470566	1161147	
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General insurance business: Technical account (excluding equalisation provisions)**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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2009	£000	001
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			1314538		1317350		
	Claims incurred (22. 17. 4)	12			918218		896382		
	Claims management costs (22. 18. 4)	13			71140		62678		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			391949		467317		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(66769)		(109027)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			14022		(4883)		
	Claims incurred (22. 13. 4)	22			(7317)		(12703)		
	Claims management costs (22. 14. 4)	23			18303		21982		
	Adjustment for discounting (22. 51. 4)	24			6186		55230		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			21057		(7178)		
	Balance (21-22-23+24+25-26)	29			(11835)		48246		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31					(4287)		
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39					(4287)		
Balance of all years' underwriting (19+29+39)				49		(78604)		(65068)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(78604)		(65068)	

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R20	99122	GL	31	12	2009	£000	002
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			1314538		1317350		
	Claims incurred (22. 17. 4)	12			918218		896382		
	Claims management costs (22. 18. 4)	13			71140		62678		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			392075		467644		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(66895)		(109354)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			14022		(4883)		
	Claims incurred (22. 13. 4)	22			(7317)		(12703)		
	Claims management costs (22. 14. 4)	23			18303		21982		
	Adjustment for discounting (22. 51. 4)	24			6186		55230		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			21057		(7178)		
	Balance (21-22-23+24+25-26)	29			(11835)		48246		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		(78730)		(61108)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(78730)		(61108)	

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

		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 reinsurance						This financial year	Previous year	
						1	2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11				
	Claims incurred (22. 17. 4)			12				
	Claims management costs (22. 18. 4)			13				
	Adjustment for discounting (22. 52. 4)			14				
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16				
	Net operating expenses (22. 42. 4)			17		(126)		(327)
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		126		327
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21				
	Claims incurred (22. 13. 4)			22				
	Claims management costs (22. 14. 4)			23				
	Adjustment for discounting (22. 51. 4)			24				
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26				
	Balance (21-22-23+24+25-26)			29				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31				(4287)
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39				(4287)
Balance of all years' underwriting (19+29+39)				49		126		(3960)
Allocated investment return				51				
Transfer to non-technical account (49+51)				59		126		(3960)

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

		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 reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			233063		198041		
	Claims incurred (22. 17. 4)	12			155550		137501		
	Claims management costs (22. 18. 4)	13			11243		6600		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			67047		66243		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(777)		(12303)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			793		1117		
	Claims incurred (22. 13. 4)	22			(6139)		(8679)		
	Claims management costs (22. 14. 4)	23			(578)		(904)		
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			8		(888)		
	Balance (21-22-23+24+25-26)	29			7502		11588		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		6725		(715)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		6725		(715)	

General insurance business: Technical account (excluding equalisation provisions)**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 reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			410664		433092		
	Claims incurred (22. 17. 4)	12			353703		371733		
	Claims management costs (22. 18. 4)	13			26286		25746		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			101432		103424		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(70757)		(67811)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			6542		(2963)		
	Claims incurred (22. 13. 4)	22			(24286)		(38669)		
	Claims management costs (22. 14. 4)	23			8159		5796		
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			4568		(2626)		
	Balance (21-22-23+24+25-26)	29			18101		32536		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		(52656)		(35275)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(52656)		(35275)	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	99122	GL	31	12	2009	£000	160
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	341865		320836	
	Claims incurred (22. 17. 4)				12	200467		176233	
	Claims management costs (22. 18. 4)				13	15650		16070	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15	(4394)			
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	119917		121874	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	10225		6659	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	6157		(1357)	
	Claims incurred (22. 13. 4)				22	(3966)		19366	
	Claims management costs (22. 14. 4)				23	5302		7906	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	2908		(1879)	
	Balance (21-22-23+24+25-26)				29	1913		(26750)	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	12138		(20091)	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	12138		(20091)	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	99122	GL	31	12	2009	£000	180
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	80754		118689	
	Claims incurred (22. 17. 4)				12	30366		20441	
	Claims management costs (22. 18. 4)				13	3085		1087	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15	4394			
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	33606		88728	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	9303		8433	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	870		(850)	
	Claims incurred (22. 13. 4)				22	6278		(2880)	
	Claims management costs (22. 14. 4)				23	1376		721	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	11489		(656)	
	Balance (21-22-23+24+25-26)				29	(18273)		1965	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	(8970)		10398	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	(8970)		10398	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	99122	GL	31	12	2009	£000	220
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			191895		192689		
	Claims incurred (22. 17. 4)	12			141828		156866		
	Claims management costs (22. 18. 4)	13			12545		11597		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			35518		57013		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			2004		(32787)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			(263)				
	Claims incurred (22. 13. 4)	22			(14097)		(88455)		
	Claims management costs (22. 14. 4)	23			2927		5620		
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			823		(905)		
	Balance (21-22-23+24+25-26)	29			10084		83740		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		12088		50953	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		12088		50953	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	99122	GL	31	12	2009	£000	260
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			5460		6920		
	Claims incurred (22. 17. 4)	12			8001		8659		
	Claims management costs (22. 18. 4)	13			1711		413		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			8895		10715		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(13147)		(12867)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			443		(830)		
	Claims incurred (22. 13. 4)	22			(2319)		(4804)		
	Claims management costs (22. 14. 4)	23			84		201		
	Adjustment for discounting (22. 51. 4)	24							
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			1573		6		
	Balance (21-22-23+24+25-26)	29			1105		3767		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		(12042)		(9100)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(12042)		(9100)	

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number	
		R20	99122	GL	31	12	2009	£000	270
Items to be shown net of reinsurance					This financial year		Previous year		
					1		2		
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)	11			41906		38984		
	Claims incurred (22. 17. 4)	12			26742		24180		
	Claims management costs (22. 18. 4)	13			437		1038		
	Adjustment for discounting (22. 52. 4)	14							
	Increase in provision for unexpired risks (22. 19. 4)	15							
	Other technical income or charges (particulars to be specified by way of supplementary note)	16							
	Net operating expenses (22. 42. 4)	17			21738		17853		
	Balance of year's underwriting (11-12-13+14-15+16-17)	19			(7011)		(4087)		
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)	21			(4)				
	Claims incurred (22. 13. 4)	22			37537		123242		
	Claims management costs (22. 14. 4)	23			811		3020		
	Adjustment for discounting (22. 51. 4)	24			6186		55230		
	Other technical income or charges (particulars to be specified by way of supplementary note)	25							
	Net operating expenses (22. 41. 4)	26			56		(188)		
	Balance (21-22-23+24+25-26)	29			(32222)		(70844)		
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)	31							
	Other technical income and charges (particulars to be specified by way of supplementary note)	32							
	Total	39							
Balance of all years' underwriting (19+29+39)				49		(39233)		(74931)	
Allocated investment return				51					
Transfer to non-technical account (49+51)				59		(39233)		(74931)	

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

		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 reinsurance					This financial year		Previous year		
					1	2			
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)				11	8931		8099	
	Claims incurred (22. 17. 4)				12	1561		769	
	Claims management costs (22. 18. 4)				13	183		127	
	Adjustment for discounting (22. 52. 4)				14				
	Increase in provision for unexpired risks (22. 19. 4)				15				
	Other technical income or charges (particulars to be specified by way of supplementary note)				16				
	Net operating expenses (22. 42. 4)				17	3922		1794	
	Balance of year's underwriting (11-12-13+14-15+16-17)				19	3265		5409	
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)				21	(516)			
	Claims incurred (22. 13. 4)				22	(325)		(11824)	
	Claims management costs (22. 14. 4)				23	222		(378)	
	Adjustment for discounting (22. 51. 4)				24				
	Other technical income or charges (particulars to be specified by way of supplementary note)				25				
	Net operating expenses (22. 41. 4)				26	(368)		(42)	
	Balance (21-22-23+24+25-26)				29	(45)		12244	
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)				31				
	Other technical income and charges (particulars to be specified by way of supplementary note)				32				
	Total				39				
Balance of all years' underwriting (19+29+39)					49	3220		17653	
Allocated investment return					51				
Transfer to non-technical account (49+51)					59	3220		17653	

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

		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 reinsurance						This financial year	Previous year	
						1	2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11				
	Claims incurred (22. 17. 4)			12				
	Claims management costs (22. 18. 4)			13				
	Adjustment for discounting (22. 52. 4)			14				
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16				
	Net operating expenses (22. 42. 4)			17		(126)		(327)
	Balance of year's underwriting (11-12-13+14-15+16-17)			19		126		327
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21				
	Claims incurred (22. 13. 4)			22				
	Claims management costs (22. 14. 4)			23				
	Adjustment for discounting (22. 51. 4)			24				
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26				
	Balance (21-22-23+24+25-26)			29				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31				
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39				
Balance of all years' underwriting (19+29+39)				49		126		327
Allocated investment return				51				
Transfer to non-technical account (49+51)				59		126		327

General insurance business: Technical account (excluding equalisation provisions)**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	month	year	units	Category number
		R20	99122	GL	31	12	2009	£000
								709
Items to be shown net of reinsurance						This financial year	Previous year	
						1	2	
This year's underwriting (accident year accounting)	Earned premium (21. 19. 5)			11				
	Claims incurred (22. 17. 4)			12				
	Claims management costs (22. 18. 4)			13				
	Adjustment for discounting (22. 52. 4)			14				
	Increase in provision for unexpired risks (22. 19. 4)			15				
	Other technical income or charges (particulars to be specified by way of supplementary note)			16				
	Net operating expenses (22. 42. 4)			17				
	Balance of year's underwriting (11-12-13+14-15+16-17)			19				
Adjustment for prior years' underwriting (accident year accounting)	Earned premium (21. 11. 5)			21				
	Claims incurred (22. 13. 4)			22				
	Claims management costs (22. 14. 4)			23				
	Adjustment for discounting (22. 51. 4)			24				
	Other technical income or charges (particulars to be specified by way of supplementary note)			25				
	Net operating expenses (22. 41. 4)			26				
	Balance (21-22-23+24+25-26)			29				
Balance from underwriting year accounting	Per Form 24 (24. 69. 99 - 99)			31				(4287)
	Other technical income and charges (particulars to be specified by way of supplementary note)			32				
	Total			39				(4287)
Balance of all years' underwriting (19+29+39)				49				(4287)
Allocated investment return				51				
Transfer to non-technical account (49+51)				59				(4287)

General insurance business (accident year accounting): Analysis of premiums**Form 21**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Business

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	99122	GL	31	12	2009	£000	001
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11	36426		22404		14022			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	(708)		1685		(2393)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	156305	18140	77730	10305	78575	7835	
	For periods of 12 months	14	1179527	1069159	517008	560659	662519	508500	
	For periods of more than 12 months	15	2971	6221	1131	3429	1840	2792	
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year	16	1534065	67627	960068	24858	573997	42769		
Total (12 to 16)	19	2872160	1161147	1557622	599251	1314538	561896		

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

		Company registration number		GL/UK/CM		day	month	year	units	Category number
		R21	99122	GL	31	12	2009	£000	002	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance				
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years	11	36426		22404		14022				
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years	12	(708)		1685		(2393)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	154760	18140	76185	10305	78575	7835		
	For periods of 12 months	14	1179527	1069159	517008	560659	662519	508500		
	For periods of more than 12 months	15	2971	6221	1131	3429	1840	2792		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	1518390	67627	944393	24858	573997	42769		
Total (12 to 16)		19	2854940	1161147	1540402	599251	1314538	561896		

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

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	99122	GL	31	12	2009	£000	003
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	1545	1545					
	For periods of 12 months	14							
	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	15675	15675					
Total (12 to 16)		19	17220	17220					

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

		Company registration number		GL/UK/CM		day	month	year	units	Category number
		R21	99122	GL	31	12	2009	£000	110	
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance				
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
		1		3		5				
In respect of risks incepted in previous financial years		11	1902		1109		793			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
		1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(821)		(1277)		456			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	28825	744	13147	421	15678	323		
	For periods of 12 months	14	246262	203830	121313	105372	124949	98458		
	For periods of more than 12 months	15	7	20	4	14	3	6		
Premiums receivable (less rebates and refunds) in previous financial years not earned in those years and brought forward to the financial year		16	217090		125113		91977			
Total (12 to 16)		19	491363	204594	258300	105807	233063	98787		

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

Total primary (direct) and facultative personal motor business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2009	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	12083		5541		6542				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(416)		(226)		(190)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	34067	3007	14133	1553	19934	1454			
	For periods of 12 months	14	383622	353019	171294	179737	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	865695	356027	455031	181291	410664	174736			

General insurance business (accident year accounting): Analysis of premiums**Form 21**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	month	year	units	Category number
		R21	99122	GL	31	12	2009	£000	160
Premiums receivable during the financial year		Gross premiums written		Reinsurers' share		Net of reinsurance			
		Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
		1		3		5			
In respect of risks incepted in previous financial years	11	12413		6256		6157			
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12	4749		3152		1597			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	7698	855	3393	452	4305	403	
	For periods of 12 months	14	302102	263569	138172	141594	163930	121975	
	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	449345		277312		172033		
Total (12 to 16)		19	763894	264424	422029	142046	341865	122378	

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

Total primary (direct) and facultative personal lines financial loss business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2009	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	10787		9917		870				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	3468		4041		(573)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	60004	10394	35459	6307	24545	4087			
	For periods of 12 months	14	52354	43308	7136	29856	45218	13452			
	For periods of more than 12 months	15	2480	3930	921	2049	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	46346	82562	14219	10005	32127			
Total (12 to 16)		19	210873	103978	130119	52431	80754	51547			

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

Total primary (direct) and facultative commercial motor business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2009	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance				
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	(557)		(294)		(263)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(3053)		(1590)		(1463)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	15549	2744	5732	1372	9817	1372			
	For periods of 12 months	14	145231	167635	56819	84391	88412	83244			
	For periods of more than 12 months	15	201	1141	104	571	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	3560	143356	1776	95032	1784			
Total (12 to 16)		19	396316	175080	204421	88110	191895	86970			

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

Total primary (direct) and facultative commercial lines property business				Company registration number	GL/ UK/ CM	day	month	year	units	Category number
				R21	99122	GL	31	12	2009	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share		Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years			
			1		3		5			
In respect of risks incepted in previous financial years		11	(218)		(661)		443			
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
			1	2	3	4	5	6		
In respect of risks incepted in previous financial years		12	(5002)		(2606)		(2396)			
In respect of risks incepted in this financial year	For periods of less than 12 months	13	531	59	196	31	335	28		
	For periods of 12 months	14	9692	4974	5720	2563	3972	2411		
	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	1073	7468	537	3546	536		
Total (12 to 16)		19	16240	6126	10780	3142	5460	2984		

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

Total primary (direct) and facultative commercial lines liability business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2009	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	(11)		(7)		(4)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	(255)		(133)		(122)				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	2472	103	964	52	1508	51			
	For periods of 12 months	14	37521	24975	16037	12572	21484	12403			
	For periods of more than 12 months	15	27	108	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	15005	32288	7503	19023	7502			
Total (12 to 16)		19	91076	40191	49170	20181	41906	20010			

General insurance business (accident year accounting): Analysis of premiums**Form 21**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 (direct) and facultative business					Company registration number	GL/ UK/ CM	day	month	year	units	Category number
					R21	99122	GL	31	12	2009	£000
Premiums receivable during the financial year			Gross premiums written		Reinsurers' share			Net of reinsurance			
			Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
			1		3		5				
In respect of risks incepted in previous financial years		11	27		543		(516)				
			Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year			
			1	2	3	4	5	6			
In respect of risks incepted in previous financial years		12	622		324		298				
In respect of risks incepted in this financial year	For periods of less than 12 months	13	5614	234	3161	117	2453		117		
	For periods of 12 months	14	2743	7849	517	4574	2226		3275		
	For periods of more than 12 months	15	251	1002	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		16	10253	1642	6464	822	3789		820		
Total (12 to 16)		19	19483	10727	10552	6243	8931		4484		

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

		Company registration number		GL/UK/CM	day	month	year	units	Category number
		R21	99122	GL	31	12	2009	£000	600
Premiums receivable during the financial year	Gross premiums written		Reinsurers' share		Net of reinsurance				
	Earned in previous financial years		Earned in previous financial years		Earned in previous financial years				
	1		3		5				
In respect of risks incepted in previous financial years	11								
		Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year	Earned in this financial year	Unearned at end of this financial year		
		1	2	3	4	5	6		
In respect of risks incepted in previous financial years	12								
In respect of risks incepted in this financial year	For periods of less than 12 months	13	1545	1545					
	For periods of 12 months	14							
	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	15675	15675						
Total (12 to 16)	19	17220	17220						

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

		Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
		R22	99122	GL	31	12	2009	£000	001
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2538713	961540	1642638	65465			
	Reinsurers' share	12	1296246	536185	832843	72782			
	Net (11-12)	13	1242467	425355	809795	(7317)			
	Claims management costs	14	24406	29527	13182	18303			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		1136640	746982	1883622			
	Reinsurers' share	16		582905	382499	965404			
	Net (15-16)	17		553735	364483	918218			
	Claims management costs	18		61801	9339	71140			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	288346	379391	178008	489729			
	Other acquisition expenses	22	48601	113991	44849	117743			
	Administrative expenses	23		72110		72110			
	Reinsurance commissions and profit participations	24	179272	179803	92499	266576			
	Total (21+22+23-24)	29	157675	385689	130358	413006			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	104721		209675	104954			
	Reinsurers' share	32	21809		120577	98768			
	Claims management costs	33							
	Total (31-32+33)	39	82912		89098	6186			
Split of line 29	Prior financial years	41	3	21054		21057			
	This financial year	42	157672	364635	130358	391949			
Split of line 39	Incidents occurring prior to this financial year	51	82912		89098	6186			
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2009	£000	002
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	2530491		961180		1638424		69113	
	Reinsurers' share	12	1288024		535825		828629		76430	
	Net (11-12)	13	1242467		425355		809795		(7317)	
	Claims management costs	14	24406		29527		13182		18303	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			1133709		746508		1880217	
	Reinsurers' share	16			579974		382025		961999	
	Net (15-16)	17			553735		364483		918218	
	Claims management costs	18			61801		9339		71140	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	282408		377661		178008		482061	
	Other acquisition expenses	22	48601		113991		44849		117743	
	Administrative expenses	23			72110				72110	
	Reinsurance commissions and profit participations	24	173334		177947		92499		258782	
	Total (21+22+23-24)	29	157675		385815		130358		413132	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	104721				209675		104954	
	Reinsurers' share	32	21809				120577		98768	
	Claims management costs	33								
	Total (31-32+33)	39	82912				89098		6186	
Split of line 29	Prior financial years	41	3		21054				21057	
	This financial year	42	157672		364761		130358		392075	
Split of line 39	Incidents occurring prior to this financial year	51	82912				89098		6186	
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2009	£000	003
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	8222		360		4214		(3648)	
	Reinsurers' share	12	8222		360		4214		(3648)	
	Net (11-12)	13								
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			2931		474		3405	
	Reinsurers' share	16			2931		474		3405	
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	5938		1730				7668	
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24	5938		1856				7794	
	Total (21+22+23-24)	29			(126)				(126)	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42			(126)				(126)	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2009	£000	110
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	60765			37455		6314		(16996)
	Reinsurers' share	12	36864			23423		2584		(10857)
	Net (11-12)	13	23901			14032		3730		(6139)
	Claims management costs	14	1804			1160		66		(578)
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15				281711		34795		316506
	Reinsurers' share	16				144444		16512		160956
	Net (15-16)	17				137267		18283		155550
	Claims management costs	18				9237		2006		11243
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	38942			29375		11042		57275
	Other acquisition expenses	22	6928			14499		4004		17423
	Administrative expenses	23				22134				22134
	Reinsurance commissions and profit participations	24	24274			11038		5535		29777
	Total (21+22+23-24)	29	21596			54970		9511		67055
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41				8				8
	This financial year	42	21596			54962		9511		67047
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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	
		R22	99122	GL	31	12	2009	£000	120
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	1243764	447301	865861	69398			
	Reinsurers' share	12	661625	242316	512993	93684			
	Net (11-12)	13	582139	204985	352868	(24286)			
	Claims management costs	14	10391	11635	6915	8159			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		374742	332664	707406			
	Reinsurers' share	16		187371	166332	353703			
	Net (15-16)	17		187371	166332	353703			
	Claims management costs	18		23643	2643	26286			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	27549	61453	23451	65551			
	Other acquisition expenses	22	21162	48550	20141	49571			
	Administrative expenses	23		20283		20283			
	Reinsurance commissions and profit participations	24	16527	24604	11726	29405			
	Total (21+22+23-24)	29	32184	105682	31866	106000			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31			80411	80411			
	Reinsurers' share	32			80411	80411			
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41	3	4565		4568			
	This financial year	42	32181	101117	31866	101432			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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	month	year	units	Category number	
			R22	99122	GL	31	12	2009	£000	160
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	227196		179214		37848		(10134)	
	Reinsurers' share	12	135384		106381		22835		(6168)	
	Net (11-12)	13	91812		72833		15013		(3966)	
	Claims management costs	14	3094		7806		590		5302	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			271712		150193		421905	
	Reinsurers' share	16			141133		80305		221438	
	Net (15-16)	17			130579		69888		200467	
	Claims management costs	18			13664		1986		15650	
Provision for unexpired risks		19					(4394)		(4394)	
Net operating expenses	Commissions	21	86935		138535		50548		174922	
	Other acquisition expenses	22	10628		28967		12481		27114	
	Administrative expenses	23			12229				12229	
	Reinsurance commissions and profit participations	24	53792		65243		27595		91440	
	Total (21+22+23-24)	29	43771		114488		35434		122825	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			2908				2908	
	This financial year	42	43771		111580		35434		119917	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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	month	year	units	Category number	
		R22	99122	GL	31	12	2009	£000	180
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	49429	37484	20888	8943			
	Reinsurers' share	12	31213	25592	8286	2665			
	Net (11-12)	13	18216	11892	12602	6278			
	Claims management costs	14	203	1545	34	1376			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		48436	28975	77411			
	Reinsurers' share	16		28278	18767	47045			
	Net (15-16)	17		20158	10208	30366			
	Claims management costs	18		2807	278	3085			
Provision for unexpired risks		19			4394	4394			
Net operating expenses	Commissions	21	89022	82754	64679	107097			
	Other acquisition expenses	22	3242	4051	4185	3108			
	Administrative expenses	23		452		452			
	Reinsurance commissions and profit participations	24	54460	44129	33027	65562			
	Total (21+22+23-24)	29	37804	43128	35837	45095			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		11489		11489			
	This financial year	42	37804	31639	35837	33606			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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	month	year	units	Category number	
		R22	99122	GL	31	12	2009	£000	220
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	549796	194512	330881	(24403)			
	Reinsurers' share	12	300800	108804	181690	(10306)			
	Net (11-12)	13	248996	85708	149191	(14097)			
	Claims management costs	14	6582	5478	4031	2927			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		120715	162942	283657			
	Reinsurers' share	16		60358	81471	141829			
	Net (15-16)	17		60357	81471	141828			
	Claims management costs	18		10496	2049	12545			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	23904	29474	16943	36435			
	Other acquisition expenses	22	4566	13239	3802	14003			
	Administrative expenses	23		7492		7492			
	Reinsurance commissions and profit participations	24	14343	15717	8471	21589			
	Total (21+22+23-24)	29	14127	34488	12274	36341			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31			13492	13492			
	Reinsurers' share	32			13492	13492			
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		823		823			
	This financial year	42	14127	33665	12274	35518			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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	month	year	units	Category number	
		R22	99122	GL	31	12	2009	£000	260
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	20612	12320	6898	(1394)			
	Reinsurers' share	12	13792	8873	5844	925			
	Net (11-12)	13	6820	3447	1054	(2319)			
	Claims management costs	14	269	256	97	84			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		12791	3214	16005			
	Reinsurers' share	16		6396	1608	8004			
	Net (15-16)	17		6395	1606	8001			
	Claims management costs	18		1438	273	1711			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	1024	15224	530	15718			
	Other acquisition expenses	22	1784	903	85	2602			
	Administrative expenses	23		240		240			
	Reinsurance commissions and profit participations	24	751	7544	203	8092			
	Total (21+22+23-24)	29	2057	8823	412	10468			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41		1573		1573			
	This financial year	42	2057	7250	412	8895			
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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	month	year	units	Category number	
		R22	99122	GL	31	12	2009	£000	270
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year	Amount attributable to this financial year			
			1	2	3	4			
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	352733	49295	349159	45721			
	Reinsurers' share	12	92268	19471	80981	8184			
	Net (11-12)	13	260465	29824	268178	37537			
	Claims management costs	14	1875	1425	1261	811			
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15		22659	30830	53489			
	Reinsurers' share	16		11330	15417	26747			
	Net (15-16)	17		11329	15413	26742			
	Claims management costs	18		431	6	437			
Provision for unexpired risks		19							
Net operating expenses	Commissions	21	11939	16650	9014	19575			
	Other acquisition expenses	22	58	3002	40	3020			
	Administrative expenses	23		8987		8987			
	Reinsurance commissions and profit participations	24	7163	7132	4507	9788			
	Total (21+22+23-24)	29	4834	21507	4547	21794			
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31	104721		115772	11051			
	Reinsurers' share	32	21809		26674	4865			
	Claims management costs	33							
	Total (31-32+33)	39	82912		89098	6186			
Split of line 29	Prior financial years	41		56		56			
	This financial year	42	4834	21451	4547	21738			
Split of line 39	Incidents occurring prior to this financial year	51	82912		89098	6186			
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2009	£000	409
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	26196		3599		20575		(2022)	
	Reinsurers' share	12	16078		965		13416		(1697)	
	Net (11-12)	13	10118		2634		7159		(325)	
	Claims management costs	14	188		222		188		222	
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			943		2895		3838	
	Reinsurers' share	16			664		1613		2277	
	Net (15-16)	17			279		1282		1561	
	Claims management costs	18			85		98		183	
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	3093		4196		1801		5488	
	Other acquisition expenses	22	233		780		111		902	
	Administrative expenses	23			293				293	
	Reinsurance commissions and profit participations	24	2024		2540		1435		3129	
	Total (21+22+23-24)	29	1302		2729		477		3554	
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41			(368)				(368)	
	This financial year	42	1302		3097		477		3922	
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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

			Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
			R22	99122	GL	31	12	2009	£000	600
				Amount brought forward from previous financial year		Amount payable / receivable in this financial year		Amount carried forward to next financial year		Amount attributable to this financial year
				1		2		3		4
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	3906		544					(3362)
	Reinsurers' share	12	3906		544					(3362)
	Net (11-12)	13								
	Claims management costs	14								
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15			2931			474		3405
	Reinsurers' share	16			2931			474		3405
	Net (15-16)	17								
	Claims management costs	18								
Provision for unexpired risks		19								
Net operating expenses	Commissions	21	5938		1730					7668
	Other acquisition expenses	22								
	Administrative expenses	23								
	Reinsurance commissions and profit participations	24	5938		1856					7794
	Total (21+22+23-24)	29			(126)					(126)
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31								
	Reinsurers' share	32								
	Claims management costs	33								
	Total (31-32+33)	39								
Split of line 29	Prior financial years	41								
	This financial year	42			(126)					(126)
Split of line 39	Incidents occurring prior to this financial year	51								
	Incidents occurring in this financial year	52								

General insurance business (accident year accounting): Analysis of claims, expenses and technical provisions**Form 22**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	month	year	units	Category number	
		R22	99122	GL	31	12	2009	£000	709
			Amount brought forward from previous financial year	Amount payable / receivable in this financial year	Amount carried forward to next financial year		Amount attributable to this financial year		
			1	2	3		4		
Claims incurred in respect of incidents occurring prior to this financial year	Gross amount	11	4316	(184)	4214		(286)		
	Reinsurers' share	12	4316	(184)	4214		(286)		
	Net (11-12)	13							
	Claims management costs	14							
Claims incurred in respect of incidents occurring in this financial year	Gross amount	15							
	Reinsurers' share	16							
	Net (15-16)	17							
	Claims management costs	18							
Provision for unexpired risks		19							
Net operating expenses	Commissions	21							
	Other acquisition expenses	22							
	Administrative expenses	23							
	Reinsurance commissions and profit participations	24							
	Total (21+22+23-24)	29							
Adjustments for discounting in respect of the items shown at lines 11 to 18 above	Gross amount	31							
	Reinsurers' share	32							
	Claims management costs	33							
	Total (31-32+33)	39							
Split of line 29	Prior financial years	41							
	This financial year	42							
Split of line 39	Incidents occurring prior to this financial year	51							
	Incidents occurring in this financial year	52							

General insurance business (accident year accounting): Analysis of net claims and premiums**Form 23**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Business

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	99122	GL	31	12	2009	£000	001
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13			
12	2009	11				553735	304386	60097			918218		1314538		69.9			
12	2008	12	524799	371583		191828	161444	9234	272760	98823	(9077)		1318042	(2.4)	67.3			
12	2007	13	732479	501477	338039	63050	126862	3323	191254	8055	(6074)		1714814	5.9	73.7			
12	2006	14	675201	591130	384078	52454	108362	1111	181438	2352	(21863)		1844786	(7.6)	66.2			
12	2005	15	572147	665017	479479	42033	55501	412	104741	737	(7532)		1859009	(13.2)	61.8			
12	2004	16	530830	656104	461839	23421	30357	177	53143	283	529		1833510	(21.4)	57.1			
12	2003	17	504195	595857	441070	7463	15581	105	30804	119	(7774)		1776223	(22.1)	54.5			
12	2002	18	481208	488485	435457	2612	13007	51	19063	37	(3430)		1631238	(7.6)	57.2			
12	2001	19	858395	979880	670558	3293	5912	52	10575	16	(1334)		2369839	(30.6)	64.9			
12	2000	20	856117	886253	872428	2717	10083	20	14152	6	(1338)		2506589	(.1)	69.5			
Prior accident years		21				36484	37568	230633	71478	182631	50576	89098						
Reconciliation		22																
Total (11 to 22)		29				979090	869063	305215	949408	293059	910901	89098						

Form 23

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Primary (Direct) and Facultative Business

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	99122	GL	31	12	2009	£000	002
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	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	272760	98823	(9077)		1318042	(2.4)	67.3		
12	2007	13	732479	501477	338039	63050	126862	3323	191254	8055	(6074)		1714814	5.9	73.7		
12	2006	14	675201	591130	384078	52454	108362	1111	181438	2352	(21863)		1844786	(7.6)	66.2		
12	2005	15	572147	665017	479479	42033	55501	412	104741	737	(7532)		1859009	(13.2)	61.8		
12	2004	16	530830	656104	461839	23421	30357	177	53143	283	529		1833510	(21.4)	57.1		
12	2003	17	504195	595857	441070	7463	15581	105	30804	119	(7774)		1776223	(22.1)	54.5		
12	2002	18	481208	488485	435457	2612	13007	51	19063	37	(3430)		1631238	(7.6)	57.2		
12	2001	19	858395	979880	670558	3293	5912	52	10575	16	(1334)		2369839	(30.6)	64.9		
12	2000	20	856117	886253	872428	2717	10083	20	14152	6	(1338)		2506589	(.1)	69.5		
Prior accident years		21				36484	37568	230633	71478	182631	50576	89098					
Reconciliation		22															
Total (11 to 22)		29				979090	869063	305215	949408	293059	910901	89098					

Form 23

Total primary (direct) and facultative accident & health

											Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
											R23	99122	GL	31	12	2009	£000	110
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %			
Month	Year					Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)									
			1	2	3	4	5	6	7	8	9	10	11	12	13			
12	2009	11				137267	5488	12795			155550		233063		66.7			
12	2008	12	119171	18330		13020	119	20	4689	13641	(5171)		198834	(28.2)	66.6			
12	2007	13	142172	25995	17368	651	841	3	1489	36	(30)		236363	(27.4)	68.1			
12	2006	14	120213	24132	15370	153	1841		2082	5	(93)		217851	(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)		218141	(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 accident years			21			28	292		554	713	(947)							
Reconciliation			22															
Total (11 to 22)			29			151299	9194	12819	9505	14396	149411							

Form 23

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	
										R23	99122	GL	31	12	2009	£000	120
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2009	11				187371	146264	20068			353703		410664		86.1		
12	2008	12	197790	173943		77216	95800	5524	118723	55220	4597		433083	2.6	86.9		
12	2007	13	267002	224666	132382	28083	83031	1787	113576	5697	(6372)		605527	9.2	84.6		
12	2006	14	303944	306023	190857	33608	70716	669	116466	1475	(12948)		722173	(3.3)	83.1		
12	2005	15	245266	373048	252110	29027	42428	170	70834	395	396		767493	(13.2)	74.1		
12	2004	16	214398	324004	225189	17982	20086	43	39506	102	(1497)		690799	(18.7)	69.2		
12	2003	17	192637	307649	235287	4509	12004	26	22425	39	(5925)		669315	(18.1)	66.4		
12	2002	18	183959	256676	191432	1669	8471	5	11648	3	(1506)		601280	(21.5)	64.1		
12	2001	19	333806	417659	288112	1524	3812	6	7040	1	(1699)		801177	(29.7)	78.3		
12	2000	20	317390	321039	336374	398	140		482	2	54		799841	4.9	81.8		
Prior accident years		21				10969	8150		18293	212	614						
Reconciliation		22															
Total (11 to 22)		29				392356	490902	28298	518993	63146	329417						

Form 23

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

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	99122	GL	31	12	2009	£000	160
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2009	11				130579	59419	10469			200467		341865		58.6		
12	2008	12	113655	62578		48141	7764	514	52283	10295	(6159)		320891	(9.8)	53.0		
12	2007	13	209133	109391	112811	15279	2805	355	14743	992	2704		417404	20.0	81.5		
12	2006	14	150323	109194	96451	2110	547	119	3774	268	(1266)		428399	(9.1)	58.3		
12	2005	15	146436	98757	96330	3411	828	67	4632	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	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 accident years		21				48	1043		1805		(714)						
Reconciliation		22															
Total (11 to 22)		29				203412	73334	11567	80116	11696	196501						

General insurance business (accident year accounting): Analysis of net claims and premiums**Form 23**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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2009	11				20158	8155	2053			30366		80754		37.6
12	2008	12	10933	9508		9303	6126	625	6024	3484	6546		118669	68.8	22.7
12	2007	13	14020	9832	7659	803	867	163	1726	492	(385)		154807	(3.5)	15.2
12	2006	14	15275	14198	11652	850	180	94	1048	290	(214)		175771	(10.0)	16.0
12	2005	15	12817	22164	16665	671	436	50	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 accident years		21				2	2659		1930		731				
Reconciliation		22													
Total (11 to 22)		29				32050	19777	3033	13604	4612	36644				

General insurance business (accident year accounting): Analysis of net claims and premiums**Form 23**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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2009	11				60357	70494	10977			141828		191895		73.9
12	2008	12	68638	88228		34324	43162	2073	76227	12001	(8669)		192638	(9.8)	76.9
12	2007	13	79570	109686	52736	12232	36327	756	52576	158	(3419)		239518	(7.0)	75.8
12	2006	14	74867	115825	58800	13673	32598	185	53580	136	(7260)		241364	(9.1)	74.6
12	2005	15	66819	113752	71962	7086	10390	98	25092	23	(7541)		227087	(21.3)	68.9
12	2004	16	78281	118301	80214	2132	6813	59	8483	16	505		258755	(24.6)	64.7
12	2003	17	70336	113060	92905	712	424	49	3266	7	(2088)		251251	(16.8)	65.4
12	2002	18	67168	94266	78818	218	1920	33	4387		(2216)		228235	(14.1)	64.9
12	2001	19	121880	153957	105318	1486	450	38	1268		706		301130	(30.3)	76.1
12	2000	20	115886	117584	114723	838	9424	20	8032		2250		301168	6.3	80.0
Prior accident years		21				13007	4372		3744		13635				
Reconciliation		22													
Total (11 to 22)		29				146065	216374	14288	236655	12341	127731				

General insurance business (accident year accounting): Analysis of net claims and premiums**Form 23**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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurring but not reported (net)	Reported (net)	Incurring but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2009	11				6395	1019	587			8001		5460		146.5
12	2008	12	5288	3371		1337	482	48	2725	646	(1504)		6838	(44.6)	104.6
12	2007	13	7218	5769	5236	448	167	31	482	122	42		9978	2.0	131.3
12	2006	14	3944	4866	4309	57	54	6	81	27	9		18047	(9.0)	46.4
12	2005	15	6452	7628	7001	26	30	4	136	10	(86)		15694	(7.4)	86.1
12	2004	16	25928	32409	20172	232	40	2	428		(154)		100084	(36.9)	46.3
12	2003	17	28056	25450	15356	118	59	2	483		(304)		109446	(39.0)	39.8
12	2002	18	26649	18892	27066	55	20	1	118		(42)		104781	43.7	51.3
12	2001	19	44420	55863	38896	52	25		427		(350)		157875	(30.2)	52.8
12	2000	20	53976	61390	59042	18	20		579		(541)		179986	(3.8)	62.8
Prior accident years		21				1104	63		556		611				
Reconciliation		22													
Total (11 to 22)		29				9842	1979	681	6015	805	5682				

General insurance business (accident year accounting): Analysis of net claims and premiums**Form 23**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

Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2009	11				11329	12545	2868			26742		41906		63.8
12	2008	12	9178	15002		8147	7596	398	11584	3418	1139		38980	7.6	65.0
12	2007	13	13231	15133	9616	5295	2579	224	6270	539	1289		41493	17.1	74.6
12	2006	14	6458	13376	6135	1536	1525	38	2880	141	78		32639	(31.0)	48.1
12	2005	15	6111	11934	8448	1280	742	23	1652	48	345		34160	(12.1)	48.6
12	2004	16	3219	7744	8781	506	1208	20	1428	34	272		46177	35.8	29.7
12	2003	17	4161	10154	8945	86	703	8	788	18	(9)		54012	(4.1)	25.7
12	2002	18	6478	6821	9883	200	917	1	646	10	462		53565	61.3	32.6
12	2001	19	11369	40052	29263	130	1078		1256	2	(50)		84188	(23.9)	49.7
12	2000	20	10992	55107	46779	1430	57		4529		(3042)		110113	(12.4)	53.8
Prior accident years		21				11214	20428	230633	43516	181706	37053	89098			
Reconciliation		22													
Total (11 to 22)		29				41153	49378	234213	74549	185916	64279	89098			

Form 23

Balance of all primary (direct) and facultative business

										Company registration number	GL/ UK/ CM	day	month	year	units	Category number	
										R23	99122	GL	31	12	2009	£000	409
Accident year ended			Claims paid (net) during the accident year	Claims outstanding (net) as at end of the accident year	Total claims paid (net) since the end of the accident year, but prior to this financial year	Claims paid (net) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (net)	Earned premiums (net)	Deterioration / (surplus) of original reserve %	Claims ratio %		
Month	Year		1	2	3	4	Reported (net)	Incurred but not reported (net)	Reported (net)	Incurred but not reported (net)	9	10	11	12	13		
12	2009	11				279	1002	280			1561		8931		17.5		
12	2008	12	146	623		340	395	32	505	118	144		8109	23.1	11.3		
12	2007	13	133	1005	231	259	245	4	392	19	97		9724	(26.5)	9.0		
12	2006	14	177	3516	504	467	901		1527	10	(169)		8542	(46.8)	24.0		
12	2005	15	125	4346	156	409	627		1054		(18)		9387	(72.6)	14.0		
12	2004	16	2628	2170	595	514	1964		2489		(11)		3807	41.6	149.8		
12	2003	17	3032	1898	1479	103	1061		1177		(13)		3228	39.3	175.8		
12	2002	18	1060	1806	2661	400	1307		1707				3873	141.9	140.1		
12	2001	19	3346	1460	380	22	30		2		50		2065	(70.4)	183.0		
12	2000	20	3577	1697	2597	8	32		38		2		4267	55.4	145.6		
Prior accident years		21				112	561		1080		(407)						
Reconciliation		22															
Total (11 to 22)		29				2913	8125	316	9971	147	1236						

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses**Form 24**Name of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**

FSA general insurance business reporting category

Total Business

Total Business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		99122		GL		31		12		2009		£000		001	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99		
Premiums written	Gross Amount		11	1																						1		
	Reinsurers' share		12	1																						1		
	Net (11-12)		19																									
Claims paid	Gross Amount		21	1892																						1892		
	Reinsurers' share		22	1892																						1892		
	Net (21-22)		29																									
Claims management costs			39																									
Net operating expenses	Commissions		41																									
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44																									
	Payable net (41+42+43-44)		49																									
Technical provisions	Brought forward	Undiscounted	51																									
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53																									
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59																									
Balance on each underwriting year (19-29-39-49-59)			69																									

Form 24

FSA general insurance business reporting category

Category
number[illegible]

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses**Form 24**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

Total Treaty Reinsurance Accepted Business												Company registration number		GL/UK/CM		day	month	year	units		Category number						
												R24		99122		GL		31		12		2009		£000		003	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	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
Premiums written	Gross Amount		11	(10)																				(10)			
	Reinsurers' share		12	(10)																				(10)			
	Net (11-12)		19																								
Claims paid	Gross Amount		21	(16)																				(16)			
	Reinsurers' share		22	(16)																				(16)			
	Net (21-22)		29																								
Claims management costs			39																								
Net operating expenses	Commissions		41																								
	Other acquisition expenses		42																								
	Administrative expenses		43																								
	Reinsurers' commissions and profit participations		44																								
	Payable net (41+42+43-44)		49																								
Technical provisions	Brought forward	Undiscounted	51																								
		Adjustment for discounting	52																								
	Carried forward	Undiscounted	53																								
		Adjustment for discounting	54																								
	Increase (decrease) in the financial year (53-54-51+52)		59																								
Balance on each underwriting year (19-29-39-49-59)			69																								

Form 24

FSA general insurance business reporting category

Category
number[illegible]

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses**Form 24**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 (direct) and facultative business													Company registration number		GL/ UK/ CM		day		month		year		units		Category number			
													R24		99122		GL		31		12		2009		£000		409	
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns			
			29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08	12	09	99	99		
Premiums written	Gross Amount		11	11																						11		
	Reinsurers' share		12	11																						11		
	Net (11-12)		19																									
Claims paid	Gross Amount		21	287																						287		
	Reinsurers' share		22	287																						287		
	Net (21-22)		29																									
Claims management costs			39																									
Net operating expenses	Commissions		41																									
	Other acquisition expenses		42																									
	Administrative expenses		43																									
	Reinsurers' commissions and profit participations		44																									
	Payable net (41+42+43-44)		49																									
Technical provisions	Brought forward	Undiscounted	51																									
		Adjustment for discounting	52																									
	Carried forward	Undiscounted	53																									
		Adjustment for discounting	54																									
	Increase (decrease) in the financial year (53-54-51+52)		59																									
Balance on each underwriting year (19-29-39-49-59)			69																									

General insurance business (underwriting year accounting): Analysis of premiums, claims and expenses**Form 24**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

Balance of all treaty reinsurance accepted business												Company registration number		GL/UK/CM		day	month	year	units		Category number			
												R24		99122		GL		31	12	2009	£000	709		
Underwriting year ended			Prior underwriting years		MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	MM	YY	Total all columns	
					29	29	12	00	12	01	12	02	12	03	12	04	12	05	12	06	12	07	12	08
Premiums written	Gross Amount		11	(10)																			(10)	
	Reinsurers' share		12	(10)																			(10)	
	Net (11-12)		19																					
Claims paid	Gross Amount		21	(16)																			(16)	
	Reinsurers' share		22	(16)																			(16)	
	Net (21-22)		29																					
Claims management costs			39																					
Net operating expenses	Commissions		41																					
	Other acquisition expenses		42																					
	Administrative expenses		43																					
	Reinsurers' commissions and profit participations		44																					
	Payable net (41+42+43-44)		49																					
Technical provisions	Brought forward	Undiscounted	51																					
		Adjustment for discounting	52																					
	Carried forward	Undiscounted	53																					
		Adjustment for discounting	54																					
	Increase (decrease) in the financial year (53-54-51+52)		59																					
Balance on each underwriting year (19-29-39-49-59)			69																					

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

Form 25

FSA general insurance business reporting category

Category
number[illegible]

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

Accident year ended			Claims paid (gross) during the accident year	Claims outstanding (gross) since the end of the accident year	Total claims paid (gross) since the end of the accident year, but prior to this financial year	Claims paid (gross) during this financial year	Claims outstanding carried forward		Claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Deduction for discounting from claims outstanding carried forward (gross)	Earned premiums (gross)	Deterioration / (surplus) of original reserve %	Claims ratio %
Month	Year						Reported (gross)	Incurred but not reported (gross)	Reported (gross)	Incurred but not reported (gross)					
			1	2	3	4	5	6	7	8	9	10	11	12	13
12	2009	11				2931	474				3405		17220		19.8
12	2008	12	15775	3906		544			3320	586	(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 accident years		21													
Reconciliation		22													
Total (11 to 22)		29				3475	474		3320	586	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
Major currencies	Reporting territory code		Total admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %	Technical provisions	Provision for outstanding claims being discounted		Unwind in the discount in the next financial year	Rates of interest at which the provision is being discounted		
								Before deduction for discounting 6	Deduction for discounting 7		Highest 9	Lowest 10	Average rate 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**

		Company registration number		GL/ UK/ CM	day	month	year	units
		R30	99122	GL	31	12	2009	£000
Type of Asset		Value of admissible assets as shown on Form 13	Admissible assets hypothecated to cover the provision for outstanding claims being discounted	Expected income from assets included in column 2	Yield %			
		1	2	3	4			
Land and buildings		31						
Fixed interest securities	Approved securities	32						
	Other	33						
Variable interest and variable yield securities (excluding items shown in line 36)	Approved securities	34						
	Other	35						
Equity shares and holdings in collective investment schemes		36						
Loans secured by mortgages		37						
All other assets	Producing income	38						
	Not producing income	39						
Total		49						

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

Form 31

Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**Financial year ended **31st December 2009**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Medical expenses

											Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R31	99122	GL	31	12	2009	000	111	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %							
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11							
12	2009	11	591643	18884		259393	7594	24197			291184	386074	75.4							
12	2008	12	611318	404	260809	28308	153		8677	32406	(12622)	393066	73.6							
12	2007	13	576198	207	279660	515	71		163		423	389760	71.9							
12	2006	14	509449		236772	129			98		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 accident years		21																		
Total (11 to 21)		29		19495		288390	7818	24197	8938	32406	279061									
Line 29 expressed in sterling		30				288390	7818	24197	8938	32406	279061									

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

Currency **British pound**Financial year ended **31st December 2009**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

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

														Company registration number	GL/ UK/ CM	day month year			Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2009	000	160	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2009	11	215187	87132		271712	128598	21595			421905	763894	55.2										
12	2008	12	311013	16375	293666	127375	23114	1311	141304	26432	(15936)	888113	50.2										
12	2007	13	614377	4777	669001	31729	6788	715	31193	1998	6041	928596	76.3										
12	2006	14	449003	819	508268	5724	1118	239	8803	537	(2259)	939727	54.8										
12	2005	15	388520	7156	489008	6796	1830	135	9676	190	(1105)	929565	53.5										
12	2004	16	299084	109	398768	3406	163	55	758	64	2802	768168	52.4										
12	2003	17	372656	400	334921	3721	1408	18	3896	27	1224	754612	45.1										
12	2002	18	373050	6	427815	127	11	9	285	5	(143)	682458	62.7										
12	2001	19	338726	50	364019	28	127	4	188	1	(30)	664280	54.8										
12	2000	20	465409	5	426975	12	10		35		(13)	627368	68.1										
Prior accident years		21		2565		296	793		1804		(715)												
Total (11 to 21)		29		119394		450926	163960	24081	197942	29254	411771												
Line 29 expressed in sterling		30				450926	163960	24081	197942	29254	411771												

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

Currency **British pound**Financial year ended **31st December 2009**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Creditor

														Company registration number	GL/ UK/ CM	daymonthyear			Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2009	000	182	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2009	11	16752	14833		28678	16382	5746			50806	127202	39.9										
12	2008	12	19491	14203	14524	29340	4936	1528	19817	7202	8785	311335	16.2										
12	2007	13	24102	489	33013	1229	507	328	1694	955	(585)	333651	10.5										
12	2006	14	35161	53	43116	932	142	189	1294	583	(614)	359498	12.3										
12	2005	15	55383	333	52495	981	595	100	2123	338	(785)	427831	12.7										
12	2004	16	50939	31	75540	88	79	54	492	203	(474)	538896	14.1										
12	2003	17	50890	4	82095	45	9	24	67	87	(76)	537643	15.3										
12	2002	18	54070		86370	10		12	13	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 years		21				2					2												
Total (11 to 21)		29		29946		61326	22650	7985	25500	9429	57032												
Line 29 expressed in sterling		30				61326	22650	7985	25500	9429	57032												

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

Currency **British pound**Financial year ended **31st December 2009**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Employers liability

														Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2009	000	271	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2009	11	9	23		14	370	131			515	804	64.1										
12	2008	12	92	34	7	564	487	101	258	131	763	2098	55.2										
12	2007	13	20	43	81	41	863	68	798	59	115	2073	50.8										
12	2006	14	46	5	190	244	585	12	557	28	256	980	105.2										
12	2005	15	178	21	2279	501	156	21	843	38	(203)	3960	74.7										
12	2004	16	535	14	4580	247	807	23	772	39	266	7534	75.1										
12	2003	17	594	8	8800	62	256	8	674	20	(368)	12008	76.0										
12	2002	18	808	7	12225	35	359	1	340	14	41	12541	100.6										
12	2001	19	1366	9	13491	7	237		360	1	(117)	16368	83.9										
12	2000	20	3036	41	24465	1182	401		2125		(542)	23484	110.9										
Prior accident years		21		3747		7949	44639	249994	55642	209859	37081												
Total (11 to 21)		29		3952		10846	49160	250359	62369	210189	37807												
Line 29 expressed in sterling		30				10846	49160	250359	62369	210189	37807												

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

Currency **British pound**Financial year ended **31st December 2009**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Employers liability

													Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
													R31	99122	GL	31	12	2009	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
		1	2	3	4	5	6	7	8	9	10	11										
12	1999	2821	19	27950	157	598		442		313	26837	107.0										
12	1998	2482	149	30279	152	1635		1391		396	28140	114.0										
12	1997	3629	110	35983	16	1703		2204		(485)	31161	121.0										
12	1996	2896	119	40050	74	1695	22	1580	21	190	33232	125.9										
12	1995	3272	114	41393	6	653	292	469	363	119	41059	103.1										
12	1994	3476	204	41726	90	244	359	186	363	144	39593	107.1										
12	1993	3672	139	35487	364	699	397	786	363	311												
12	1992	4391	213	32198	417	3277	14438	3406	14410	316												
12	1991	4068	147	29486	101	2524	13691	2738	14075	(497)												
12	1990	4194	264	28445	187	2665	15433	2707	14778	800												
12	1989	4396	350	27137	812	2778	20412	5154	17618	1230												
12	1988	3634	202	19447	264	1150	12446	2898	12321	(1359)												
12	1987	2665	124	14395	115	914	8712	1321	8019	401												

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

Currency **British pound**Financial year ended **31st December 2009**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Employers liability

						Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
						R31	99122	GL	31	12	2009	000	271	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %			
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported						
		1	2	3	4	5	6	7	8	9	10	11			
12	1986	2226	91	11964	76	1289	6223	1459	6553	(424)					
12	1985	1750	85	8404	112	1317	6223	1622	5765	265					
12	1984	1113	49	4881	34	444	3734	622	3190	400					
12	1983	1158	59	5037	15	405	3983	610	3439	354					
12	1982	1141	50	4604	44	464	3734	577	3231	434					
12	1981	1105	59	4860	62	710	4232	765	3531	708					
12	1980	1373	72	4497	213	774	4978	1136	4206	623					
12	1979	1495	137	5196	432	942	8961	2474	7129	732					
12	1978	1314	67	4203	289	695	5476	991	4497	972					
12	1977	1080	51	4004	23	442	3734	558	3140	501					
12	1976	1174	40	2930	45	657	3734	767	3107	562					
12	1975	8543	833	30914	3849	15965	108780	18779	79740	30075					

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

Currency **British pound**Financial year ended **31st December 2009**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Mixed commercial package

														Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
														R31	99122	GL	31	12	2009	000	274	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %										
Month	Year		Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported													
			1	2	3	4	5	6	7	8	9	10	11										
12	2009	11	7011	5200		18492	24660	4442			47594	86971	54.7										
12	2008	12	9419	3845	18538	19401	14083	556	25967	6446	1627	94636	55.6										
12	2007	13	11446	3859	41006	9493	3487	213	10399	650	2144	89885	60.3										
12	2006	14	12679	815	31994	476	4270	38	5332	190	(738)	61512	59.8										
12	2005	15	8771	351	25170	1876	862	12	3027	32	(309)	59804	46.7										
12	2004	16	6903	6	17441	144	1030	5	965	1	213	78181	23.8										
12	2003	17	4550	3	12326	35	247	2	135		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 years		21		1			5		42		(37)												
Total (11 to 21)		29		14083		49948	48649	5268	45868	7319	50678												
Line 29 expressed in sterling		30				49948	48649	5268	45868	7319	50678												

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

Currency **British pound**Financial year ended **31st December 2009**Reporting territory **United Kingdom other than home foreign**

FSA general insurance business reporting category

Mixed commercial package

												Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
												R31	99122	GL	31	12	2009	000	274	GBP	AA
Accident year ended		Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %									
Month	Year	Closed at some cost during this or previous financial years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported												
		1	2	3	4	5	6	7	8	9	10	11									
12	1999	1254	1	3886		5		7		(2)	5690	68.4									
12	1998	1098		3263				35		(35)	6211	52.5									
12	1997																				
12	1996																				
12	1995																				
12	1994																				
12	1993																				
12	1992																				
12	1991																				
12	1990																				
12	1989																				
12	1988																				
12	1987																				

Form 32

Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2009**

Reporting territory	United Kingdom other than home foreign
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FSA general insurance business reporting category

Private motor comprehensive

															Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
															R32	99122	GL	31	12	2009	000	121	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %									
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported														
			1	2	3	4	5	6	7	8	9	10	11	12	13									
12	2009	11	149542	85200		358427	272697	35252			666376	822231	81.0	1295	18.1									
12	2008	12	257192	57557	479484	185998	225772	12738	280283	128845	15380	1045701	86.4	1795	17.5									
12	2007	13	292970	57046	756550	58477	142628	3252	206856	10023	(12522)	1142853	84.1	2060	17.0									
12	2006	14	411890	9865	899774	54803	119050	1203	190575	2601	(18120)	1328783	80.9	2534	16.6									
12	2005	15	442548	4675	873454	46825	66296	256	107337	699	5341	1349516	73.1	2717	16.5									
12	2004	16	400198	3997	799989	29537	33823	40	62399	148	853	1216358	71.0	2534	16.0									
12	2003	17	379378	310	757504	5565	29706	18	27225	61	8003	1176290	67.4	2469	15.4									
12	2002	18	365126	208	712540	2696	25233	10	21945	4	5990	1089773	67.9	2303	15.9									
12	2001	19	331556	127	652852	1804	8636	6	6758	1	3687	997341	66.5	2164	15.3									
12	2000	20	338796	101	582875	3167	27287		3471	2	26981	773977	79.2	1895	17.9									
Prior accident years		21		1952		4650	43540		12027	1	36162													
Total (11 to 21)		29		221038		751949	994668	52775	918876	142385	738131													
Line 29 expressed in sterling		30				751949	994668	52775	918876	142385	738131													

Form 32

Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2009**

Reporting territory	United Kingdom other than home foreign
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FSA general insurance business reporting category

Private motor non-comprehensive

										Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
										R32	99122	GL	31	12	2009	000	122	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %				
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported									
			1	2	3	4	5	6	7	8	9	10	11	12	13				
12	2009	11	1594	1893		6226	8932	1184			16342	13684	119.4	24	14.5				
12	2008	12	4055	2124	8400	6811	8965	361	10268	2824	3045	20948	117.1	40	15.4				
12	2007	13	9708	4038	29006	5164	17874	205	24082	582	(1421)	50381	103.7	100	13.7				
12	2006	14	20185	4711	66150	10604	25044	122	37664	189	(2083)	107243	95.0	225	11.1				
12	2005	15	42867	3790	99547	10335	20848	78	32303	42	(1084)	142422	91.8	314	14.9				
12	2004	16	48862	2428	124091	6136	10016	44	16450	46	(300)	149086	94.1	342	15.0				
12	2003	17	35257	6152	119474	2872	18969	30	17574	12	4285	133183	106.1	311	13.3				
12	2002	18	31401	145	85260	379	595	1	1206	2	(233)	112002	77.0	261	12.1				
12	2001	19	36032	616	84200	93	2879	1	2577		396	110518	78.9	262	14.0				
12	2000	20	43919	742	86595	749	2344		2297		796	113683	78.9	379	11.8				
Prior accident years		21		134		287	5214		5198		303								
Total (11 to 21)		29		26773		49656	121680	2026	149619	3697	20046								
Line 29 expressed in sterling		30				49656	121680	2026	149619	3697	20046								

Form 32

Name of insurer **Aviva Insurance UK Limited**

Global business

Currency **British pound**

Financial year ended **31st December 2009**

Reporting territory	United Kingdom other than home foreign
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FSA general insurance business reporting category

Fleets

											Company registration number	GL/ UK/ CM	day	month	year	Monetary units	Category number	Currency code	Reporting territory code	
											R32	99122	GL	31	12	2009	000	221	GBP	AA
Accident year ended			Number of claims		Gross claims paid		Gross claims outstanding carried forward		Gross claims outstanding brought forward		Claims incurred (latest year) or developed (other years) during this financial year (4+5+6-7-8)	Gross earned premiums	Claims ratio %	Vehicle years (000's)	Claims frequency %					
Month	Year		Closed at some cost during this or previous years	Reported claims outstanding	In previous financial years	In this financial year	Reported	Incurred but not reported	Reported	Incurred but not reported										
			1	2	3	4	5	6	7	8	9	10	11	12	13					
12	2009	11	59328	16413		96286	107961	11941			216188	311516	69.4	336	22.5					
12	2008	12	83529	14237	146125	68723	91056	3752	162489	21153	(20111)	388027	79.8	435	22.5					
12	2007	13	81696	6564	231078	27024	61292	1313	93622		(3993)	399582	80.3	461	19.1					
12	2006	14	86525	7838	237562	18540	61081	332	83490		(3537)	420125	75.6	512	18.4					
12	2005	15	98506	2203	249679	14356	24631	186	45540		(6367)	387773	74.5	463	21.8					
12	2004	16	88840	1302	257018	5748	9936	108	14435		1357	451830	60.4	534	16.9					
12	2003	17	83954	1006	225467	6328	7572	94	12511		1483	445341	53.8	530	16.0					
12	2002	18	84865	704	159946	1951	9758	64	7157		4616	390086	44.0	470	18.2					
12	2001	19	86159	146	182380	1890	2235	50	1745		2430	299065	62.4	327	26.4					
12	2000	20	90902	106	166933	777	3604	20	1380		3021	216109	79.3	280	32.5					
Prior accident years		21		320		14627	4041		4048		14620									
Total (11 to 21)		29		50839		256250	383167	17860	426417	21153	209707									
Line 29 expressed in sterling		30				256250	383167	17860	426417	21153	209707									

Equalisation provisions**Form 37**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	
					R37	99122	GL	31	12	2009	£000
		Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)	Business grouping E (non-proportional treaty)	All business groupings	Credit insurance business			
Calculation of the maximum provision		1	2	3	4	5	6	7			
Total net premiums written in the previous 4 years	11	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

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**Form 38**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	
				R38	99122	GL	31	12	2009	£000
				Business grouping A (property)	Business grouping B (business interruption)	Business grouping C (marine and aviation)	Business grouping D (nuclear)		Business grouping E (non-proportional treaty)	
Other than credit business				1	2	3	4		5	
Net premiums earned				11	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

Name of insurer **Aviva Insurance UK Limited**

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; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
Pool Reinsurance Co Ltd, 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 included within relevant parent group
ACE Ltd., 30 Woodbourne Avenue, Hamilton HM08, Bermuda	None		969	385			
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				

Name of insurer **Aviva Insurance UK Limited**

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; (Para 1(a))	Connection (Para 1(b))	Prop. RI Treaties (Para 1(c)(i)) £000	Non Prop. RI Treaties (Para 1(c)(ii)) £000	Debts O/S (Para 1(d)) £000	Deposits Rec.d (Para 1(e)) £000	Antic. Recov. (Para 1(f)) £000	Comments
DaVinci Reinsurance Ltd (as Renaissance)	None						With effect from 2007 included in Ren Re
Top Layer Reinsurance Ltd (as Renaissance)	None						With effect from 2007 included in Ren Re
GE Frankona Reinsurance Ltd, London Underwriting Centre, 3 Minster Court, Mincing Lane, London EC3R 7DD	None						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	

Name of insurer **Aviva Insurance UK Limited**

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

Name of insurer **Aviva Insurance UK Limited**

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.

Name of insurer **Aviva Insurance UK Limited**

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 - £1,675m

Deductible - £210m

Reinstatements - 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 - £267m

Deductible - £40m

Reinstatements - 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 - £400m

Deductible - £300m

Reinstatements - 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 Covered: 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 - £2,142m

Deductible - £1,942m

Reinstatements - 1

Comments - Total recovery possible is £400m during 3 years of contract

Period of Cover: 01/04/2008 - 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 - £200m
Deductible - £10m
Reinstatements - Layer 1 = 4 reinstatements
Layer 2 = 3 reinstatements
Layer 3 = 2 reinstatements
Layer 4 = 1 reinstatement

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

Period of Cover: 01/01/2009 - 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 - £30m
Deductible - £10m
Reinstatements - 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

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

3.1: UK Casualty – Motor Excess of Loss Reinsurance Programme

Type of Business Covered:	Motor
Type of Cover:	Casualty Excess of Loss Reinsurance
Business Reinsured:	UK companies and branches
From Ground up Cover	- Unlimited
Deductible	- £10m
Reinstatements	- 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	- £75m
Deductible	- £10m
Reinstatements	- 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

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

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

Type of Business Covered: Personal Accident, Sickness and Travel

Type of Cover: Casualty Excess of Loss Reinsurance

Business Reinsured: UK companies and branches

From Ground up Cover - £25m

Deductible - £10m

Reinstatements - 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 - £25m

Deductible - £10m

Reinstatements - Maximum amount recoverable 45m

Comments - None

Period of Cover: 01/07/2009 - 30/06/2010

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

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 - £40m

Deductible - £1m

Reinstatements - 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 - £6m

Deductible - £2.5m

Reinstatements - 5

Comments - Annual aggregate deductible of £5m.

Period of Cover: 01/07/2009 - 30/06/2010

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

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 - £25m

Deductible - £5m

Reinstatements - 1

Comments - Operates on dual basis: a) Aggregate per Insured per Related Loss with costs inclusive, or b) Multiple insureds' accumulation of Related Losses with costs inclusive

Period of Cover: 01/07/2007 - 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 - £60m

Deductible - 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 - £20m

Deductible - Maximum retention £4m

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

4.6 HSBC Corporate Partner Quota Share Treaty Reinsurance

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.

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

5. Maximum net probable losses (£'s)

UK

Property:

<i>Per Event (UK)</i>	£210,000,000
<i>Per Event (Saga)</i>	£40,000,000 reducing to £25m at 31/12/2009
<i>Per Risk</i>	£10,000,000

Casualty:

<i>Motor</i>	£10,000,000
<i>EL /PL</i>	£10,000,000
<i>Personal Accident</i>	£10,000,000
<i>Other classes</i>	£10,000,000

Professional Indemnity £2,500,000

Marine £1,000,000

Latent Defects £10,000,000

Bonds & Guarantees £4,000,000

Name of insurer **Aviva 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.

Supplementary Notes to the Returns

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 businessName 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
			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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Components of capital resourcesName 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

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

Components of capital resourcesName 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

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 resourcesName 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

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/INSRU 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
R11	99122	GL	31	12	2009	£000
			This financial year			Previous year
			1			2
Gross premiums written		11	2261330			2874269
Premium taxes and levies (included in line 11)		12	27560			50131
Premiums written net of taxes and levies (11-12)		13	2233770			2824138
Premiums for classes 11, 12 or 13 (included in line 13)		14	77188			95656
Premiums for "actuarial health insurance" (included in line 13)		15				
Sub-total A (13 + ½ 14 - 2/3 15)		16	2272364			2871966
Gross premiums earned		21	2548937			3070786
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)		24	91155			102864
Premiums for "actuarial health insurance" (included in line 23)		25				
Sub-total H (23 + ½ 24 - 2/3 25)		26	2566955			3072087
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 period to produce an annual figure		31				
Division of gross adjusted premiums amount: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	462052			552976
	Excess (if any) over 57.5m EURO x 0.02	33	50311			60606
Sub-total J (32-33)		34	411741			492370
Claims paid in period of 3 financial years		41	6886622			7321759
Claims outstanding carried forward at the end of the 3 year period	For insurance business accounted for on an underwriting year basis	42				
	For insurance business accounted for on an accident year basis	43	2242417			2352697
Claims outstanding brought forward at the beginning of the 3 year period	For insurance business accounted for on an underwriting year basis	44				
	For insurance business accounted for on an accident year basis	45	2900100			2975545
Sub-total C (41+42+43-44-45)		46	6228939			6698911
Amounts recoverable from reinsurers in respect of claims included in Sub-total C		47	3455733			3669963
Sub-total D (46-47)		48	2773206			3028948
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	205871			246185
Provision for claims outstanding (before discounting and net of reinsurance)		51	1123814			1164192
Provision for claims outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero		52				
Brought forward amount (See instruction 4)		53	254400			227015
Greater of lines 50 and 53		54	254400			246185

Calculation of general insurance capital requirement – claims amount and resultName of insurer **Aviva Insurance UK Limited**

Global business

Financial year ended **31st December 2009**

Company registration number		GL/UK/CM	day month year			units
R12	99122	GL	31	12	2009	£000
			This financial year			Previous year
			1			2
Reference period (No. of months) See INSPRU 1.1.63R		11	36			36
Claims paid in reference period		21	6886622			7321759
Claims outstanding carried forward at the end of the reference period	For insurance business accounted for on an underwriting year basis	22				
	For insurance business accounted for on an accident year basis	23	2242417			2352697
Claims outstanding brought forward at the beginning of the reference period	For insurance business accounted for on an underwriting year basis	24				
	For insurance business accounted for on an accident year basis	25	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 "actuarial health insurance" (included in 26)		28				
Sub-total E (26 + ½ 27 - 2/3 28)		29	6422296			6863510
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	2140765			2287837
Division of sub-total F (gross adjusted claims amount)	x 0.26	32	556599			594838
	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 x reinsurance ratio (11.49)		41	246729			263541
Higher of premiums amount and brought forward amount (11.54)		42	254400			246185
General insurance capital requirement (higher of lines 41 and 42)		43	254400			263541

Statement of solvency – general insurance businessName 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	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	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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Components of capital resourcesName 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

Components of capital resourcesName 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

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 resourcesName 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	

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/INSRU 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 amountName 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
R11	924430	GL	31 12 2009	£000
			This financial year 1	Previous year 2
Gross premiums written		11	206711	487027
Premium taxes and levies (included in line 11)		12	1350	2636
Premiums written net of taxes and levies (11-12)		13	205361	484391
Premiums for classes 11, 12 or 13 (included in line 13)		14	21	54
Premiums for "actuarial health insurance" (included in line 13)		15		
Sub-total A (13 + ½ 14 - 2/3 15)		16	205372	484418
Gross premiums earned		21	359648	532992
Premium taxes and levies (included in line 21)		22	1350	2636
Premiums earned net of taxes and levies (21-22)		23	358298	530356
Premiums for classes 11, 12 or 13 (included in line 23)		24	(91)	(66)
Premiums for "actuarial health insurance" (included in line 23)		25		
Sub-total H (23 + ½ 24 - 2/3 25)		26	358253	530323
Sub-total I (higher of sub-total 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: sub-total I (or adjusted sub-total I if appropriate)	x 0.18	32	64485	95458
	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 financial 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 reinsurers in respect of claims included in Sub-total C		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 outstanding (before discounting and gross of reinsurance) if both 51.1 and 51.2 are zero, otherwise zero.				
Brought forward amount (See instruction 4)		53	33197	46701
Greater of lines 50 and 53		54	33197	46701

Calculation of general insurance capital requirement – claims amount and resultName 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
R12	924430	GL	31 12 2009	£000
			This financial year 1	Previous year 2
Reference period (No. of months) See INSPRU 1.1.63R		11	36	36
Claims paid in reference period		21	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

Supplementary Notes to the ReturnsName 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**

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

***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)
	<hr/>	<hr/>
Form 3, Line 12.3	116,869	85,010
	<hr/>	<hr/>

Supplementary Notes to the Returns

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 £12,846k (2008 – £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.

Supplementary Notes to the Returns

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 £53,552k (2008 – a reduction of £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.

Supplementary Notes to the ReturnsName 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:

Groups of classes	Gross premium written	Provision for undiscounted gross claims		Provision for gross unearned premium
		Reported	IBNR	
	£000	£000	£000	£000
TRAVEL				
Accident and Health	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.

Supplementary Notes to the Returns

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.

Supplementary Notes to the Returns

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.

Supplementary Notes to the Returns

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:
 - (i) 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.

David Watson
Director

David McMillan
Director

Mark Hodges
Director

London
23rd March 2010

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